

# Frequently Asked Questions

## Who is my new travel insurance provider?

Europ Assistance will replace AXA as your travel insurance and global assist provider and will continue to support you every day and while travelling.

## When will this change happen?

From 1 January 2025, Europ Assistance will assist you 24/7 in more than 200 countries and territories through a network of 750,000 accredited partners and 57 assistance centres.

## Do I need to do anything?

No, there is no action for you to take.

## Will my insurance benefits included with my Card change?

No, your insurance cover and benefits will stay the same.

## Where can I find more information about my Card Insurance Benefits?

You can find details of your benefits in your Insurance Terms and Conditions (T&Cs).

## How do I make a claim or manage an existing one?

If you need to make a new claim from 1 January 2025 onwards, this will be handled by Europ Assistance through their online Insurance Portal or by calling 0800 9178047. They will make sure your claim is assessed and handled by the correct insurer.

Europ Assistance may need to transfer you to AXA for some claim types with an incident date that started prior to 31 December 2024.

For example, if you start your claim online or by phone in January 2025, but the incident date was in December 2024, Europ Assistance will direct you to the appropriate Insurer.

AXA will continue to manage any existing claims logged with them prior to 31 December 2024 and you will still be able to access your online claim account or contact AXA Customer Service quoting your online claim reference number via email [onlineclaimsEN@axa-travel-insurance.com](mailto:onlineclaimsEN@axa-travel-insurance.com) or by calling +44 (0) 207 2947 562

Please refer to your T&Cs for information about how to claim.

You will continue to be insured by your Card throughout this transition period.

## I have an existing Doctor Please! Account - what will happen?

Your Doctor Please! account will be decommissioned but Europ Assistance will be offering the same online Teleconsultation service which can be accessed from their Insurance Portal from 1 January. You will need to set up and create an account on their website to make a claim.

## What happens if I am on a trip which runs across 31 December 2024 and 1 January 2025?

### Insurance claims:

Rest assured you will continue to be insured over the transition period, however prior to your travel please read the terms and conditions of both Insurers within the Summary of Change issued via your October Statement or Notice of Change email or letter since these will both apply.

Over the transition the “incident date” will be registered to determine which insurance provider will service your questions and claims. The incident date is the first date when an issue occurred that caused you harm or inconvenience.

For example, an incident date prior to and including 31 December 2024 could be the date a flight was cancelled in 2024, and a claim was submitted within 30 days of the current policy, which may have led to incurred costs over a longer period and into 2025.

Insurance claims with an incident date in 2024 will be directed to AXA for servicing of the whole claim period, whereas incident dates in 2025 will be serviced by Europ Assistance.

Please make any claims via [americanexpress.co.uk/insuranceportal](https://americanexpress.co.uk/insuranceportal) or by calling 0800 9178047 which will direct you to the correct Insurance service provider.

### Emergency Travel Assistance support:

In the event of an emergency covered under your Travel Assistance Benefit, AXA will support you up to 31 December 2024, inclusive, and from 1 January 2025 Europ Assistance will take over your assistance needs, regardless of the incident date.

In order to report a non-emergency claim, please visit [americanexpress.co.uk/insuranceportal](https://americanexpress.co.uk/insuranceportal), or in an emergency by calling 0800 9178047 which will direct you to the correct Insurance service provider.

## Who is Europ Assistance?

Europ Assistance is part of the global group Generali Founded in 1963, Europ Assistance is the pioneer of the assistance service and supports its customers in over 200 countries and territories through its network of 750,000 approved partners and 57 assistance centres.

Today, Europ Assistance is an international group and a global operator of assistance and travel insurance services across health, home, automotive, travel and concierge services.