



AMERICAN EXPRESS

PREMIUM GLOBAL ASSIST® HOTLINE¹

Premium Global Assist Hotline can help you prepare for your trip with customs information and destination guides. And while you're traveling more than 100 miles from home, coordination and assistance services such as lost passport replacement assistance, translation services, missing luggage assistance, and emergency legal and medical referrals are a phone call away. Plus, we may provide services related to emergency medical transportation assistance. Card Members may be responsible for the costs charged by third-party service providers. Additional restrictions apply, see below.

Please note that any assistance provided by this benefit cannot be in violation of U.S. economic or trade sanctions.

Premium Global Assist Hotline

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

Direct Dial Collect: 1-715-343-7979

Premium Global Assist Hotline Terms and Conditions

americanexpress.com/GAterms

¹ While the Premium Global Assist® Hotline coordination and assistance services are offered at no additional charge from American Express, Card Members may be responsible for the costs charged by third-party service providers. Premium Global Assist Hotline may provide emergency medical transportation assistance at no cost if approved and coordinated by Premium Global Assist Hotline. For full Terms and Conditions call 1-800-345-AMEX or see americanexpress.com/GAterms.

PLANNING YOUR TRIP

The Premium Global Assist Hotline Online Destination Guide at americanexpress.com/GADestinationGuide is your resource for travel information. From exchange rates and visa requirements to customs information and medical assistance - it contains things you need to know - before you go - specific to your destination:

Customs Information

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

Cultural Inquiries

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

Foreign Exchange Rates

Premium Global Assist Hotline can provide you with foreign exchange rates throughout the world.

Inoculation Information

Premium Global Assist Hotline can provide you with recommendations for inoculations that may be needed prior to traveling to your destination.

Passport/Visa Information

It's smart to check entry requirements when traveling out of the country. Premium Global Assist Hotline can provide you with the necessary information for many destinations around the world.

Weather Reports

Premium Global Assist Hotline can provide you with weather forecasts for many destinations around the world. For some destinations, as much as a 10 day weather forecast can be obtained (subject to availability of information).

While the list of countries frequented by our Card Members is extensive, Premium Global Assist Hotline continues to add information based on your feedback. If you are not able to locate your destination, we can help you find the information you need – call Premium Global Assist Hotline at 1-800-345-AMEX.



ASSISTANCE ON YOUR TRIP

Rely on Premium Global Assist Hotline at 1-800-345-AMEX for 24/7 medical, legal, financial, or other select emergency coordination and assistance services while traveling more than 100 miles from home:

GENERAL TRAVEL ASSISTANCE

Emergency Translation/Interpretation

Premium Global Assist Hotline can help conference in an interpreter over the phone in the event you need a third-party to translate for legal or medical needs when in a verifiable travel emergency. All costs associated with engaging additional interpretation services, including written translations, are the responsibility of the Card Member.

Lost Item Search

If you lose an item while traveling, Premium Global Assist Hotline can help you search for the lost item. Premium Global Assist Hotline will need to have basic information about the item and where it was lost in order to provide the fastest service.

Missing Luggage Assistance

When the airline may have misplaced your luggage, Premium Global Assist Hotline can help track its status. Basic information needs to be obtained about the luggage. Premium Global Assist Hotline will contact the airlines on a daily basis to check the status of the luggage. Premium Global Assist Hotline will continue to follow up with you and the airline on the status of your luggage. Premium Global Assist Hotline will also provide you with a daily update. You may need to participate on the call or authorize an agent to speak on your behalf if required by the airline.

Passport Assistance & Card Cancellation

Were your credit cards or passport lost or stolen? Premium Global Assist Hotline can help you locate the nearest embassy to assist you with replacing your passport and assist with canceling your cards. You may need to participate on the call or authorize an agent to speak on your behalf if required by the card issuer.

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.

MEDICAL ASSISTANCE

Emergency Medical Transportation Assistance

In the event that the Card Member or another covered family member (*your spouse or domestic partner, dependent up to age 23, or age 26 if full-time student*) traveling on the same trip itinerary as the Card Member becomes injured or ill while traveling and is seeking or has sought medical treatment, the Premium Global Assist Hotline medical department can assess the medical need for transportation and provide the service.

A medical evacuation may be provided at no cost to the Card Member or covered family member from point of illness or injury (when the Card Member or covered family member is under the care of a local medical service provider or facility) to a more appropriate medical facility or to a hospital near the person's home as determined by the Premium Global Assist Hotline designated physician. The Premium Global Assist Hotline designated physician, in consultation with the local medical service provider or facility, will determine whether such transport is medically necessary and advisable. The event must be within the first 90 days of the trip and cannot be a pre-existing condition. 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. The person needing evacuation may need to complete a medical information release as required by the Health Insurance Portability and Accountability Act (a "HIPAA Release"), or provide authorization for next of kin to complete the release. Emergency transportation services in connection with the medical emergency may also be provided to a covered family member pursuant to the full Emergency Medical Transportation Assistance Terms and Conditions at the end of this document. Subject to additional important terms, conditions and exclusions. Please see full Terms and Conditions at the end of this document.

Very Important: *Any costs for medical transport 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 (with the exception of cost incurred during the transport) nor transportation of personal possessions including luggage.*

MEDICAL ASSISTANCE (CONTINUED)

Medical Monitoring

Premium Global Assist Hotline can provide you with the monitoring of medical care while traveling. You may need to complete a HIPAA Release or provide authorization for next of kin to complete the release if you are not able.

Medical Prescription Replacement Assistance

If medications are lost or forgotten and you are in the United States, Premium Global Assist Hotline can help you by arranging a transfer of the prescription from your home pharmacy to a pharmacy near your location if refills are available. If you are outside the United States, Premium Global Assist Hotline can provide a medical referral to help with obtaining a new prescription. Take note that FDA regulations state that United States prescriptions cannot be transferred overseas. You may need to participate on the call or authorize an agent to speak on your behalf and in some cases you may need to visit a doctor. You may need to complete a HIPAA Release or provide authorization for next of kin to complete the release if you are not able. The Card Member is responsible for all costs associated with the purchase of prescribed medication.

Physician/Dental Referral

Premium Global Assist Hotline can provide you with a list of physicians and dentists in the area where you are traveling. Premium Global Assist Hotline does not provide medical advice; but rather provides a list of available physicians. The ultimate choice to seek medical care is your responsibility. You are also responsible for the payment of any costs associated with medical care.

Repatriation of Mortal Remains

In case of death of a covered Card Member or covered family member (*your spouse, dependent up to age 23, or age 26 if full-time student*) while traveling with the Card Member, the Premium Global Assist Hotline medical department can provide the necessary administrative services to effect the transportation of the mortal remains back to the person's principal place of residence or place of burial, whichever is closer. As an additional benefit, Premium Global Assist Hotline can pay for the cost of the transport and, subject to approval, the cost of a coffin or other encasement of the remains suitable for travel.



FINANCIAL ASSISTANCE

ATM Referrals

Through various directories, Premium Global Assist Hotline can locate ATM networks that accept American Express® Cards. The Card Member is responsible for all ATM, bank, and other cash advance or other fees associated with using these ATMs.

Emergency Cash Wire Service

Premium Global Assist Hotline can facilitate a cash wire through Western Union or MoneyGram to assist during an emergency travel situation. This will be charged to your Card. This service is provided in an emergency travel situation for a small amount of cash to assist you until other alternatives can be arranged. As an additional Premium Global Assist Hotline benefit, American Express covers the Western Union or MoneyGram wire fees. Certain control procedures must be followed to provide this service. Available credit must be available 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 can assist with checking into or out of your hotel. Certain control procedures must be followed to provide this service.

LEGAL ASSISTANCE

Bail Bond Assistance

Premium Global Assist Hotline can help locate bail bond agencies that accept the American Express® Card. Certain control procedures must be followed to provide this service. The Card Member is responsible for all costs associated with payment of bail.

Embassy and Consulate Referral

Embassies and consulates are excellent sources for information and assistance to Card Members while traveling. Premium Global Assist Hotline can provide you with the address and/or phone number of the local embassy or consulate.

English Speaking Lawyer Referral

This service can provide you with a list of English-speaking lawyers in the area where you are traveling. Premium Global Assist Hotline does not provide legal advice; but rather provides a list of available attorneys. The ultimate choice to seek legal advice is your responsibility. You are also responsible for the payment of any costs associated with legal retention.

Premium Global Assist Hotline - Emergency Medical Transportation Assistance

Description

The following emergency services are provided to Card Members (including Additional Card Members) with Cards providing Premium Global Assist Hotline, where (a) such Card is on an Account that has not been suspended or canceled, (b) Premium Global Assist Hotline was an existing benefit of the Card Account at the beginning of the trip, (c) the Card Member is traveling on a trip of 90 days or less, and (d) the Card Member is 100 miles or more from the Card Member's American Express U.S. billing address. Additionally, coverage is extended to each of the following members of the Card Member's family who are traveling on the same trip itinerary as the Card Member: the Card Member's 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.

Access

Access to the following services is available 24 hours a day within the United States and Canada, via toll-free telephone call to 1-800-345-AMEX (1-800-345-2639), and from outside the United States and Canada via a collect telephone call to 1-715-343-7979 or via fax to 1-715-345-1219.

Please note that any assistance provided by this benefit cannot be in violation of U.S. economic or trade sanctions. In addition, assistance is not provided for travel to Cuba.

Services

Premium Global Assist Hotline ("PGA") shall provide, at no cost except as specifically noted herein, the following emergency services to covered Card Members and family members:

A. Emergency information will be provided via telephone by a PGA-designated physician or assistance coordinator on the PGA staff, when the Card Member is unable to get assistance locally. Information will include the names, local addresses and local telephone numbers of the nearest medical service provider, such as hospitals and clinics; attorneys; or other providers of emergency services such as U.S. consulates or embassies, as appropriate and as dictated by the resources available in each country or location. Wherever possible, such information will be provided on two or more emergency services providers. No guarantee is made as to the quality of the emergency service provided, and the final selection of the provider, and any risk, shall be the sole responsibility of the Card Member.

B. Medical transport and evacuation will be provided, at no cost, to the covered Card Member or family member, to another, more appropriate medical facility, or from point of origin back to a hospital near their home, when the covered Card Member or family member is under the care of a local medical service provider or facility and when the PGA designated physician, in consultation with the local medical service provider or facility, determines that such transport is medically necessary and advisable due to inadequacy of local facilities. Eligibility for medical transport is contingent upon the covered Card Member or family member not 1) traveling against physician's advice, 2) traveling with a pre-existing condition*, or 3) traveling to seek medical treatment. Decisions made by the PGA-designated physician and the local medical service provider as to 1) the medical need for evacuation, transportation and/or repatriation services, 2) the means and/or timing of any transportation, medical equipment and supplies and medical personnel to be used in connection therewith and 3) the selection of the Card Member's final destination, are medical decisions based on medical factors, and as such, are beyond the control of the PGA Program and shall be conclusive in determining the need for such services.

Very Important: *Any risks and costs for medical transport not authorized and arranged through the PGA Program are solely the responsibility of the Card Member and such costs will not be reimbursed. PGA does not cover medical expenses (with the exception of approved costs incurred during transport) nor transportation of personal possessions including luggage.*

C. Medical assessment, coordination and monitoring of treatment of the covered Card Member or family member will continue, by all reasonable means, where medically advisable, until the Card Member or family member is released from treatment or is sent home. These steps 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, and a contact by the PGA-designated physician or coordinator with the local medical service provider or facility, and/or the Card Member, as frequently as every other day throughout the hospital treatment period to monitor the Card Member's or family member's progress for the purpose of determining the adequacy and necessity of the treatment being provided.

D. PGA will handle billing for medical care (outside of approved costs of transport) as follows:

1. When the Card Member has indicated to the PGA administrative coordinator that he/she has health insurance that would cover the services in question, the administrative coordinator on staff will first ask the local medical service provider or facility to bill the Card Member's insurance company and, if the local medical service provider or facility is unwilling to do that, will ask them 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 covered Card Member or family member without being guaranteed an advanced payment for such services, the PGA Program will, with the Card Member's authorization, endeavor to obtain such payment from the Card Member's family or other individuals indicated by the Card Member, or, with the authorization of the Card Member, will guarantee such payment and, if necessary, advance such payment up to a limit of U.S. \$5,000 and charge the Card Member's Account for the payment amount, subject to charge authorization by American Express.

E. Other emergency transportation services will be provided to covered Card Members in a medical emergency:

1. If a 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, the PGA Program will arrange and pay for round-trip, economy-class transportation for a 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 PGA Program will not be responsible for the cost of the family member's meals or accommodations.
2. If any covered children who are 16 years old or younger are left unattended by the Card Member's injury or sickness, PGA will arrange and pay for one-way economy class transportation to return them to their principal residence. (Any additional costs are the responsibility of the Card Member.) Should it be necessary for an attendant to accompany the children, PGA will make arrangements for a qualified escort to accompany the children at no cost to the Card Member.

3. If a decision is made to evacuate a Card Member to another medical service facility, PGA will arrange and pay for one-way, economy-class transportation for one other covered family member traveling with the Card Member to the Card Member's principal residence, provided that the other family member's ticket has become invalid as a result of the Card Member's illness or injury.

F. Emergency message transmission will be made through the best efforts of PGA on behalf of, and at the request of, the sick or injured Card Member to the Card Member's immediate family, next of kin, and a reasonable number of business associates.

G. In case of death of a covered Card Member or family member while traveling, PGA will provide the necessary administrative services to effect the transportation of the mortal remains of the covered individual back to the Card Member's principal place of residence or place of burial, whichever is closer, and will pay all administrative and transportation expenses, and, subject to PGA's approval, the cost of a coffin or other encasement of the remains suitable for travel.

Note: *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. If you have questions about Premium Global Assist Hotline, please call the Customer Service number on the back of your Card.*

Important Instructions

- Always have your Account number ready when calling PGA.
- Please note that PGA must arrange all medical and covered family member's transportation. PGA will not reimburse you for expenses you incur on your own.
- Whenever possible, call collect from overseas. In some countries, long distance calls may require operator assistance, and collect calls may not be possible in some countries.
- When dialing direct, give a phone number and exact location (hotel, city, street, etc.) where you can be reached.

**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.*