

BUSINESS TRAVEL ACCIDENT INSURANCE

Insurance Product Information Document

CHUBB®

Company (Insurer): Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE has fully paid share capital of €896,176,662 and is supervised by the Autorité de contrôle prudentiel et de résolution (ACPR) 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09.

Chubb European Group SE, Netherlands Branch, Marten Meesweg 8, 3068 AV Rotterdam, is registered at the Dutch chamber of commerce under number 24353249. In the Netherlands, it falls under the conduct of business rules of the Authority Financial Markets (AFM).

Product: American Express® International Currency Business Travel Account

This information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents.

What is this type of insurance?

This insurance provides payments in the event of certain business related travel accidents resulting in accidental death or permanent partial disablement, where travel arrangements are paid using the International Currency Business Travel Account. Cover is mainly provided whilst travelling on a public vehicle for business purposes, including at/to/from an airport, seaport or railway station, or being struck by a public vehicle – see policy document for full terms and conditions.



What is insured?

This policy pays benefits as below in accordance with the policy wording as a result of the following:

Business Travel Accident (Underwritten by Chubb)

- ✓ **Business Trip:**
€350,000 for death, or the complete loss of limb, sight, speech or hearing as a result of an accident whilst travelling on a Public Vehicle, or within 30 days of the outward travel leg (and prior to the return leg), where the travel ticket was purchased on the Business Travel Account.
- ✓ **Personal Trip (as part of a business trip or a Reward Event):** €100,000 for death, or the complete loss of limb, hands or feet, sight, speech or hearing as a result of an accident while travelling on a Public Vehicle, where the travel ticket was purchased on the Business Travel Account.



What is not insured?

Business Travel Accident

- ✗ Participating in any sports and activities other than golf, leisure running, racquet sports, use of a gym and swimming.
- ✗ Self-inflicted injuries, suicide or attempted suicide and injuries which existed before the start of the relevant business or personal trip.
- ✗ Everyday travel/commuting which is not a Business Trip or a Personal Trip.
- ✗ Trips to countries where government agencies have advised against travel or all but essential travel.
- ✗ Injuries sustained whilst under the influence of alcohol and/or non-prescribed drugs
- ✗ Manual work and manual trades (eg plumber, electrician, builder, decorator)
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.



Are there any restrictions on cover?

- ! All benefits are dependent on the International Currency Business Travel Account having been used for the relevant trip.
- ! Accidents on or involving vehicles charged or hired privately.
- ! The Business Trip or Personal Trip must have been taken by public vehicle which is commercially licensed to transport fare paying passengers .
- ! Accident benefits are reduced by 50% for loss of sight in one eye, loss of hearing in one ear, or loss of one hand or foot , or loss of index finger and thumb on the same hand.
- ! The benefit amount for the death of a child under the age of 16 is reduced to €10,000.
- ! In the instance of a single major event resulting in a high number of claims from insureds, the amount of cover is subject to an aggregate limit of €30,000,000 to be shared pro rata amongst all insureds covered under the Company's International Currency Business Travel Account insurance benefits.



Where am I covered?

- ✓ Worldwide.



What are my obligations?

All benefits are dependent on the International Currency International Currency Business Travel Account having been used to purchase the travel tickets for the relevant trip, whether a Business Trip or a Personal Trip. Please note that different coverage for Business Travel Accident insurance applies to a Personal Trip from that applicable to a Business Trip. All insurance benefits are dependent on the use of the International Currency Business Travel Account.

- You must supply, at your own expense, any document require.
- Reasonable care must be taken to prevent injury.

In the event of a claim

- If you need to submit an insurance claim, please call +44 1273 608123



When and how do I pay?

The insurance is provided under group insurance policies that American Express Services Europe Limited holds with Chubb for the benefit of individuals whose trip is charged to a International Currency Business Travel Account. There is no additional charge or premium for this insurance.



When does the cover start and end?

The cover starts as soon as your account is activated and ends when the account is closed.



How do I cancel the contract?

You may cancel this insurance by cancelling your account at any time.

CUSTOMER SERVICE & COMPLAINTS

American Express and the Insurers are dedicated to providing a high quality service and aim to maintain this at all times. However, should there be a complaint, please contact American Express so the complaint can be dealt with as soon as possible. Please write to:

American Express Services Europe Limited
Executive Customer Relations
Department 333
1 John Street
Brighton
BN88 1NH

or telephone: 01273 576151.

American Express is a member of the Financial Ombudsman Service (FOS) who may be approached for assistance if the insured is not satisfied with the response received. Contact details are given below. A leaflet explaining its procedure is available on request:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Telephone: 0800 023 4567
From a mobile: 0300 123 9 123
From abroad: +44 20 7964 0500

Website: www.financial-ombudsman.org.uk

The Ombudsman will only consider the case if American Express and the Insurer have been given the opportunity to resolve it first.

COMPENSATION SCHEME

In the unlikely event that American Express, Chubb European Group SE, are unable to meet their obligations, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS. Their contact details are Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

Telephone 0800 678 1100 or 020 7741 4100, Fax 020 7892 7301.

Website: fscs.org.uk

TERMS OF BUSINESS

The information in this section explains the basis of the insurance services provided by American Express under the International Currency Business Travel Account.

American Express Europe S.A., a company registered in Spain under registration number NIF A-82628041, with its registered address at Avenida Partenón, 12-14, 28042, Madrid, Spain, registered with the Madrid Commercial Registry under Sheet M – 257407, Volume 15,348, Section 8, Book 204, 1st entry, authorised for the provision of payment services and regulated by the Bank of Spain.

1 The Financial Conduct Authority (FCA)

The FCA is the independent non-governmental body that regulates financial services.

2 Whose products do American Express offer?

American Express only offer Business Travel Accident insurance underwritten by Chubb European Group SE

3 Which service will American Express provide to the insured/Company?

Neither the insured nor the Company will receive advice or a recommendation from American Express for any insurance associated with the International Currency Business Travel Account. The insurance benefits are automatically included with the International Currency Business Travel Account.

4 What will you have to pay American Express for their services?

There is no additional charge, fee or premium payable for the insurance benefits provided with the International Currency Business Travel Account.

American Express does not act as an agent or fiduciary for either the insured or the Company, and may act on behalf of the insurance provider (as its agent or otherwise), as permitted by law. American Express may receive commissions from providers, and commissions may vary by provider and product. In some cases, an American Express group company may be the insurer or reinsurer and may earn insurance or reinsurance income. The arrangements with certain providers, including the potential to reinsure products, may also influence the insurance which is provided to an individual whose trip is charged to an American Express International Currency Business Travel Account.

5 What to do if you have a complaint

If you wish to register a complaint, please write to:

American Express Services Europe Limited
Executive Customer Relations
Department 333
1 John Street
Brighton
BN88 1NH
or telephone: 01273 576151.

Further details on the complaints process are contained in the Policy Terms and Conditions. If the complaint cannot be settled, the insured may be entitled to refer it to the Financial Ombudsman Service.

6 Are American Express covered by the Financial Services Compensation Scheme (FSCS)?

American Express is covered by the FSCS. The insured may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

DEMANDS AND NEEDS

This insurance meets the demands and needs of organisations who require Business Travel Accident insurance cover to be provided alongside a International Currency Business Travel Account for their employees, associates or other authorised persons. American Express has not provided opinions or recommendations on the suitability of the insurance for the Company or for those individuals.

POLICY TERMS AND CONDITIONS

These Policy Terms and Conditions give full details of the insurance cover provided with the American Express® International Currency Business Travel Account under the group policies of insurance held by American Express Europe S.A. with Chubb European Group SE **ELIGIBILITY**

The benefits described in these Policy Terms and Conditions are dependent upon the International Currency Business Travel Account being valid and the account balance having been paid in accordance with the International Currency Business Travel Account terms and conditions at the time of any incident giving rise to a claim.

All insurance benefits are dependent on the International Currency Business Travel Account having been used to purchase the travel tickets for the relevant trip, whether a Business Trip or a Personal Trip.

The insurance benefits outlined in these Policy Terms and Conditions may be varied, withdrawn or cancelled in certain circumstances in accordance with the Policy Terms and Conditions. American Express will give the Company at least 60 days' written notice of any material change.

DEFINITIONS

Whenever the following words or phrases appear in **bold**, they will have the meaning as described below:

“**€**” shall mean Euro Currency.

“**International Currency Business Travel Account**” means the account the **Company** has with **American Express** to which trips are charged.

“**American Express**” means American Express Europe S.A..

“**Business Trip**” means a trip taken by an **Insured** for the purpose of furthering the business of the Company that is made by **Public Vehicle** where the entire fare has been charged to the **International Currency Business Travel Account**, prior to the incident taking place.

“**Company**” means the UK or non UK registered company, business, firm, corporation, partnership or proprietorship or other sponsoring organisation which is authorised to book travel to a UK issued and UK billed **International Currency Business Travel Account**.

“**Event**” means one sudden, unexpected, unusual and specific happening or occurrence at an identifiable time and place occasioning multiple losses sustained during any one period of 168 consecutive hours.

“**Home**” means the **Insured's** principal address in their country of residence.

“**Insured**” means:

(i) for a **Business Trip**, an individual whose trip has been authorised by the **Company** and charged to the **International Currency Business Travel Account**; or

(ii) for a **Personal Trip**, an individual whose trip has been authorised by the **Company** and charged to the **International Currency Business Travel Account**, their partner/spouse, married or unmarried, living at the same address as the **Insured**, and children under the age of 23 who are legally dependent on the **Insured**, including step children, fostered or adopted children.

Loss of hearing

Permanent profound deafness, which means the quietest sound **You** can hear is louder than 90 decibels when tested by a qualified audiologist.

Loss of sight

Shall be deemed to have occurred:

- a. Loss of Sight in Both Eyes - Permanent blindness which, based on medical evidence, **You** will never recover from and which results in **Your** name being added (on the authority of a qualified ophthalmic specialist) to the Register of Blind Persons maintained by the government; or
- b. Loss of Sight in One Eye - Permanent blindness which, based on medical evidence, **You** will never recover from, in an eye to the degree that, after correction using spectacles, lenses or surgery, objects that should be clear from 60 feet away can only be seen from 3 feet away or less.

“**Our/Us/We/Insurers**” means:

-for Business Travel Accident cover:

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: 40 Leadenhall Street, London EC3A 2BJ. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

“**Personal Trip**” means a trip taken by an **Insured** during the course of a **Business Trip** (ie after the start but before the end of a **Business Trip**) which does not relate to furthering the business of the Company, that is made by **Public Vehicle**, where the entire fare has been charged to the **International Currency Business Travel Account** prior to the incident taking place. A **Reward Event** endorsed by the **Company** and charged to the **International Currency Business Travel Account** constitutes a **Personal Trip**, whether taken within the course of a **Business Trip** or otherwise.

“**Policy**” means the insurance cover provided under the Policy Terms and Conditions.

“**Policy Terms and Conditions**” means these terms and conditions.

“**Public Vehicle**” means any air or land vehicle, river or sea-going vessel operated under licence for the transport of fare paying passengers. A **Public Vehicle** does not include vehicles hired or chartered privately.

“**Reward Event**” means any trip awarded by the **Company** to one or more employees to reward service to, or achievement in respect of work for, the **Company**.

INSURANCE BENEFITS

Insurance benefits under this Policy are secondary: We will only pay amounts under this Policy if they are not covered by other insurance, state benefits or other agreements. The Insured must inform Us of these and assist any relevant third parties in seeking reimbursement where appropriate.

For the benefits under Sections 1 to apply, travel tickets must have been charged in full to the International Currency Business Travel Account.

If an Insured is covered by more than one corporate product issued by American Express, We will not pay more than the highest benefit amount stated in one of those product's Policy Terms and Conditions for any one incident.

2. BUSINESS TRAVEL ACCIDENT

This Section 2 details the Business Travel Accident benefits provided with the International Currency Business Travel Account benefits under this Section 2 to apply, travel tickets for the Business Trip and, if applicable, any Personal Trip taken must have been purchased using the International Currency Business Travel Account.

PLEASE NOTE: If, as a direct result of an Event, the total number of claims from Insureds under this International Currency Business Travel Account exceeds €30,000,000, each benefit amount applicable to each Insured will be reduced pro-rata such that the total sum to be paid by the Insurer to all of the Insureds covered under the Company's International Currency Business Travel Account equals €30,000,000. For the avoidance of doubt, the €30,000,000 limit shall be applied: a) separately to each company (within the Company's group of companies) which holds a business travel account with American Express and is affected by and submits claims under that Business Travel Account in respect of the Event; and b) singularly to the Company, regardless of the fact that it may hold multiple business travel accounts including this International Currency Business Travel Account.

BENEFITS

2.1 Business Trip:

This benefit only applies to accidents occurring during a Business Trip caused by a sudden identifiable violent external incident that happens by chance:

- 1) while going directly to, or on the premises of, an airport, seaport or railway station for the purpose of boarding an aircraft, ship or train; or
- 2) while travelling on, boarding or alighting from or being struck by a **Public Vehicle**; or
- 3) immediately after alighting from an aircraft, ship or train while on the premises of an airport, seaport or railway station; or
- 4) immediately after leaving the premises of the airport, seaport or railway station following travel on a **Public Vehicle** where an injury is sustained within 30 days of the outward journey but prior to the commencement of the return **Business Trip**.

€350,000 of cover is provided if an **Insured** has an accident during a **Business Trip** which within 365 days causes:

- a) death;
- b) the complete and permanent loss of use of any limb;
- c) the complete and irrecoverable loss of one or more of:
 - i. one hand and one foot;
 - ii. both hands; or
 - iii. both feet;
- d) the entire and irrecoverable loss of one or more of:
 - i. **Loss of Sight**;
 - ii. loss of speech; or
 - iii. **Loss of Hearing**;
- e) the amount will be reduced by 50% to €175,000 for the entire and irrecoverable loss of one or more of the following:
 - i. **Loss of Sight** in one eye;
 - ii. **Loss of Hearing** in one ear;
 - iii. loss of one hand or one foot; or
 - iv. loss of one index finger and thumb on the same hand.

The maximum amount that will be paid to an **Insured**, or their estate, following an accident occurring on a **Business Trip** will be €350,000.

2.2 Personal Trip:

This benefit only applies to accidents occurring during a **Personal Trip** caused by a sudden identifiable violent external incident that happens by chance:

- 1) while going directly to, or on the premises of, an airport, seaport or railway station for the purpose of boarding an aircraft, ship or train; or
- 2) while travelling on, boarding or alighting from or being struck by a **Public Vehicle**; or
- 3) immediately after alighting from an aircraft, ship or train while on the premises of an airport, seaport or railway station.

€100,000 of cover is provided if an **Insured** has an accident during a **Personal Trip** which within 365 days causes:

- a) death;
- b) the complete and permanent loss of use of any limb;
- c) the complete and irrecoverable loss of one or more of:
 - i. one hand and one foot;
 - ii. both hands; or
 - iii. both feet;
- d) the entire and irrecoverable loss of one or more of:
 - i. **Loss of Sight**;
 - ii. loss of speech; or
 - iii. **Loss of Hearing**;
- e) the amount will be reduced by 50% to €50,000 for the entire and irrecoverable loss of one or more of the following:
 - i. **Loss of Sight** in one eye;
 - ii. **Loss of Hearing** in one ear;
 - iii. loss of one hand or one foot; or
 - iv. loss of one index finger and thumb on the same hand.

The maximum amount that will be paid to an **Insured**, or their **estate**, following an accident occurring on a **Personal Trip** will be €100,000.

The benefit amount for the death of a child under the age of 16 is reduced to €10,000. **EXCLUSIONS**

Cover will not be provided in respect of the following:

- 1) Any claim related directly or indirectly to any physical defect, or infirmity which existed before the start of the relevant **Business Trip**, or **Personal Trip** if solely attending a **Reward Event**.
- 2) The **Insured** suffering from sickness or disease not directly resulting from a sudden identifiable violent external event that happens by chance.
- 3) Any claim relating to paid work with hands-on involvement in the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade as a plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind or any other work-related accident.
- 4) Any claim for an accident occurring during the course of everyday travel to and from work or an authorised or legitimate leave of absence, or a trip which is not a **Business Trip** or a **Personal Trip**.
- 5) Participating in any sports and activities other than golf, leisure running or jogging, racquet

sports, use of a gym and swimming.

- 6) Participating in or training for any professional sports.
- 7) Service in the military, naval or air services of any country.
- 8) Participation in any military, police or fire-fighting activity.
- 9) Activities undertaken as an operator or crew member of any Public Vehicle.
- 10) Any accident whilst on any aircraft other than a scheduled flight operated by a licensed commercial airline company.
- 11) Flying in military aircraft or any aircraft which requires special permits or waivers.
- 12) Not taking reasonable care or injuries to an Insured caused by an Insured's negligence or failure to follow the laws and regulations of the country where they are travelling.
- 13) Any fraudulent, dishonest or criminal act committed by an Insured or anyone with whom they are in collusion.
- 14) Self-inflicted injuries except where trying to save human life.
- 15) Suicide or attempted suicide by an Insured.
- 16) Declared or undeclared war.
- 17) An act of terrorism (except while travelling on a scheduled flight) during a Personal Trip or Business Trip.
- 18) The actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive solid, liquid or gaseous agent.
- 19) Injuries or accidents which occur while under the influence of alcohol (above the legal driving limit) or drugs unless as prescribed by a registered medical practitioner.
- 20) Trips in, or booked to, countries or any part of any country to which a government agency has advised against travel or all but essential travel.

GLOBAL ASSISTANCE

This Section details the Global Assist benefit provided with the **International Currency Business Travel Account**.

The Global Assist helpline provides immediate assistance in an emergency, as detailed below, when an **Insured** is travelling outside the UK. This emergency service is available exclusively to the **Insured** and operates 24 hours a day, every day of the year on **+44 (0) 845 456 6524**.

- If the **Insured** has a medical problem, a fully qualified English speaking doctor is on hand to provide advice. When the **Insured** needs to see a doctor, dentist or optician, or needs to visit a local hospital, Global Assist can provide names, addresses and telephone numbers from a network of carefully selected specialists, and can arrange hospitalisation or a doctor to visit the **Insured** where required.
- In case of legal difficulties, Global Assist will put the **Insured** in touch with the relevant embassy or consulate; and provide the name of a local lawyer.

For all the above services, Global Assist makes the necessary arrangements free of charge.

The Global Assist service is provided by Europ Assistance S.A. Europ Assistance S.A is a French limited company governed by the French Insurance Code and headquartered at 2 rue Pillet-Will, 75009 Paris, France. It has a share capital of EUR 58 356 222 and is registered at the register of trade and companies of Paris under the number 451 366 405. It is underwriting this policy through its Europ Assistance S.A. Irish branch, having its principal place of business at Ground Floor, Block B, Riverside IV, SJRQ, Dublin 2, Ireland, DO2 RR77, and registered with the Irish Companies Registration Office under number 907089.

Europ Assistance S.A. is authorised by the French supervisory authority ACPR - Autorité de Contrôle Prudentiel et de Résolution in France and its Irish branch is regulated by the Central Bank of Ireland for conduct of business rules..

Europ Assistance will not provide cover, pay a claim or provide any benefit or service described in the Policy if this would expose us to:

- **any sanction, prohibition or restriction under United Nations resolutions, or**
- **the trade or economic sanctions, laws or regulations of the European Union, United States of America, France and the United Kingdom. For further details, please visit: <https://www.europ-assistance.com/who-we-are-international-regulatory-information/>**

The insurance provides cover in the countries included in the Trip except the following countries and territories: Iran, Syria, North Korea, Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's regions, Belarus and Russian Federation. If You are a United States person and You were travelling to Cuba and/or Venezuela, You must provide evidence that You travelled to Cuba and/or Venezuela in compliance with United States laws before the Insurer can provide a service or a payment.

HOW TO CLAIM

CLAIMS AND ASSISTANCE

If you need to submit an insurance claim, please call +44 (0)1273 608 123

CLAIMS CONDITIONS AND REQUIREMENTS

- 1) All claims and potential claims must be reported within 30 days of the incident giving rise to the claim.
- 2) **We** will only pay amounts if they are not covered by other insurance, state benefits or other agreements. The **Insured** or the **Company** must inform **Us** of these and assist **Us** in seeking reimbursement where appropriate.
- 3) Interest will only be considered on claims if payment has been unreasonably delayed following **Our** receipt of all the required information.

- 4) Please ensure copies of all documentation sent to substantiate a claim are kept.
- 5) **We** may require that the **Insured** is examined by a medical practitioner or specialist appointed by **Us** to enable **Us** to assess the claim fully.
- 6) The **Insured** will need to transfer to **Us**, on request and at their expense, any damaged item and to assign to **Us** legal rights to recover from the party responsible up to the amount that **We** have paid.
- 7) If the **Insured** or any other interested party does not comply with the obligations as shown in these terms and conditions, the **Insured's** claim may be declined. Should the **Insured** deliberately cause the incident leading to the claim, commit any fraudulent act, or refuse to follow the advice given by the claims handlers, then the claim may be denied.
- 8) Please provide all the following items, information and documentation and anything else reasonably requested by **Us** in order to make a claim. These must be provided at the **Insured's** own expense.

Benefit	Information required
General	<ul style="list-style-type: none"> • The International Currency Business Travel Account number • All documents must be original • Completed claim form when needed • Proof that the travel ticket was purchased on the International Currency Business Travel Account

BUSINESS TRAVEL ACCIDENT

Business Travel Accident	<ul style="list-style-type: none"> • Evidence from the appropriate organisation detailing the accident • Approved medical reports
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POLICY CONDITIONS

DURATION OF COVER

The insurance benefits apply to **Business Trips** and **Personal Trips** which have been charged to the **Business Travel Account**:

- a) provided that the eligibility criteria (as set out at the beginning of these **Policy Terms and Conditions**) continue to be fulfilled;
- b) provided that the insurance benefits or **Business Travel Account** have not been withdrawn or cancelled by notice to the **Company**; and
- c) for the applicable time periods, as indicated in these **Policy Terms and Conditions**.

VARIATION OF COVER

We reserve the right to add to these **Policy Terms and Conditions** and/or make changes or withdraw certain insurance benefits:

- 1) For legal or regulatory reasons; and/or
- 2) To reflect new industry guidance and codes of practice; and/or
- 3) To reflect legitimate cost increases or reductions associated with providing this insurance; and/or
- 4) For any other legitimate commercial reason, for example in the event of a change of underwriter.

If this happens **We**, or **American Express** with **Our** authority, will write to the **Company** with details of the changes at least 60 days before they come into effect. The **Company** may cancel the

International Currency Business Travel Account if it does not agree to any proposed changes.

CANCELLATION OF COVER

If **We** decide to cancel a **Policy** under which insurance benefits are provided to the **Insured, We, or American Express** with **Our** authority, will write to the **Company** at the latest address held on file for them. The **Policy** will then be cancelled no fewer than 60 days after the date of the letter.

RIGHT TO CANCEL

The **Company** may cancel this **Policy** by cancelling the **International Currency Business Travel Account** at any time. The **Company** should refer to its **International Currency Business Travel Account** terms and conditions for more details.

LAW & LANGUAGE

This **Policy** shall be governed and construed in accordance with the laws of England and Wales and the courts of England and Wales alone shall have jurisdiction in any dispute. All communication of and in connection with the **Policy Terms and Conditions** shall be in the English language.

TAXES AND COSTS

Other taxes or costs may exist or apply, which are not imposed by **Us**.

ASSIGNMENT

Neither the **Company** nor the **Insured** can transfer the insurance cover provided with the **International Currency Business Travel Account** to any other person.

COMPLIANCE WITH POLICY REQUIREMENTS

Where an **Insured** or their personal representatives do not comply with any obligation to act in a certain way specified in this **Policy, We** reserve the right not to pay a claim.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this **Policy**. Only the **Insurer** and the **Insured** can enforce the terms of this **Policy**. No other party may benefit from this contract as of right. The **Policy** may be varied or cancelled without the consent of any third party.

MISDESCRIPTION

This **Policy** will be voidable in the event of misrepresentation, misdescription or non-disclosure of any material particular by the **Insured** or on the **Insured's** behalf.

REASONABLE PRECAUTIONS

The **Insured** shall take all reasonable steps to avoid or minimise any loss or damage.

CUSTOMER SERVICE & COMPLAINTS

American Express and the **Insurers** are dedicated to providing a high quality service and aim to maintain this at all times. However, should there be a complaint, please contact

American Express so the complaint can be dealt with as soon as possible. Please write to:

American Express Services Europe Limited
Executive Customer Relations
Department 333
1 John Street
Brighton
BN88 1NH

or telephone: 01273 576151.

American Express is a member of the Financial Ombudsman Service (FOS) who may be approached for assistance if the **Insured** is not satisfied with the response received. A leaflet explaining its procedure is available on request. Contact details are:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Tel: +44 (0) 845 080 1800
Fax: +44 (0) 207 964 1001
email: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk.

The existence of these complaints procedures does not affect the **Insured's** statutory rights relating to this **Policy**. For more information on statutory rights contact the Competition and Markets Authority or Citizens Advice Bureau.

FINANCIAL CONDUCT AUTHORITY

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: 40 Leadenhall Street, London EC3A 2BJ. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

FINANCIAL SERVICES COMPENSATION SCHEME

American Express Insurance Services Europe Limited, Chubb European Group SE are covered by the FSCS. The **Insured** may be entitled to compensation from the scheme if either party cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY
Telephone: 0800 678 1100 or 020 7741 4100
Fax: 020 7892 7301
Website: www.fscs.org.uk.

DATA PROTECTION

Details of you, your insurance cover under this policy and your claims will be held by us, Europ Assistance S.A Irish Branch and Chubb acting as Data Controller of your personal data, for insurance benefits provided by them respectively under this policy.

Europ Assistance S.A. Irish Branch is data controller for	Chubb is data controller for
Global Assist services	Business Travel Accident

The below section references Chubb's Data Protection:

We use personal information which you supply to us in order to write and administer this policy, including any claims arising from it.

This information will include basic contact details such as your name, address, and policy number, but may also include more detailed information about you (for example, your age, health, details of assets, claims history) where this is relevant to the risk we are insuring or to a claim you are reporting.

We are part of a global group, and your personal information may be shared with our group companies in other countries as required to provide your policy or to store your information. We also use a number of service providers, who will also have access to your personal information subject to our instructions and control.

You have a number of rights in relation to your personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how we use your personal information. For more information, we strongly recommend you read our user-friendly Master Privacy Policy, available here: www.chubb.com/benelux-en/footer/privacy-policy.html The processing of personal data within The Netherlands is also governed by the Code of Conduct "Processing of Personal Data" (Gedragscode "Verwerking Persoonsgegevens") of the Dutch Association of Insurers. You may consult the text of this Code via the website of the Association of Insurers, <https://www.verzekeraars.nl/dutch-association-of-insurers>, or you can request the Code from the Association of Insurers: Verbond van Verzekeraars, Postbus 93450, 2509 AL Den Haag, telephone +31(0)70-3338500.

The below section references Europ Assistance S.A. Irish Branch's Data Protection:

Which legal entity will use Your personal data?

The data controller is your insurer: Europ Assistance S.A. is a French limited company governed by the French Insurance Code, with headquarter at 2 rue Pillet-Will, 75009 Paris, France. The company is registered in the Paris Commercial and Companies Registry under number 451 366 405. It is underwriting this policy through its Europ Assistance S.A. Irish branch, having its principal place of business at Ground Floor, Block B, Riverside IV, SJRQ, Dublin 2, Ireland, DO2 RR77, and registered with the Irish Companies Registration Office under number 907089.

If you have any questions about the processing of your personal data or if you want to exercise a right regarding to your personal data, please contact the data protection officer at the following contact details:

Europ Assistance S.A
2 rue Pillet-Will
75009 Paris, France
EAGlobalDPO@europ-assistance.com

How do We use Your personal data?

We collect and process Your personal data for different purposes.

To execute Your contract, We process Your personal data to:

- underwrite insurance and manage related risks,
- perform eligibility checks,
- administer Your insurance Policy, and
- manage Your claims and complaints.

To fulfil Our legitimate interests to protect and develop Our business, We may also process Your personal data to:

- perform fraud prevention and management or/and prevent irregularities,
- conduct and manage customer satisfaction surveys and checks, and

- continuously improve the efficiency and the rapidity of Our claim management system (e.g. perform analytics, improve the user experience; debug and conduct research; provide customer service and training).

We perform a balance of interests to ensure that We carry on such processing activities in compliance with the General Data Protection Regulation (.

Finally, We may have to process Your personal data to comply with legal obligations in relation to:

- fight against Money laundering,
- fight against the financing of terrorism,
- international economic and financial sanctions.

Which personal data do We use?

We process only personal data that is strictly needed for the above purposes. In particular, We will process: name, contact details, and identification documents (for example, passport), bank details, any document You provide to Us to handle Your claim.

Sensitive personal data

When We process sensitive personal data, such as health data, which requires higher levels of protection, We are required to have further legal grounds for collecting, storing and using this type of personal data. We justify Our use of sensitive personal data using one or more of the following additional lawful bases:

Consent: You have consented for Us to use collect and process Your sensitive personal data.

Protection of vital interests of You or another person, where You are unable to consent: processing is necessary to protect the vital interests of You or of another natural person where You are physically or legally incapable of giving consent.

Legal claims: where Your information is necessary for Us to establish, defend, prosecute or make a claim against You, Us or a Third Party.

In the substantial public interest: where the processing activity is necessary for reasons of substantial public interest, on the basis of EU/UK or other local law (as applicable).

Who do We share Your personal data with?

We may share Your personal data with other Europ Assistance and Generali Group subsidiaries and external organizations such as Our auditors, reinsurers, co-Insurers, claims handlers, agents, and distributors that from time to time need to provide the services covered by Your Policy and other bodies that carry out technical, organizational and operational activity supporting the insurance. In some of these instances, the organisation in question may considered to be a data controller (not acting on Our instructions) and will be primarily responsible for deciding how Your personal data is held and used once shared by Us, providing the appropriate information notices and obtaining consent (where applicable).

We will also share certain relevant information about Your complaint (e.g. complaint status, type, reason) with AMERICAN EXPRESS to the extent that such information is needed to adequately perform the contract AMERICAN EXPRESS has with You.

Why is Your personal data is required?

We collect and process Your personal data mainly to fulfil Our contractual obligations with You, but also for wider reasons such as to comply with Our legal obligations and/or for Our legitimate business interests set out above. If You choose to not provide Us with Your personal data, We may not be able to go ahead with the contract and provide the relevant services.

Where do We transfer Your personal data?

We may transfer your personal data to countries, territories or organizations that are outside the European Economic Area (EEA) and are not recognised as ensuring an adequate level of protection by the European Commission. If this happens, the transfer of your personal data to non-EEA organisations will take place in compliance with appropriate and suitable safeguards in line with applicable law. You have the right to obtain information and, where relevant, a copy of the safeguards we adopt for such transfer by contacting the data protection officer.

What are Your rights regarding Your personal data?

You can exercise the following rights regarding Your personal data:

Access – You may request access to Your personal data.

Rectify – You may ask Us to correct personal data that is inaccurate or incomplete.

Erase – You may ask Us to erase personal data if one of the following grounds applies:

- a. The personal data are no longer necessary for the purposes for which We collected or otherwise processed them.
- b. You withdraw consent for the purpose of the processing and there is no other legal reason for the processing.
- c. You object to automated decision-making and there are no overriding legitimate grounds for Our processing, or You object to Our processing for direct marketing.
- d. We have processed Your personal data unlawfully.
- e. We should erase Your personal data to comply with Our legal obligations under European Union or Member State law to which We are subject.

Restrict – You may ask Us to restrict how We process Your personal data where one of the following applies:

- a. You contest the accuracy of Your personal data, for a period until We can verify their accuracy.
- b. The processing is unlawful and You oppose the erasure of the personal data and request restriction of their use instead.
- c. We no longer need the personal data for processing, but You want the personal data to establish, exercise or defend legal claims
- d. You object to processing under the right to object to automated decision-making, and You ask Us to restrict Our use until We have verified whether We have legitimate grounds to override Your right to object.

Portability – You may ask Us to transfer Your personal data to another organisation or ask to receive Your personal data in a structured, commonly used and machine-readable format.

Object - when We process Your personal data to fulfil Our legitimate interest, including for direct marketing purposes, You have the right to object to such processing of Your personal data and request Us to stop these processing activities.

Withdraw consent – You may withdraw Your consent, at any time, for the processing of Your personal data for which You have provided consent before. If You withdraw Your consent, We might no longer be able to proceed with Your claim.

You can exercise Your rights by contacting Our data protection officer at:

EAGlobalDPO@europ-assistance.com

You may exercise Your rights free of charge unless Your requests are plainly unfounded or excessive.

Which are Your rights if We use automated decisions-making processes?

To handle Your claim and get back to You more rapidly, We are using a claim management system that scans and analyses the content of Your claim and the supporting documents. The assessment of Your claim is therefore fully automated and there is no human intervention in the decision-making process. Based on the reading and interpretation of the supporting documents You provided, the claim management system will assess whether Your claim meets the terms and conditions of Your Policy and whether to accept or reject Your claim, in full or in part.

We regularly audit Our claim management system to ensure it remains fair, effective and accurate.

In all cases, You have the right to obtain an explanation of the decision regarding Your claim, challenge it and request that one of Our operators reviews the decision manually. To do so, you can contact us via : amex.eclaims.europ-assistance.com, as You can always do for manual claims handling.

We will also use Your personal data to continuously improve the efficiency and the rapidity of Our claim management system. You have the right to ask Us not to use Your personal data for this specific purpose.

How can You make a complaint?

If You are not satisfied of the answers We provided to You, You have the right to complain to the supervisory authority whose contact information is below:

French authority:

Commission Nationale de l'Informatique et des Libertés (CNIL)
3 Place de Fontenoy
TSA 80715
75334 PARIS CEDEX 07
France
www.cnil.fr

Irish authority:

Office of the Data Protection Commissioner
Canal House, Station Road
Portarlinton
R32 AP23, Co.Laois
IRELAND
Or by e-mail: info@dataprotection.ie

How long do We retain Your personal data?

We will retain Your personal data for as long as is necessary for the purposes set out above, or for as long as the law requires.

The Providers:

- a) may, subject to ensuring appropriate safeguards have been put in place by the recipients to preserve the security of the **Insured's** information, disclose and use information about the **Insured**, including information relating to medical status and health to companies within the American Express, Chubb and Europ Assistance S.A Irish Branch, their partners, service providers and agents in order to administer, service and manage the benefits available, and for fraud prevention purposes; and
- b) undertake the above within and outside the United Kingdom and the European Union. This includes processing the **Insured's** information in the USA in which data protection laws are not as comprehensive as in the European Union. However, each of the Providers has taken appropriate steps to ensure the same (or equivalent) level of protection for the **Insured's** information in the USA and other countries, as there is in the European Union.

If information has been provided about another person, **the Insured** confirms that they have agreed to the **Providers** receiving and processing their personal data. The **Insured** and the **Company** also confirm that they informed them about who the **Providers** are and how their personal data will be used by the **Providers**.

MATERIAL DISCLOSURE

It is the responsibility of the **Company** and the **Insured** to provide complete and accurate information to **Us** and **American Express** throughout the life of the **Policy**. It is important that all statements made over the telephone, on claim forms and other documents are full and accurate. Please note that failure to disclose any material information to Us or **American Express**, this could invalidate the insurance cover provided to the **Insured** and could mean that part or all of a claim may not be paid.

January 2025

American Express Europe S.A., a company registered in Spain under registration number NIF A-82628041, with its registered address at Avenida Partenón, 12-14, 28042, Madrid, Spain, registered with the Madrid Commercial Registry under Sheet M - 257407, Volume 15,348, Section 8, Book 204, 1st entry, authorised for the provision of payment services and regulated by the Bank of Spain.