

As of July 1<sup>st</sup>, 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
<b>General</b>	
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 and Lost and Stolen Baggage 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	↓
<b>Flight and Baggage Delay &amp; Hotel Burglary Insurance</b>	
Coverage is only available if you are a resident of Canada 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	-
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 Card 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	↓
<b>Lost or Stolen Baggage Insurance</b>	
Coverage is only available if you are a resident of Canada 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	↑
<b>Car Rental Theft and Damage Insurance</b>	
Coverage is only available if you are a resident of Canada 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	↓
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	↓