



AMERICAN EXPRESS

PREMIUM GLOBAL ASSIST® HOTLINE¹

Premium Global Assist Hotline (“PGA”) is available to you 24/7. We can help you prepare for your trip before you go – with important information specific to your destination. While you’re traveling more than 100 miles from your home in the United States, coordination and assistance with services such as lost passport replacement assistance, translation services, missing luggage assistance and emergency legal and medical referrals are only a phone call away. Plus, we may provide emergency medical transportation assistance and related services.

Please note that while the Premium Global Assist Hotline coordination and assistance services are offered at no additional charge, American Express Card Members may be responsible for the costs charged by third-party service providers. Additional restrictions do apply, please see below.

In order to be eligible for the Premium Global Assist Hotline benefit, you must be an American Express Card Member in good standing, your trip must have originated from your U.S. billing address within the past 90 days and you must be traveling more than 100 miles from this address. We cannot provide any services to the extent that payment for such services would expose American Express or our partners to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America. We cannot provide assistance services for planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, or the Crimea region.

24/7 Premium Global Assist Hotline:

Toll Free: 1-800-345-AMEX(2639)

Direct Dial Collect (Outside US and Canada): 1-715-343-7979

Premium Global Assist Hotline Terms and Conditions

americanexpress.com/GAterms

¹ Premium Global Assist Hotline may provide emergency medical transportation assistance at no cost only if approved and coordinated by Premium Global Assist Hotline.

PLANNING YOUR TRIP

Customs Information

Many countries have strict requirements on the products they will allow in and out of the country. Premium Global Assist Hotline can help educate you about these requirements so that you can plan appropriately.

Travel Inquiries

Before traveling internationally, Premium Global Assist Hotline can provide you with general information on the country you'll be traveling to, such as currency information, tourist office locations, and travel warnings.

Foreign Exchange Rates

Premium Global Assist Hotline can provide you with foreign exchange rates throughout the world as well as locations where you may be able to obtain foreign currency.

Vaccination Information

Premium Global Assist Hotline can provide you with information about vaccinations that may be needed prior to traveling to your destination.

Passport/Visa Information

Premium Global Assist Hotline can inform you of the necessary passport and visa entry requirements for many destinations around the world.

Weather Reports

Premium Global Assist Hotline can provide you with the weather forecasts for many destinations around the world. For some destinations, forecasts of up to 10 days can be obtained, subject to availability.



ASSISTANCE ON YOUR TRIP

GENERAL TRAVEL ASSISTANCE

Emergency Translation/Interpretation

Premium Global Assist Hotline can conference an interpreter over the phone in the event that you are in a travel emergency and need language assistance. All costs associated with engaging additional interpretation services, such as securing written translations, are the responsibility of the Card Member.

Lost Item Search

If you lose an item while traveling, Premium Global Assist Hotline can coordinate the search for it, saving you valuable time, by contacting appropriate locations on your behalf for up to three days. In order to provide this service, Premium Global Assist Hotline will need basic information about the item and where it was lost. If the item is not found after three days, Premium Global Assist Hotline will contact you and close its case.

Missing Luggage Assistance

When an airline may have misplaced your luggage, Premium Global Assist Hotline can help track its status, saving you valuable time. Once Premium Global Assist Hotline obtains basic information about the luggage from you, daily attempts will be made to track the missing luggage and provide regular updates to you, for up to two weeks after you report the missing luggage to the airline. If required by the airline, you may need to participate on calls or authorize an agent to speak on your behalf. If the luggage is not found after two weeks, Premium Global Assist Hotline will contact you and close its case.

Passport Assistance

In the event your passport is lost or stolen while traveling, Premium Global Assist Hotline can help you locate the nearest embassy or consulate to assist you.

Embassy and Consulate Referral

Premium Global Assist Hotline can provide the address and/or phone number of the local embassy or consulate in the area of travel, which may be able to assist in the event that your passport is lost or stolen, or you find yourself needing legal advice from the embassy or consulate.

Card Cancellation

In the event your payment cards are lost or stolen while traveling, Premium Global Assist Hotline can assist with canceling your cards. If required by the card issuer, you may need to participate on the call or authorize an agent to speak on your behalf.

Urgent Message Relay

Premium Global Assist Hotline can relay an urgent message to a family member and/or friend, in the event of an emergency situation. Premium Global Assist Hotline will attempt to contact the intended recipients on your behalf, via phone, fax, or email, up to four times over the span of 24 hours.



FINANCIAL ASSISTANCE

Emergency Cash Wire Service

Premium Global Assist Hotline can facilitate a cash wire to assist during an emergency travel situation. This service can provide a small amount of cash to assist you until you can arrange other alternatives. The cash wire will be charged to your American Express Card. As an additional Premium Global Assist Hotline benefit, American Express will cover the associated wire fees.

Certain control procedures must be followed to provide this service. You must have available credit for any wire to be sent and approved. This service may be limited or unavailable due to regulations or actions of local authorities and/or U.S. economic or trade sanctions.

Emergency Hotel Check In/Out

If your Card has been lost or stolen, Premium Global Assist Hotline may assist with checking into or out of your hotel, contingent upon the hotel's ability to facilitate. The Card Member is responsible for all costs associated with checking in or out of the hotel.

Certain control procedures must be followed to provide this service. You must have available credit for any charge to be approved. This service may be limited or unavailable due to regulations or actions of local authorities and/or U.S. economic or trade sanctions.

LEGAL REFERRAL

Bail Bond Referral

Premium Global Assist Hotline can help locate local bail bond agencies that accept the American Express® Card. The Card Member is responsible for all third-party costs associated with this service. Bail bond referral may be limited or unavailable in the area of travel.

Lawyer Referral

Premium Global Assist Hotline can provide a list of lawyers in the area of travel. Premium Global Assist Hotline does not provide legal advice. The ultimate choice to seek legal advice is the responsibility of the Card Member. The Card Member is responsible for the payment of any costs associated with legal retention.



MEDICAL ASSISTANCE

Description

Premium Global Assist Hotline may provide, at no cost, the following emergency services to covered Card Members (and additional Card Members) and their Covered Family Members, defined as the spouse or domestic partner and dependent children under the age of 23 (or under the age of 26 if enrolled in school on a full-time basis) who are traveling on the same trip itinerary as the Card Member, when:

- (a) Premium Global Assist Hotline was an existing benefit of the Card Account at the beginning of the trip; and
- (b) the Card Member is traveling and the trip originated at the Card Member's U.S. billing address within the prior 90 days; and
- (c) the Card Member is 100 miles or more from the Card Member's American Express U.S. billing address.

A HIPAA Release or authorization may be required to assist with any of the below stated services.

Please see below for eligibility requirements and restrictions.

Emergency Medical Transportation Assistance

In the event the Card Member or another Covered Family Member becomes injured or ill while traveling and is seeking medical treatment as a result, the Premium Global Assist Hotline medical department can assess the adequacy of local facilities and the medical need for emergency medical transportation/evacuation. Such emergency medical transportation/evacuation may be provided at no cost if the Premium Global Assist Hotline medical department, after review of the medical information and in consultation with the local medical service provider or facility, determines there is a medical need at the time of the incident for such transport and such transport is advisable due to the inadequacy of local facilities.

To be eligible for emergency medical transportation/evacuation to a more appropriate medical facility, the covered Card Member or Covered Family Member identified above must:

- be under the care of a local medical service provider or facility
- authorize the Premium Global Assist Hotline to obtain medical records and recommendations to determine the medical need and fitness for travel
- complete and return all required documentation for the review of Premium Global Assist Hotline
- not be traveling against a physician's advice
- not be traveling with a pre-existing condition*
- not be traveling to seek medical treatment

**A pre-existing condition is any sickness, illness, or injury that has manifested itself, become acute, or was being treated in the 60-day period immediately prior to the start of a trip.*

If all above criteria are met, Premium Global Assist Hotline will provide the timing and means of emergency medical transportation/evacuation, including medical equipment and supplies and medical personnel to be used in connection with these services. The selection of the Card Member's (or Covered Family Member's) final destination for the emergency medical transportation/evacuation from an inadequate medical facility to an adequate medical facility will be made by the Premium Global Assist Hotline.

Please note: *Decisions made by the PGA medical department as to eligibility and the timing and means of the emergency medical transportation/evacuation are made at the time of the incident, are based solely on medical factors and are conclusive in determining whether the cost for the emergency medical transportation/evacuation services are covered by the Premium Global Assist Hotline.*

Very Important: *Any costs for emergency medical transportation/evacuation services not authorized and arranged through the Premium Global Assist Hotline Program are solely the responsibility of the Card Member and such costs will not be reimbursed. Premium Global Assist Hotline does not cover medical expenses nor transportation of personal possessions, including luggage.*

Repatriation of Mortal Remains

In the event the Card Member or another Covered Family Member is in need of repatriation services while traveling, Premium Global Assist Hotline can provide the necessary administrative services to effect transportation of the mortal remains, at no cost, back to the person's principal place of residence or place of burial within the United States, whichever is closer. Premium Global Assist Hotline will pay all administrative and transportation expenses, and subject to PGA's approval, the cost of a coffin suitable for travel or other encasement of the remains. This service may be limited or unavailable due to regulations or actions of local authorities.

Unaccompanied Minor / Visitor to Bedside:

If a covered Card Member is traveling alone or with a child 16 years old or younger, or if a traveling companion who is not a family member has been required to leave the Card Member, Premium Global Assist Hotline will arrange and pay for round-trip, economy-class transportation for an adult member of the Card Member's family to travel to the place of treatment, if it is reasonably anticipated that the covered Card Member will be hospitalized for ten consecutive days or more. The Premium Global Assist Hotline Program will not be responsible for the cost of the visiting family member's meals or accommodations.

If any child of a covered Card Member who is 16 years old or younger is left unattended by the Card Member's injury or sickness, Premium Global Assist Hotline will arrange and pay for one-way economy class transportation to return the child to their principal residence within the United States. Should it be necessary for an attendant to accompany the child, Premium Global Assist Hotline will make arrangements for a qualified escort to accompany the child at no cost to the Card Member. Any additional costs are the responsibility of the Card Member.

Travel Assistance Post – Evacuation

If a Card Member or Covered Family Member is transported/evacuated to another medical service facility, and that evacuee's ticket has become invalid as a result of this transportation/evacuation, Premium Global Assist Hotline will arrange and pay for the one-way, economy-class transportation of the evacuee and one other Covered Family Member to the evacuee's principal residence within the United States, once the evacuee is declared fit to fly.

Medical Monitoring

Premium Global Assist Hotline can provide the monitoring of medical care in the event of a medical emergency while traveling. Medical monitoring of treatment of the covered Card Member or Covered Family Member can be provided, by all reasonable means, until the Card Member or Covered Family Member is released from treatment.

The monitoring provided by Premium Global Assist Hotline will include an initial follow up by the PGA-designated physician with the local medical service provider or facility to discuss the preliminary diagnosis and evaluate the recommended treatment. Additional follow up by the PGA-designated physician or coordinator with the local medical service provider or facility, and/or the Card Member or Covered Family Member, will be provided as frequently as every other day, to monitor the Card Member or Covered Family Member's progress until released from treatment.

Medical Prescription Replacement Assistance

If medications are lost or forgotten while traveling within the United States, Premium Global Assist Hotline can help coordinate a transfer of the prescription to a nearby pharmacy, if refills are available. If traveling outside the United States, Premium Global Assist Hotline can provide a medical referral to determine the appropriate course of action for obtaining a new prescription.

The Card Member is responsible for all costs associated with the medical referral and purchase of prescribed medication. The prescription holder may need to authorize an agent to speak on their behalf or be required to visit a doctor. Due to U.S. Food and Drug Administration and customs regulations, United States prescriptions cannot be transferred overseas.

Medical Referral

Premium Global Assist Hotline can provide you with a list of available medical providers in the area of your travel. Such information will include the names, local addresses and local telephone numbers of the nearest medical service provider, including hospitals and clinics available in each country or location. The choice to seek medical care is ultimately a personal decision. Premium Global Assist Hotline does not guarantee the quality or cover the costs of the medical service provided. The final selection of the provider, any risks, and the associated costs, shall be the sole responsibility of the Card Member.

Medical Financial Coordination:

Premium Global Assist Hotline does not cover or reimburse the cost of any medical care. However, PGA will help coordinate the billing for medical care received when traveling more than 100 miles from your U.S. billing address, as follows:

1. When the Card Member has indicated to the PGA administrative coordinator that the Card Member has health insurance that would cover the services in question, the PGA administrative coordinator will first ask the local medical service provider or facility to bill the Card Member's insurance company. If the local medical service provider or facility is unwilling to do so, the administrative coordinator will ask the medical service provider or facility to bill the Card Member directly, rather than requiring the Card Member to pay on site.
2. When a local medical service provider or facility refuses to provide needed medical services to a Card Member or Covered Family Member without being guaranteed an advanced payment for such services, the PGA Program will, with the Card Member's authorization, facilitate such payment up to a limit of U.S. \$5,000, subject to charge authorization by American Express. The Card Member's American Express Account will be charged for the full payment amount.

Please Note: *The medical service provider or facility must accept American Express as a form of payment and agree to this payment option. The above services may be limited or prevented by act of God, war, civil commotion, labor disputes, unavailability of goods or services, or refusal of permission by local authorities.*



IMPORTANT NOTES AND INSTRUCTIONS

- Please contact Premium Global Assist Hotline if you are in an emergency situation more than 100 miles from your U.S. billing address in the United States and are in need of assistance.
- If you have questions about the services provided through the Premium Global Assist Hotline, please call **1-800-345-AMEX (2639)**. Premium Global Assist Hotline can also accept collect calls from overseas.
- Always have your American Express Account number ready when calling Premium Global Assist Hotline.
- Any costs for emergency medical transportation/evacuation must be authorized and arranged through the Premium Global Assist Hotline Program. There is no opportunity for reimbursement if the emergency medical transportation/evacuation services are not authorized and arranged by Premium Global Assist Hotline.
- Please note that Premium Global Assist Hotline provides assistance and coordination services. We do not provide reimbursement for any costs incurred while traveling.