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

# **Nerd Credit Card Comparison**

**Mark Steyvers** 

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