

**The Average Family
Could Save Over \$1,000
Just by Using A Credit Card
on Their Next Vacation**



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Intro

The average family spends a whopping \$4,700¹ on their vacations. From the airfare and rental car to the hotel, food, and activities, the cost adds up quickly!

That's why the Sift team decided to take an in-depth look at the 20 most commonly used credit cards on the Sift app to see how to save you the most money on your next vacation. In the following study, we'll look at these cards to analyze things like money back on delayed flights and baggage, travel accident insurance, and restaurant reward points - added up, these perks could save you over \$1,000 on your next trip!

1 - "Average Cost of a Vacation." ValuePenguin, www.valuepenguin.com/average-cost-vacation.

Travel Insurance

Travel insurance for a trip typically costs 4-10%² of the total cost of the trip. That means if you're paying what the average family does for a vacation, you're looking at tacking on an additional \$200 to \$470 to your bill.

What many don't know, however, is that credit cards come with many of these benefits! In this piece, we'll take a look at what your credit card comes with at no cost to you other than using your card to book your trip while also noting how the insurance compares to traditional travel insurance.

The Amazon Prime Store and Chase Slate cards are both in the top 20 cards of Sift users; however, they do not offer travel insurance so are not included in this portion of the study.

2 - "How Much Does Travel Insurance Cost?" InsureMyTrip, 10 Feb. 2015, www.insuremytrip.com/travel-insurance-faqs/how-much-should-travel-insurance-cost/.

Travel Insurance Benefit Summary

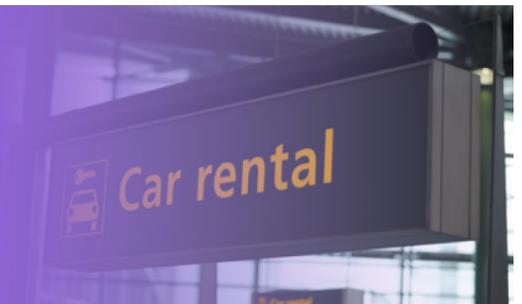
Baggage Insurance

If your baggage is lost or delayed at the airport, you may be able to recoup your lost luggage with your credit card's baggage insurance.



Rental Car Insurance

Before you buy insurance when renting a car, know that certain credit cards may already have insurance that covers your rental car.



Flight Delay Insurance

Some credit cards offer Flight Delay Insurance, which will reimburse you for any expenses incurred, like meals and accommodation, while you are waiting for your flight.



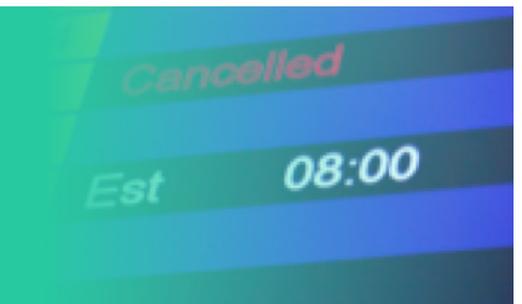
Travel Accident Insurance

If you sustain a severe injury while traveling, many credit cards come something called Travel Accident Insurance.



Trip Cancellation/Interruption Insurance

Need to cancel or delay your trip? You may be covered by something called Trip Cancellation/Trip Interruption Insurance.





Baggage Insurance

If you're traveling and something happens to your baggage—lost or delayed—get reimbursed for expenses you incur.

Delay

When your baggage is delayed for several hours or longer, several credit cards offer the perk of reimbursement for expenses incurred during while you're waiting for your bag(s).

Card	Length of wait until perk kicks in	How much is covered	Who is covered	Points	Ranking
Citi Prestige	3 hours	Up to \$500	Cardholder, immediate family members, and travel companions (who you've paid to travel with)	14	1
Chase Sapphire Reserve	6 hours	Up to \$500	Cardholder and immediate family members*	9	T-2
Chase Sapphire Preferred	6 hours	Up to \$500	You and immediate family members*	9	T-2
Amazon.com Rewards	6 hours	Up to \$300	Cardholder and immediate family members*	8	4
Quicksilver Capital One	4 hours	Up to \$300	Cardholder	5	5

Blue Cash Preferred, Chase Freedom Unlimited, Premier Rewards Gold Card (AmEx), Venture (Capital One), The Starwood Preferred Guest® (AmEx), Discover More, Chase Slate, Amazon Prime Store Card, Platinum Card (AmEx), Citi Double Cash, Platinum Credit Card (Capital One, BlueCash Everyday, BankAmericard Cash Rewards, Discover it, and Chase Slate do not offer this insurance and receive 0 points.

Lost

If a bag is lost or stolen, there are many things that you will need to replace. This insurance, offered by several cards, will reimburse you for these expenses.

Card	How much is covered	Who is covered	Points	Ranking
Citi Prestige	Up to \$3,000	Cardholder, family members, and travel companions (who you've paid to travel with)	12	1
Amazon.com Rewards	Up to \$3,000	Cardholder and immediate family members*	8	T-2
Chase Sapphire Reserve	Up to \$3,000	Cardholder and immediate family members*	8	T-2
Chase Sapphire Preferred	Up to \$3,000	Cardholder and immediate family members*	8	T-2
Platinum Card (AmEx)	Up to \$3,000	Cardholder and immediate family members*	8	T-2
Venture (Capital One)	Up to \$3,000	Cardholder and immediate family members*	8	T-2
Chase Freedom Unlimited	Up to \$3,000	Cardholder or immediate family members	8	T-2
Premier Rewards Gold Card (AmEx)	Up to \$1,250 for checked, \$500 for carry-on	Cardholder, additional cardholders, and each cardholders' spouses or Domestic Partners and dependent children under 23 years of age	6	8

Know that if your credit card comes with this insurance, it is likely comparable to traditional travel insurance.

Chase Freedom, Discover it, Blue Cash Preferred, The Starwood Preferred Guest® (AmEx), Discover more, Citi Double Cash, Blue Cash Everyday, Quicksilver Capital One, Platinum Credit Card (Capital One), BankAmericard Cash Rewards do not offer this insurance and receive 0 points.

Methodology

Delayed Baggage

Length of wait until perk kicks in:

- 6 hours – 1 point
- 4 hours – 3 points
- 3 hours – 4 points

How much is covered:

- Up to \$300 – 2 points
- Up to \$500 – 3 points

Who is covered:

- Cardholder – 1 point
- Cardholder and immediate family – 5 points
- Cardholder, family members, and travel companions – 7 points

Lost Baggage

How much is covered:

- Split – 1 point
- 3,000 – 3 points

Who is covered:

- Cardholder – 1 points
- Cardholder and immediate family – 5 points
- Cardholder, family members, and travel companions – 7 points

**Spouse, domestic partner, children, legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews*



Rental Car Insurance

When you rent a car, you're usually asked if you'd like to get insurance on it. Most of us want to be responsible as well as not liable should anything happen, so we add that 30 or 40 dollars to our bill.

Fortunately, if you use these cards to rent a car, you may be covered if you experience an accident. Be aware that most of these credit cards offer secondary rental insurance, which means it only kicks in after you've exhausted the coverage of your personal car insurance.

On this list, only Chase Sapphire Reserve and Chase Sapphire Preferred offer primary car rental insurance, which means you do not have to first file a claim through your own car insurance - Citi Prestige only provides primary coverage when you are out of the country.

Card	Amount covered	How long coverage lasts	Who is covered	What is covered	Points	Ranking
Citi Prestige	Up to \$100,000	31 days	Cardholder and any authorized driver designated on the rental car agreement, with a valid driver's license.	Damage due to collision or theft	16.5	1
Chase Sapphire Reserve	Up to \$75,000	31 days	Cardholder (name must be embossed on the card) Additional drivers permitted to operate it under the terms of the rental agreement "Authorized Person" are also covered	Damage due to collision or theft	16	2

Chase Sapphire Preferred	Up to actual cash value of most vehicles	31 days	Cardholder (name must be embossed on the card) Additional drivers permitted to operate it under the terms of the rental agreement "Authorized Person" are also covered	Damage due to collision or theft	15	T-3
Citi Double Cash	Up to \$100,000	31 days	Cardholder and any authorized driver designated on the rental car agreement, with a valid driver's license.	Damage due to collision or theft	15	T-3
Chase Freedom	Up to actual cash value of most vehicles	31	Cardholder (name must be embossed on the card) Additional drivers permitted to operate it under the terms of the rental agreement "Authorized Person" are also covered	Damage due to collision or theft	12	T-5

Chase Freedom Unlimited	Up to actual cash value of most vehicles	31	Cardholder (name must be embossed on the card) Additional drivers permitted to operate it under the terms of the rental agreement "Authorized Person" are also covered	Damage due to collision or theft	12	T-5
Venture (Capital One)	Up to actual cash value of most vehicles	15 in country, 31 out	Cardholder (name must be embossed on the card) Additional drivers permitted to operate it under the terms of the rental agreement "Authorized Person" are also covered	Damage due to collision or theft	10.5	7
Quicksilver Capital One	Up to \$50,000	31	Covered card cardholder Designated in the rental agreement as authorized drivers	Damage due to collision or theft	11	8
BankAmericard Cash Rewards	Up to actual cash value of most vehicles	31	Cardholder (name must be embossed on the card)	Damage due to collision or theft	10	9
Blue Cash Everyday	Up to \$50,000	30	Cardholder	Damage due to collision or theft	9	T-10

Platinum Credit Card (Capital One)	Up to \$50,000	15	Covered card cardholder Designated in the rental agreement as authorized drivers	Damage due to collision or theft	9	T-10
Discover it	\$25,000	31	Cardholder (name must be embossed on the card)	Damage due to collision or theft	9	T-10
Platinum Card (AmEx)	Up to \$50,000	30	Cardholder	Damage due to collision or theft	9	T-10
Discover More	Up to \$25,000	31	Cardholder	Damage due to collision or theft	9	T-10
The Starwood Preferred Guest® (AmEx)	Up to \$50,000	30	Cardholder	Damage due to collision or theft	9	T-10
Premier Rewards Gold Card (AmEx)	Up to \$50,000	30	Cardholder	Damage due to collision or theft	9	T-10
Blue Cash Preferred	Up to \$50,000	30	Cardholder	Damage due to collision or theft	9	T-10

This is another travel insurance provided by credit cards that is similar to what is received through traditional travel insurance.

Amazon.com Rewards does not offer this insurance and receive 0 points.

Methodology

How much is covered:

- Up to \$25,000 – 1 point
- Up to \$50,000 – 2 points
- Actual cash value of most cars – 2 points
- Up to \$75,000 – 3 points
- Up to \$100,000 – 5 points

How long coverage lasts:

- 15 days - 1 point
- 30 days - 3 points
- 31 days – 4 points

Who is covered:

- Cardholder – 1 point
- Cardholder and additional/authorized drivers – 3 points

What is covered:

- Damage due to collision or theft – 3 points
- Bonus: Primary insurance – 3 points



Flight Delay Insurance

Sitting at an airport and finding out that your flight has been delayed is always stressful. The good news is that if you bought your ticket with your credit card, you might have Flight Delay Insurance.

Flight Delay Insurance will allow you to be reimbursed for any expenses incurred, like meals and accommodation, while you are waiting.

As you can see, this is not a common travel insurance provided by our user's top card – other cards that carry this benefit include Citi Prestige ThankYou Premier and Ink Plus Business Card.

Card	How much is covered	Length of wait until perk kicks in	Who is covered	Points	Ranking
Citi Prestige	\$500	3 hours	Cardholder, family members, and travel companions	17	1
Chase Sapphire Reserve	\$500	6 hours	Cardholder, cardholder's spouse, his/her and dependent children under 22 years of age	11	2
Chase Sapphire Preferred	\$500	12 hours or overnight stay	Cardholder, cardholder's spouse, his/her and dependent children under 22 years of age	9	3

Usually if your credit card offers this perk, it is comparable to what is offered through traditional travel insurance.

Chase Freedom, Discover it, BankAmericard Cash Rewards, Discover More, The Starwood Preferred Guest® (AmEx), Venture (Capital One), Premier Rewards Gold Card (AmEx), Chase Freedom Unlimited, Blue Cash Preferred, Citi Double Cash, Platinum Card (AmEx), Amazon Prime Store Card, Blue Cash Everyday, Quicksilver Capital One, Platinum Credit Card (Capital One), Chase Freedom, Discover it, Amazon.com Rewards, BankAmericard Cash Rewards do not offer this insurance and receive 0 points.

Methodology

Flight Delay Insurance

How much is covered:

- 500 – 3 points

Length of wait until perk kicks in:

- 12 hours or overnight – 1 point
- 6 hours – 3 points
- 3 hours – 6 points

Who is covered:

- Cardholder and immediate family – 5 points
- Cardholder, family members, and travel companions – 7 points



Travel Accident Insurance

No one wants to think about themselves or a loved one getting injured while on a trip, but it does happen. Luckily, many credit cards offer something called Travel Accident Insurance. This typically only covers severe accidents that impact you and, depending on the card, your family when you've used the credit card for your trip.

Card	Amount covered	Who is covered	What is covered	Points	Ranking
Chase Sapphire Reserve	Up to \$1,000,000	Cardholder and immediate family members*	Accidental death, dismemberment, or a combined loss of speech, sight, or hearing. Utilizes both Common Carrier Travel Accident Insurance and 24-Hour Travel Accident Insurance.	27	T-1
Citi Prestige	Up to \$1,000,000	Cardholder, cardholder's spouse / domestic, and dependents	Accidental Death, dismemberment, or loss of sight, speech, or hearing.	27	T-1
3Quicksilver Capital One	Up to \$1,000,000	Cardholder, cardholder's spouse and unmarried dependent children	Accidental loss of life, limb, sight, speech or hearing on a Common Carrier.	22	T-3
Blue Cash Everyday	Up to \$100,000	Cardholder, cardholder's spouse / domestic partner, and dependent children under 23 years of age	Accidental death, dismemberment, and Loss of sight, hearing, or speech on a common carrier.	22	T-3

Citi Double Cash	Up to \$1,000,000	Cardholder, cardholder's spouse / domestic, and dependents	Accidental Death, dismemberment, or loss of sight, speech, or hearing.	22	T-2
Discover it	Up to \$500,000	Cardholder, spouse / domestic partner, and eligible dependent children	Accidental death on Scheduled Aircraft or a conveyance operated by a military transport service	20	T-6
Amazon.com Rewards	Up to \$500,000	Cardholder and immediate family members*	Accidental death, dismemberment, and Loss of sight, hearing, or speech on a common carrier.	20	T-6
Chase Sapphire Preferred	Up to \$500,000	Cardholder and cardholder's immediate family members*	Accidental death, dismemberment, or a combined loss of speech, sight, or hearing. Utilizes both Common Carrier Travel Accident Insurance and 24-Hour Travel Accident Insurance.	20	T-6
Platinum Card (AmEx)	Up to \$500,000	Cardholder, cardholder's spouse / domestic partner, and dependent children under 23 years of age	Accidental death, dismemberment, and Loss of sight, hearing, or speech on a common carrier.	20	T-6
Discover More	Up to \$500,000	You, spouse / domestic partner, and eligible dependent children	Accidental death on Scheduled Aircraft or a conveyance operated by a military transport service	20	T-10
Venture (Capital One)	Up to \$250,000	Cardholder, cardholder's spouse / domestic, and dependents	Accidental death, dismemberment, and Loss of sight, hearing, or speech on a common carrier.	17	T-11

Premier Rewards Gold Card (AmEx)	Up to \$250,000	Cardholder, cardholder's spouse / domestic partner, and dependent children under 23 years of age	Accidental death, dismemberment, and Loss of sight, hearing, or speech on a common carrier.	17	T-12
Chase Freedom Unlimited	Up to \$500,000	Cardholder and cardholder's immediate family members*	Accidental death, dismemberment, and loss of sight, hearing, or speech on a common carrier.	17	T-12
Blue Cash Preferred	Up to \$100,000/ \$250,000	You, your spouse / domestic partner, and dependent children under 23 years of age	Accidental death, dismemberment, and Loss of sight, hearing, or speech on a common carrier.	16.5	14
Platinum Credit Card (Capital One)	Up to \$100,000	Cardholder, cardholder's spouse, and unmarried dependent children.	Accidental loss of life, limb, sight, speech or hearing on a Common Carrier.	16	T-15
The Starwood Preferred Guest® (AmEx)	Up to \$100,000	Cardholder, cardholder's spouse / domestic partner, and dependent children under 23 years of age	Accidental death, dismemberment, and Loss of sight, hearing, or speech on a common carrier.	16	T-15

Chase Freedom and BankAmericard Cash Rewards do not offer this insurance and receive 0 points.

Methodology

How much is covered:

- Up to \$100,000 – 1 point
- Up to \$250,000 – 2 points
- Up to \$500,000 – 5 points
- Up to \$1,000,000 – 7 points

Who is covered:

- You – 1 point
- You and Spouse – 3 points
- You, Spouse, and Dependent/immediate family – 5 points

What is covered:

- Death – 1 point
- Death and Dismemberment – 3 points
- Death, Dismemberment, and Loss of sight, hearing, or speech – 10 points

Bonuses

- Travel and Emergency Assistance – 5 points
- Evac – 5 points

**Spouse, domestic partner, children, legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews*



Trip Cancellation/Interruption Insurance

You've planned a great vacation or trip to see your mom, but suddenly something happens that makes you need to cancel or delay your trip.

If you've used a credit card to pay for the trip, you may be covered by Trip Cancellation/ Trip Interruption Insurance.

Card	How Much	What is Covered?	Who is Covered?	Points	Ranking
Citi Prestige	Up to \$5,000	Illness or personal matters (death, fired from job, jury duty) Military duty Severe weather Natural disasters Quarantine Hijacking Terrorist incident	Cardholder, family members, and traveling companions	13	1
Citi Double Cash	Up to \$5,000	Illness or personal matters (death, fired from job, jury duty) Military duty Severe weather Natural disasters Quarantine Hijacking Terrorist incident	Cardholder and family members	11	2

Chase Sapphire Reserve	Up to \$10,000	<p>Accidental bodily injury, loss of life, or sickness experienced by the Cardholder, a traveling companion or an immediate family member of the Cardholder or a traveling companion</p> <p>Severe weather that prevents the start or continuation a covered trip</p>	Cardholder and immediate family members (even if the Cardholder is not traveling with them)	10	T-3
Chase Sapphire Preferred	Up to 10,000	<p>Accidental bodily injury, loss of life, or sickness experienced by the Cardholder, a traveling companion or an immediate family member of the Cardholder or a traveling companion</p> <p>Severe weather that prevents the start or continuation a covered trip</p>	You and immediate family members (even when the cardholder is not traveling with them)	10	T-3

Chase Freedom Unlimited	Up to \$5,000	Accidental bodily injury, loss of life, or sickness experienced by the Cardholder, a traveling companion or an immediate family member of the Cardholder or a traveling companion Severe weather that prevents the start or continuation a covered trip	Cardholder and immediate family members (even when the Cardholder is not traveling with them)	9	5
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Though this insurance may help you get back a good chunk of your money, make sure that you know that reimbursement limits of this insurance by your individual credit card; as you can see in the above chart, how much you're eligible to get back varies greatly. Traditional travel insurance typically covers more than you will receive from a credit card.

Chase Freedom, Discover it, BankAmericard Cash Rewards, Blue Cash Preferred, Platinum Card (AmEx), Amazon Prime Store Card, Discover More, The Starwood Preferred Guest® (AmEx), Venture (Capital One), Premier Rewards Gold Card (AmEx), and Chase Freedom do not offer this insurance and receive 0 points.

Methodology

How much is covered

- Up to \$5,000 – 1 point
- Up to \$10,000 – 2 points

What is covered

- Accidental injury or death, or severe weather – 3 points
- Accidental injury or death, or severe weather and anything additional – 5 points

Who is covered?

- Cardholder and family members – 5 points
- Cardholder, family members, and travel companions – 7 points

Overall Best Travel Insurance Credit Card

So, which card comes out on top? Here is a ranking of the cards in terms of how they are for overall for travel insurance. The top three cards far outrank any other card in the running - combined with the perks you see in the next section (Travel Rewards/Points) - you can see why they are favorites among frequent travelers.

Card	Baggage	Rental Car	Flight Delay	Travel Accident Points	Trip Cancellation/ Interruption	Total Points
Citi Prestige	26	16.5	17	27	13	99.5
Chase Sapphire Reserve	17	16	11	27	10	81
Chase Sapphire Preferred	17	18	9	20	10	74
Citi Double Cash	0	15	0	22	11	48
Chase Freedom Unlimited	8	12	0	17	9	46
Quicksilver Capital One	6	11	0	22	0	39
Venture (Capital One)	8	10.5	0	17	0	35.5
Platinum Card (AmEx)	8	9	0	20	0	37
Amazon.com Rewards	16	0	0	20	0	36
Premier Rewards Gold Card (AmEx)	6	9	0	17	0	32
Blue Cash Everyday	0	9	0	22	0	31
Discover it	0	9	0	20	0	29
Discover More	0	9	0	20	0	29

Blue Cash Preferred	0	9	0	16.5	0	25.5
Platinum Credit Card (Capital One)	0	9	0	16	0	25
The Starwood Preferred Guest® (AmEx)	0	9	0	16	0	25
Chase Freedom	0	12	0	0	0	12
BankAmericard Cash Rewards	0	10	0	0	0	10

While great in terms of travel insurance, the top cards in the above chart come with somewhat hefty fees and are difficult to get without a high credit score. In this chart, we've laid out the cards that are ideal if you're looking for a card without an annual fee and with lower credit requirements.

Card	Baggage	Rental Car	Flight Delay	Travel Accident Points	Trip Cancellation/ Interruption	Total Points
Citi Double Cash	0	15	0	22	11	48
Chase Freedom Unlimited	8	12	8	17	9	46
Quicksilver Capital One	6	11	0	22	0	39
Amazon.com Rewards	16	0	0	20	0	36
Blue Cash Everyday	0	9	0	22	0	31
Discover it	0	9	0	20	0	29
Discover More	0	9	0	20	0	29
Platinum Credit Card (Capital One)	0	9	0	16	0	25
Chase Freedom	0	12	0	0	0	12

BankAmeri- card Cash Rewards	0	10	0	0	0	10
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Travel Rewards/Points

Many are familiar with how points work, typically get X amount of points for every X amount of dollars that you spend, or a percentage of the cost. Some of these rewards, though, can be maximized through things you end up spending the most money on while on a trip: gas, eating out, flights, and hotels.

The following is a rundown of what each of Sift users' top cards offer for points and rewards, and the yearly fee that some have.

Amazon.com Rewards, Platinum Credit Card (Capital One), Amazon Prime Store, and Chase Slate are all top 20 cards of Sift users, but they do not have rewards/points systems so they are not included in the following.

Card	Points/Rewards	Annual Fee
Citi Prestige	<ul style="list-style-type: none"> - 3x points per \$1 spent on air travel and hotels - 2x points per \$1 spent on dining and entertainment - 1x point on all other purchases -40,000 bonus points after making \$4,000 in purchases within the first 3 months of account opening -\$250 air travel credit/year -4th night hotel stay free 	\$450
Chase Sapphire Reserve	<ul style="list-style-type: none"> - 3x points per \$1 spent on travel flights, cruise lines and hotels to car rentals, trains and taxis - 3x points per \$1 spent at restaurants from fast casual to fine dining and cafés to pizzerias - 1x point on all other purchases -50,000 bonus points after making \$4,000 in purchases within the first 3 months of account opening -\$300 annual travel credit -Points worth 50% more in travel credit 	\$450

Chase Sapphire Preferred	<ul style="list-style-type: none"> - 2x points on travel (airfare and hotels) - 2x points on dining - 1x point per \$1 spent on all other purchases -50,000 bonus points after making \$4,000 in purchases within the first 3 months of account opening -Points worth 25% more in travel credit -5,000 bonus points when you add the first authorized user and make a purchase within the first 3 months 	First year free, \$95 thereafter
Chase Freedom Unlimited	-1.5% cash back on every purchase	
Citi Double Cash	- 1% cash back on all purchases	
Quicksilver Capital One	- 1.5% cash back on every purchase	
Venture (Capital One)	- 2x miles for every dollar you spend on purchases	\$59
Platinum Card (AmEx)	<ul style="list-style-type: none"> - 5x points on flights booked directly with airlines or with American Express Travel - 5x points on eligible hotels booked on amextravel.com - 2x points per \$1 spent when you book on amextravel.com - 1x point on every eligible dollar you spend 	\$450
Premier Rewards Gold Card (AmEx)	<ul style="list-style-type: none"> - 3x points for airfare purchased directly from airlines - 2x points at US restaurants - 2x points at US gas stations - 2x points at US supermarkets - 1x point on other purchases 	\$195
Blue Cash Everyday	<ul style="list-style-type: none"> - 3%cash back at U.S. supermarkets, up to \$6,000 per year in purchases (then 1%) - 2% cash back at U.S. gas stations & select U.S. department stores - 1% cash back on other purchases 	

Discover it	<ul style="list-style-type: none"> - 5% cash back in rotating categories per quarter (e.g. gas stations, restaurants, etc) - 1% cash back on all other purchases 	
Discover More	<ul style="list-style-type: none"> - 5% cashback on rotating categories - 1% cashback on all other purchases 	
Blue Cash Preferred	<ul style="list-style-type: none"> - 6% cash back at US supermarkets, up to \$6,000 per year in purchases (then 1%) - 3% cash back at US gas stations and select US department stores - 1% cash back on other purchases 	\$95
The Starwood Preferred Guest® (AmEx)	<ul style="list-style-type: none"> - 5x points per \$1 of eligible purchases at participating Starwood hotels - 2x points per \$1 of eligible purchases at participating Marriott Rewards hotels - 1x for all other eligible purchases 	\$95
Chase Freedom	<ul style="list-style-type: none"> - 5% cash back on up to \$1,500 in combined purchases in bonus categories (gas stations / grocery stores / restaurants) per quarter - 1% cash back on all other purchases 	
BankAmericard Cash Rewards	<ul style="list-style-type: none"> - 3% on gas for the first \$2,500 in combined grocery/wholesale club/gas purchases each quarter - 2% at grocery stores and wholesale clubs - 1% cash back on every purchase 	