

As of July 1st, 2025, certain coverages on your existing policy may have been reduced or removed, so please read the content below carefully. The main changes are listed below. Some of the limits and coverages have been increased or enhanced.

For qualifying losses occurring between July 1st, 2025, to October 1st, 2025, whichever insurance coverage is most beneficial to you will apply.

For full details of any changes, please refer to your certificate of insurance. If you have any questions about these changes, please give us a call at 1-800-243-0198. We would be happy to review the details with you.

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| Legend: |
| Positive change “↑” = Change is more favourable to the Cardmember |
| Negative change “↓” = Change is less favourable to the Cardmember |
| Neutral “-” = No impact to the Cardmember |

| COVERAGE | IMPACT |
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| General | |
| Sanctions wording has been updated to include expanded scope of applicable economic sanctions laws and other prohibitions or restrictions imposed by law or regulation | ↓ |
| Addition of an insurer Right of Examination as a condition before receiving insurance money under the policy | ↓ |
| Subrogation rights of the insurer have been updated, and include no-fault benefits available to you, and impose additional obligations on you | ↓ |
| The due diligence wording has been updated to require you to notify the police or other authorities having jurisdiction in case of a malicious act, burglary, robbery, theft or attempt thereof | ↓ |
| Other Insurance or Recovery provisions for Flight and Baggage Delay & Hotel Burglary Insurance, Lost and Stolen Baggage Insurance, Buyer's Assurance® Protection Plan, Purchase Protection® Plan and Mobile Device Insurance have been updated and now includes coverage for the amount of the deductible arising from other insurance | ↑ |
| A condition related to Benefits Limited to Incurred Expenses has been modified | - |
| A condition related to Misrepresentation and Non-Disclosure has been modified | ↑ |
| A requirement for you to designate a beneficiary in writing has been added if, in the case of your death, payments of benefits are to be made other than to your estate | - |
| A general condition was added outlining the rights of the insurer and Amex Bank of Canada to cancel, change or modify coverage under the certificate to the extent required by applicable law and subject to applicable notice requirements | ↓ |
| Flight and Baggage Delay & Hotel Burglary Insurance | |
| Coverage is only available if you are a resident of Canada has been added | ↓ |
| The basic Cardmember is responsible for this insurance coverage, including coverage bound by any purchases made by a supplementary Cardmember below the age of majority has been added | ↓ |
| This certificate contains clauses which may limit the amounts payable has been added | - |
| The definition of Spouse has been updated, and now includes civil unions | - |
| The benefit for Missed Connection and Delayed Flight Departure or Denied Boarding have been modified | ↑ |
| The Hotel Burglary benefit has been modified to include loss or damage, however the benefits are payable to the Cardmember, not the insured person | - |

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| A clarification has been added that no coverage is provided where the airline tickets and/or accommodations are purchased with points from a reward program other than the Membership Reward Program | ↓ |
| The exclusion related to participation and/or voluntary exposure to war has been modified, and includes riots, and any service in the armed forces | ↓ |
| An exclusion concerning loss or damage of china, glass, fragile or brittle articles, statuary, paintings, art objects, antiques, household effects or furnishings has been added | ↓ |
| An exclusion regarding cash, any type of currency, prepaid cards, gift cards, traveller's cheques, bank notes, bullion, securities, bonds, debentures, tickets or documents of any kind has been added | ↓ |
| An exclusion for the burglary of any place other than your accommodation premises has been added | ↓ |
| An exclusion related to your failure to take reasonable precautions to safeguard your personal property or to secure your accommodation has been added | ↓ |
| An exclusion for the burglary of an insured person's own rental property has been added | ↓ |
| The instructions for how to submit a claim have been updated to increase the delay in which you can file your claim from 30 days to 90 days after the occurrence | ↑ |
| A provision regarding Disagreement Over Size of Loss has been added | - |
| A provision related to the Maximum Claims Payment has been added | ↓ |
| A provision related to the Requirement to Comply with certain conditions such as notice to the insurer, taking steps to protect, save and recover the property, and notice to the police has been added | ↓ |
| Lost or Stolen Baggage Insurance | |
| Coverage is only available if you are a resident of Canada has been added | ↓ |
| The basic Cardmember is responsible for this insurance coverage, including coverage bound by any purchases made by a supplementary Cardmember below the age of majority has been added | ↓ |
| This certificate contains clauses which may limit the amounts payable has been added | - |
| The description of covered benefits for the loss or damage to baggage and personal effects has been updated | - |
| The exclusion related to participation and/or voluntary exposure to war has been modified, and includes riots, and any service in the armed forces | ↓ |
| An exclusion for the confiscation, expropriation or detention by any government, public authority, customs or other officials has been added | ↓ |
| The instructions for how to submit a claim have been updated | ↑ |
| A provision regarding Disagreement Over Size of Loss has been added | - |
| The provision related to the Maximum Claims Payment has been updated to include consideration of loss or damage to articles which are part of a pair or set | ↑ |
| Car Rental Theft and Damage Insurance | |
| Coverage is only available if you are a resident of Canada has been added | ↓ |
| The basic Cardmember is responsible for this insurance coverage, including coverage bound by any transactions carried out by a supplementary Cardmember below the age of majority has been added | ↓ |
| This certificate contains clauses which may limit the amounts payable has been added | - |
| Coverage does not apply to vehicles rented from car dealerships or peer-to-peer carsharing agencies | ↓ |
| An exclusion related to the diminished value costs (the reduction in resale value of the damaged vehicle), has been added | ↓ |

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| The timelines in the event of an accident/theft have been modified and claims remain open for 80 days after the date of the theft, loss or damage | ↓ |
| A requirement to provide reasonable cooperation and assistance regarding a claim has been added | ↓ |
| A requirement to act reasonably to avoid or diminish any loss, theft or damage to the rented vehicle has been added | ↓ |
| Buyer's Assurance® Protection Plan | |
| Coverage is only available if you are a resident of Canada has been added | ↓ |
| The basic Cardmember is responsible for this insurance coverage, including coverage bound by any purchases made by a supplementary Cardmember below the age of majority has been added | ↓ |
| This certificate contains clauses which may limit the amounts payable has been added | - |
| The exclusion for personal items purchased on Small Business Cards has been removed | ↑ |
| The definition of Purchase Price has been modified, and includes amounts financed with the card | ↑ |
| The liability of the insurer has been amended and will not exceed the lesser of the purchase price or the cost of repairs of the insured item | ↓ |
| The list of motorized vehicles excluded from coverage has been modified | ↓ |
| The exclusion for consumable or perishable goods has been modified | ↓ |
| The exclusion for products with manufacturer's warranties not valid in Canada or the United States has been removed | ↑ |
| The period for reporting a claim has been extended to 45 days | ↑ |
| Except in Quebec, this coverage only applies to the extent a claim exceeds other insurance coverage you have | ↓ |
| A requirement to act reasonably to avoid or diminish any loss, theft or damage to insured property has been modified and more obligations now rely on you under certain circumstances in case of loss or damage | ↓ |
| Purchase Protection® Plan | |
| Coverage is only available if you are a resident of Canada has been added | ↓ |
| The basic Cardmember is responsible for this insurance coverage, including coverage bound by any purchases made by a supplementary Cardmember below the age of majority has been added | ↓ |
| This certificate contains clauses which may limit the amounts payable has been added | - |
| The exclusion for personal items purchased on Small Business Cards has been removed | ↑ |
| The definition of Purchase Price has been modified, and includes amounts financed with the card | ↑ |
| The liability of the insurer has been amended and will not exceed the lesser of the cost of repairs of the item and the portion of the purchase price charged to the card | ↓ |
| The list of goods not covered by the insurance has been amended to include prepaid cards, gift cards, bank notes, bullion, securities, bonds, debentures and other documents | ↓ |
| The list of motorized vehicles excluded from coverage has been modified | ↓ |
| The period for reporting a claim has been extended to 45 days | ↑ |
| The section outlining what to do if your insured item is stolen or damaged has been added | ↓ |
| A requirement to act reasonably to avoid or diminish any loss, theft or damage to insured property has been added | ↓ |

| Mobile Device Insurance | |
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| The definition of Mobile Device has been modified to exclude refurbished devices | ↓ |
| The definition of Purchase Price has been modified to exclude any in-store credit you receive when you trade in an old mobile device | ↓ |
| The Limits of Liability section has been added, and you may be required to send the insurer the damaged item | ↓ |
| The process for submitting a claim has been modified, including the time periods that apply and the documents you must submit to the insurer | ↓ |
| A provision regarding Disagreement Over Size of Loss has been added | - |