

Welcome to the
American Express®
Corporate Card
Program
Cardmember Benefits and Services

We are pleased to present to you the American Express Corporate Card. Designed to be a convenient and reliable expense management tool for all your business purchases, the Card is accepted at millions of locations worldwide and offers a wide range of business and travel benefits.

Welcome to American Express

Corporate Cardmembership

Worldwide Customer Care & Travel Services

American Express Corporate Card Customer Service

Worldwide Travel Service Network

Assured Reservations

Global Assist® Hotline

Emergency Card Replacement

ATM Access

Managing Your Account

Insurance Services

Car Rental Insurance

24-hour Customer Service

Call toll free in the U.S.: 1-800-359-9227

Call collect from abroad: 801-464-3232

Welcome to American Express Corporate Cardmembership

You can count on the American Express Corporate Card to make doing business more convenient and secure. From reserving airline tickets to purchasing business gifts, you can use the Card everywhere American Express Cards are welcome — millions of locations in the U.S. and around the globe. And when you make business-related purchases on the Card, managing your expenses is easy. Each month you'll receive one statement and make one payment. Whether you're at home or on the road, you can also take advantage of the Card's many benefits and services. The American Express Corporate Card offers protection when you're traveling, including valuable insurance benefits as well as online account management and cash access. For more information about the Corporate Card, please contact your program administrator.

Worldwide Customer Care & Travel Services

American Express Corporate Card Customer Service

Dedicated, courteous, and efficient service representatives are available 24 hours a day, 7 days a week, to provide any assistance you require, including:

- Questions about Card benefits and services. We can help ensure you're getting the most from your Cardmembership.
- Billing inquiries. Please be sure to have your monthly statement on hand to help expedite your call.
- Replacement Card requests. If your Card is lost or stolen, a replacement will be issued and delivered to you (please see pages 4–5 for information about emergency Card replacement and lost wallet assistance).

Call toll free in the U.S.: 1-800-359-9227

Call collect from abroad: 801-464-3232

Account information and servicing support are also provided online for your convenience through our free NetService tool (see page X for more information). To enroll or log on, visit netserviceaccess.com.

Worldwide Travel Services Network¹

For convenient travel services, visit one of the American Express Travel Services locations in over 140 countries worldwide. Friendly, helpful staff can assist you with all your business travel needs, from purchasing airline tickets to reserving hotel accommodations.

For the nearest American Express Travel Services location:

Call toll free in the U.S.: 1-800-359-9227

Call collect from abroad: 801-464-3232

Or visit americanexpress.com/travel

Assured Reservations²

Use your American Express Corporate Card to book your hotel room and we'll guarantee your room will be held for you until checkout time the following day. If for any reason your room isn't held, the hotel will provide you with a comparable or better room nearby, plus free transportation and phone service. This guarantee is honored at over 10,000 hotels and motels in the U.S. and Canada.

Global Assist[®] Hotline³

Sometimes the unexpected happens when you travel on business. A passport is lost. You come down with a sudden illness. A lawyer is needed. Being a Cardmember can make things easier to handle. The Global Assist[®] Hotline helps you prepare for your trip with customs information and destination guides. And when you're more than 100 miles from home, you can rely on our Global Assist Hotline in the event of an emergency, including lost passport replacement assistance, translation services, lost luggage assistance, and emergency legal and medical referrals.

Additional Details:

- Emergency hotel check-in/out, Cash Wire service.
- Medical information and monitoring, prescription replacement, doctor referrals.
- English-speaking lawyers, embassy and consulate referrals, and customs/passport/visa information.
- Online destination guides that include weather reports, exchange rates, and more.

The Global Assist Hotline is available 24 hours a day from anywhere in the world. Call toll free in the U.S.: 1-800-554-AMEX (2639)
Call collect from abroad: 715-343-7977

Emergency Card Replacement

If you need a lost Corporate Card replaced quickly, Corporate Card Customer Service will arrange to have a new one in your hands — usually by the next business day. The Card can be delivered to you overnight or held for you at the nearest American Express Travel Services location.

Call toll free in the U.S.: 1-800-359-9227

Call collect from abroad: 801-424-3232

ATM Access

If your company participates in the Corporate Express Cash program, you can use the Corporate Card for cash access at over 600,000 Express Cash ATMs around the world. To find out if your company participates, contact your program

administrator. For more information, including the location of the nearest Express Cash ATM, call the Express Cash hotline below.

Call toll free in the U.S.: 1-800-359-9227

Call collect from abroad: 801-464-3232 Or visit www.amexatms.com

Managing Your Account

Take advantage of a convenient way to access and update your account information through our free NetService tool. Once you enroll, you can log on to our secure website anytime to:

- View transactions as soon as they are posted
- Review and download up to twelve statements of transaction information
- Dispute a transaction
- View your credit limit and current balance
- Check payment status
- Make online payments (if applicable)⁴
- Update street and email address and telephone information (if applicable).
- Download transactions into a .txt, .csf, .iif, or .qif file

NetService is customer service on your terms — when you want it, where you want it. To learn more about these and other time-saving online services or to enroll, visit netserviceaccess.com.

INSURANCE

American Express Car Rental Collision Coverage

Coverage Limit: \$50,000

Definitions

“Actual Cash Value” means purchase price less depreciation.

“Exotic Vehicle(s)” includes Bentley; Ferrari; Lamborghini; Lancia; Lotus; Maserati; Pininfarina; and Rolls Royce. The Insured must contact Travel Guard customer service at 1.800.xxx.xxxx before renting to confirm whether the vehicle is covered.

“Insured” means the person shown on the rental agreement.

“Insurer” means National Union Fire Insurance Company of Pittsburgh, PA.

“Rental Return Date” is the return date listed on the car rental agreement.

“Rental Start Date” is the rental date listed on the car rental agreement.

“Return Destination” means the place to which the Insured expects to return from his or her Trip.

“Traveling Companion” means persons who are booked to accompany the Insured during the Trip.

“Trip” means a period of round-Trip travel away from home to a destination outside the Insured’s city of residence; the purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind; the Trip has defined departure and return dates specified when the Insured applies; the Trip does not exceed 31 days; and the Insured’s destination is not to another home.

Individual Eligibility, Effective & Termination Dates

Persons eligible for insurance under the policy are any traveler(s) who initiate and pay for the entire rental agreement/contract (tax, gasoline and airport fees are not considered rental charges) with their American Express card, at least one (1) day of rental must be billed to your American Express card.

Effective Date: All coverages will begin on the later of: (a) the date and time the Insured starts his/her Trip, or (b) the scheduled Contracted Departure Date shown on the enrollment form.

Termination Date: All coverage ends on the earliest of: (a) the date the Trip is completed; (b) the scheduled Contracted Return Date; (c) the Insured's arrival at the Return Destination on a round Trip, or the Destination on a one-way Trip; or (d) cancellation of the covered Trip covered by the policy.

Extension of Coverage: All coverage will be extended, if: (a) the Insured purchases insurance for the entire Trip; and (b) the Insured's return is delayed by unforeseeable circumstances beyond his/her control.

If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date the Insured reaches his/her Return Destination; or (b) seven (7) days after the date the Trip was scheduled to be completed or the Contracted Return Date.

Car Rental Collision Coverage

The Insurer will pay this benefit up to the Maximum Limit of \$50,000. Coverage does not apply in countries or states where the sale of this insurance is prohibited by law. If the Insured rents a car while on his/her Trip, and the car is damaged due to collision, vandalism, windstorm, fire, hail or flood, theft of vehicle, while in his/her possession, the Insurer will pay the lesser of: (a) the cost of repairs and rental charges imposed by the rental company while the car is being repaired; or (b) the Actual Cash Value of the car. Coverage is provided to the Insured and Traveling Companion, providing the Insured and Traveling Companion are licensed drivers, and are listed on the rental agreement. This coverage is primary to other forms of insurance or indemnity.

Exclusions

Coverage is not provided for loss due to: (a) any loss which occurs if the Insured or his/her Traveling Companion is in violation of the rental agreement; (b) rentals of trucks, campers, trailers, off-road vehicles, motor bikes, motorcycles, recreational vehicles, or Exotic Vehicles; (c) any obligation the Insured or his or her Traveling Companion assumes under any agreement except insurance collision deductible; (d) failure to report the loss to the proper local authorities and the rental car company; (e) damage to any other vehicle, structure, or person as a result of a covered loss; (f) participation in contests of speed, motor sport or motor racing including training or practice for the same; (g) driving under the influence of alcohol; (h) being under the influence of drugs or intoxicants, unless prescribed by a Physician; (i) war or act of war, whether declared or not, civil commotion, insurrection or riot; (j) any unlawful acts, committed by the Insured,

Immediate Family Member, or a Traveling Companion, whether insured or not; (k) injury sustained while committing or attempting to commit a crime; (l) glass damage, (m) tire damage, (n) overhead damage.

The Insured's Duties in the Event of Loss: The Insured must: take all reasonable, necessary steps to protect the vehicle and prevent further damage to it; report the loss to the appropriate local authorities and the rental company as soon as possible; obtain all information on any other party involved in an accident, such as name, address, insurance information, and driver's license number; and provide the Insurer all documentation such as rental agreement, police report, and damage estimate.

Payment of Claims

Claim Procedures: Notice of Claim: The Insured must call Travel Guard as soon as reasonably possible, and be prepared with what coverage the loss was under (i.e., Car Rental Collision Coverage), the name of the travel agency or rental location, rental agreement that shows proof of travel, then forward it to the Insured for his or her review and signature. The completed form should be returned to Travel Guard, PO Box 47, Stevens Point, Wisconsin 54481. (Telephone: 1.800.xxx.xxxx) All California claims will be administered by Mercury Claims Administrator Services, LLC. All accident, health, and life claims will be administered by Mercury Claims & Assistance of WI, LLC in those states where it is licensed.

Claim Procedures: Proof of Loss: The claim forms must be sent back to Travel Guard no more than 90 days after a covered loss occurs or ends, or as soon after that as is reasonably possible. All claims under the policy must be submitted to Travel Guard no later than one year after the date of loss or insured occurrence or as soon as reasonably possible. If Insurer has not provided claim forms within 15 days after the notice of claim, other proofs of loss should be sent to Travel Guard by the date claim forms would be due. The proof of loss should include written proof of the occurrence, type and amount of loss, the Insured's name, the participating organization name, and the policy number, amount the Insured is charged, a police accident or incident report. Travel Guard will fill in the claim form.

General Provisions

Acts of Agents - No agent or any person or entity has authority to accept service of the required proof of loss or demand arbitration on the Insurer's behalf nor to alter, modify or waive any of the provisions of the policy.

Concealment or Fraud - The Insurer does not provide coverage for the Insured if the Insured has intentionally concealed or misrepresented any material fact or circumstance relating to the policy or claim.

Legal Actions - No one may sue for benefits less than 60 days after due proof of loss is submitted, nor more than 3 years (or the minimum period of time permitted by state law, if greater) after the date claim forms are due.

Termination of the Policy - Termination of the coverage will not affect a claim for loss which occurs while the coverage is in force.

Transfer of Coverage - Coverage under the policy cannot be transferred by the Insured to anyone else.

Any payments under the policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at: www.treas.gov/offices/enforcement/ofac/ or a Travel Guard representative.

1 Worldwide Travel Services Network. Not all services are available at all locations. All services are subject to local laws and cash availability.

2 Assured Reservations. If your plans change, call the hotel before 6pm (4pm at resorts) on the day of arrival or you will be billed for one night. Be sure to get a cancellation number for your records.

3 Global Assist. While the many Global Assist Hotline coordination and assistance services are free benefits from American Express, Cardmembers are responsible for the costs charged by third-party service providers.

4 Pay by PC. Pay by PC is available only for Corporate Cardmembers who send in their own individual payments. It is not available to those Corporate Cardmembers whose monthly payments are paid directly by the corporation. For more information, contact your Corporate Card program administrator.

American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions and other incentives, and may also provide incentives to our travel counselors. CST#1022318-10, ML#1192, Washington UBI#600-469-694, TA#002 - Registered Iowa Travel Agency, NV#2001-0126. Information contained herein is current as of xxxxxx.
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