

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.

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
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 Out of Province/Country Emergency Medical Insurance and Trip Cancellation & Trip Interruption Insurance have been updated, including a waiver of recovery from employment related plans where the lifetime maximum for in-country and out-of-country benefits is \$50,000 or less	↑
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	↓
Out of Province/Country Emergency Medical Insurance	
Coverage under a government health insurance plan is now required to be eligible	↓
Telemedicine and House Call Services now available	↑
References to age are now based on your age on the departure date	-
Definition of Physician has been modified to no longer exclude a naturopath, herbalist, chiropractor or homeopath	↑
The definition of Stable has been updated, and now excludes Minor Ailments, which have been defined	↑

A provision to explain when coverage under each trip begins and ends has been added	-
A provision to explain when coverage is automatically extended has been updated to include circumstances when you or your travelling companion are medically unfit to travel	↑
Paramedical Services of a licensed physiotherapist, chiropractor, chiropodist, podiatrist or osteopath are now covered up to a maximum amount of \$250 per insured person, per profession	↑
Maximum of \$1,000 for Emergency Dental Expenses applies for each insured person	-
Care and Return of Dependent Children now includes coverage for incidental expenses	↑
Benefit for Incidental Expenses (e.g., telephone, parking) up to \$300 has been added	↑
The exclusion for medical conditions that were not stable (including the definition of Stable) has been modified	↓
Medical conditions requiring the use of home oxygen within a certain period prior to your departure date are now excluded	↓
Any cancer for which you received chemotherapy treatment within a certain period prior to your departure date is now excluded	↓
Any lung condition that required treatment with oral steroids within a certain period prior to your departure date is now excluded	↓
An exclusion related to non-compliance with our instructions has been added	↓
An exclusion for elective and/or cosmetic surgery or treatment has been added	↓
Exclusions for the continued treatment of a medical condition or treatment of a medical condition once you are deemed medically able to return to your departure point have been modified	-
The exclusion related to invasive testing or surgery has been expanded	↓
An exclusion relating to participating as a professional athlete has been added	↓
An exclusion for experimental treatment has been added	↓
Exclusions related to the abuse of drugs or alcohol have been modified	↓
The exclusion related to anxiety or panic attack or state of mental or emotional stress has been modified, and now requires a medical consultation and diagnosis in order to apply	↑
The exclusion related to participation and/or voluntary exposure to war has been modified, and includes riots, insurrections, and any service in the armed forces	↓
The exclusion related to a medical condition for which it was reasonable to expect treatment or hospitalization during your trip has been removed	↑
A provision has been added requiring you to notify Global Excel prior to seeking treatment	↓
A general condition providing for your transfer to a preferred health care provider and/or medical repatriation has been modified	↓
Trip Cancellation & Trip Interruption Insurance	
Important notice related to prepaid travel arrangements has been modified to include those that are obtained through the redemption of points from the Membership Rewards Program	↑
A definition of Grounding in relation to aircraft and cruise ships has been added	-
Definition of Physician has been modified to no longer exclude a naturopath, herbalist, chiropractor or homeopath	↑
The definition of Spouse has been updated, and now includes civil unions	-
Definition of Stable has been updated, and now excludes Minor Ailments, which have been defined	↑

A definition for Travel Supplier has been added	-
The definition of Travelling Companion has been updated to clarify that they are not covered by this coverage	-
The definition for Treatment has been modified	-
The definition for Trip has been modified	-
Provision to explain when coverage begins and ends has been updated	-
Provision to explain when coverage is automatically extended has been updated to include circumstances when you are medically unfit to travel	↑
Covered Reason #1 has been amended to replace the expression “emergency medical condition” with “medical condition”	-
The covered reason of a medical condition of your travelling companion has been modified to include their admission to a hospital following an emergency	↑
The covered reason of a medical condition of your immediate family member who is at your destination has been modified to include their admission to a hospital following an emergency	↑
A covered reason for trip interruption coverage has been added where a travel advisory or formal notice has been issued by the Government of Canada	↑
The covered reason related to the delay of your private or rented vehicle has been modified	-
The covered reason related to the delay of your common carrier has been modified	-
A covered reason related to the cancellation of a cruise has been added	↑
The exclusion related to medical conditions that are not stable (and the definition of Stable) has been modified	↓
An exclusion related to the use of home oxygen within a certain period prior to your effective date or departure date has been added	↓
An exclusion related to cancer for which you have received chemotherapy treatment within a certain period prior to your effective date or departure date has been added	↓
An exclusion related to a lung condition that required treatment with oral steroids within a certain period prior to your effective date or departure date has been added	↓
The exclusion for the schedule change of a medical test or surgery has been removed	↑
An exclusion for travel arrangements purchased after your departure date has been added	↓
An exclusion for the noncompliance with any prescribed medical therapy or medical treatment has been added	↓
Exclusions related to the abuse of drugs or alcohol have been modified	↓
The exclusion related to anxiety or panic attack or state of mental or emotional stress has been modified, and now requires a medical consultation and diagnosis in order to apply	↑
The exclusion related to participation and/or voluntary exposure to war has been modified, and includes riots, insurrections, and any service in the armed forces	↓
Exclusion related to COVID-19 has been removed	↑
Flight and Baggage Delay & Hotel Burglary Insurance	
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	-
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	↓
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	
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 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	↓
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	
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	
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	
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	-