Card	Baggage Delay	Lost Luggage	Car Rental	Travel Accident	Trip Cancellation	Medical Evacuation	Trip Delay
Sapphire Reserve	6 hr or more delay = \$100/day	\$3,000	Primary \$75k	\$1,000,000	\$10,000	\$100,000	6 hr or more delay = \$500
Sapphire Preferred	6 hr or more delay = \$100/day	\$3,000	Primary, \$75k	\$500,000	\$10,000	×	12 hr or more delay = \$500
Ink Business Preferred	6 hr or more delay = \$100/day	\$3,000	Primary, up to cost of car	\$500,000	\$5,000	×	12 hr or more delay = \$500
Prestige	3 hr or more delay = \$100/day	\$3,000	Primary on int'i, Secondary on domestic, \$100k	\$1,000,000	\$5,000	\$100,000	3 hr or more delay = \$500
Premier	3 hr or more delay = \$100/day	\$3,000	Primary on infl, Secondary on domestic, \$100k	\$1,000,000	\$5,000	×	12 hr or more delay = \$500
Platinum	x	\$2k for checked baggage, \$1k for carry-on, \$3k total combined	Secondary \$100k; \$1k in medical expenses	\$500,000	×	Will cover the whole cost	×
Business Platinum	×	\$2k for checked bags, \$1k for carry-on, \$3k total combined	Secondary \$100k; \$1k in medical expenses	\$500,000	×	Will cover the whole cost	×
Premier Rewards Gold	×	\$1.25k for checked bags, \$500 for carry-on, \$1.75k total combined	Secondary \$50k	\$250,000	×	×	×
Business Gold Rewards	x	\$1.25k for checked bags, \$500 for carry-on, \$1.75k total combined	Secondary \$50k	\$100,000	×	x	×

Nerd Credit Card Comparison

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