

# Smoking and Property Damage Policy

Procedures for billing property damages



DON'T  
*do business*  
WITHOUT IT™

Dealing with property damage can be costly and time-consuming. American Express has created these smoking and property damage policies to help make the recovery process easier and to protect your business. With these policies, you are able to bill for damages to property or equipment, including charging for smoking fees.



## To bill for damages, you must take the following steps:

- **Obtain** the Card Member's acknowledgment to bill the damages after they occur.
- **Ensure** the same American Express Card used for the stay or rental is used to collect damage charges.
- **Submit** charges **within 90 days** of the stay or rental.
- **Submit** charges separately. They cannot be charged with the original amount under the folio/agreement.
- **Follow** regular Card Acceptance procedures for authorization and processing the damage charge.



## Industries eligible for damage billing:

- Lodging accommodations
- Cruise line accommodations
- Aircraft rentals
- Motor home rentals
- Boat rentals
- Trailer parks and campground rentals
- Bicycle rentals
- Motorcycle rentals
- Equipment rentals



To review the complete policy and all exclusions, please visit  
**[americanexpress.com/merchantpolicy](https://americanexpress.com/merchantpolicy)**.

See Section 4.21 in the Merchant Regulations.