

BENEFITS OF THE AMERICAN EXPRESS CORPORATE CARD SYSTEM

1.) CAR RENTAL THEFT AND DAMAGE INSURANCE

American Express provides coverage at no charge for theft and/or damage to most rental cars when charged to the Corporate Card (and you have declined the CDW offered by the rental agency) realizing a savings of approximately \$15 a day. For additional information, call 1-800-243-0198.

2.) FLIGHT AND BAGGAGE DELAY INSURANCE

- Up to \$500,000 available through Global Assist Travel Insurance
- Missed Connection - up to \$500;
- Delayed Flight Departure or Denied Boarding up to \$500;
- Luggage Delay/Loss - up to \$500
- For additional information, call 1-800-243-0198

3.) HOTEL/MOTEL BURGLARY INSURANCE

Coverage is provided for loss of personal items up to \$500 (excluding cash) if items are stolen from your room. To receive this coverage, you must check in using your Corporate Card.

4.) TRAVEL ACCIDENT INSURANCE

- \$300,000.00 automatic coverage is provided when your common carrier ticket is charged in advance to the Corporate Card.
- Automatic Flight Insurance - gives you the opportunity to purchase up to \$1,000,000 in additional insurances each time you fly.
- Travel Emergency Assistance - out of town emergency medical and legal referrals and important travel specific information such as Visa or Customs, etc. are available by telephone, 24 hours a day, seven days a week by calling 1-800-243-0198.

5.) EMERGENCY CARD REPLACEMENT

Emergency Card Replacement is a service designed to provide Cardmembers with a replacement card if the card is lost, stolen or destroyed. Cardmembers can obtain a replacement card on the same day requested or by the next business day through most of American Express' 1,700 Travel Service Offices. All lost or stolen cards should be reported as soon as possible. Call 1-800-268-9805.

6.) EMERGENCY PERSONAL CHEQUE CASHING

Access to emergency funds worldwide through participating hotels, car rental agencies, airline ticket counters and American Express Travel Offices. (Up to \$250 at hotels and \$1,000 at travel offices.)

7.) **NO PRE-SET SPENDING LIMIT**

Cardmembers' use of the Card is not restricted by a fixed, pre-set credit limit. Rather, each cardmember establishes a pattern of spending and payment over the course of your membership, and charges are approved based on your ability to pay and financial resources.

8.) **TEMPORARY CREDITS**

It is the policy of American Express to issue temporary credits to charges that are either in dispute or you are awaiting a credit. We will maintain a temporary credit to your account until the matter is resolved to your satisfaction.

9.) **WORLDWIDE TRAVEL ASSISTANCE**

American Express has built a worldwide network of over 1,700 Travel Service Offices.

Travel/Financial Services:

- Commission Free Travellers Cheques - Sales and Refunds
- Cardmember Payments
- Reconfirming of Airline Tickets
- Rerouting and Reissuing of Airline Tickets
- Revalidating or Changing Reservations
- Hotel Reservations
- Sightseeing Arrangements
- Emergency Travel Assistance
- Client Mail
- Moneygrams

10.) **MEDICAL PAYMENT PLAN**

Cardmembers can use the Corporate Card in over 500 hospitals, clinics and other medical and dental facilities throughout Canada, U.S. and abroad for out-patient and emergency medical care.

11.) **24 HOUR TOLL FREE CUSTOMER SERVICE**

Cardmembers have use of a 1-800 number for use in Canada and the U.S. as well as worldwide. This customer service number is staffed 24 hours a day, 7 days a week. Toll free numbers are listed on the Cardmembers' monthly billing statement. Please use 1-800-668-2639 or collect outside Canada 905-474-9380.

12.) **AUTOMOTIVE SERVICES**

The American Express Corporate Card is one high performance, full service Card you can use to charge both routine automotive maintenance and emergency repairs. You can also use the Corporate Card to pay for Oil Service Stations. The Amex Corporate Card is accepted at all major gas stations including ESSO, Irving, Shell, Sunoco, Texaco, Union Oil, Mohawk, Petro Canada and Chevron.

13.) **GLOBAL ASSIST**

This American Express service can provide at an additional cost to Cardmembers:

- Emergency Hospital and Medical Insurance
- Personal Accidental Death or Dismemberment Insurance
- Personal Effects and Baggage Insurance
- Trip Interruption Insurance
- For additional information, call 1-800-668-8680

14.) **PRE AUTHORIZATION**

If during a particular business trip, you know that you will be charging out of pattern, please call your major account representative to inform him/her.

15.) **AMERICAN EXPRESS CARD REGISTRY**

\$25.00 fee to register all of your charge/credit cards. To enroll, call 1-800-263-9222.

16.) **FRONT OF THE LINE**

Access to tickets from Ticketmaster locations nationally. Events vary among Ticketmaster locations.

17.) **MEMBERSHIP REWARDS**

Membership reward points can be accumulated on the card, based on one point for every dollar spent. These points can be redeemed for airline points through Canadian Airlines, Continental Airlines and Delta Airlines; or for hotel points through Westin Hotels or ITT Sheridan Hotels or through American Express for 'Great Experiences'. The fee is \$75 per card per year or \$35 per year to link the Corporate Card to an already enrolled American Express card. (If your Corporation has approved enrollment in the program).