

Your Insurance  
Documentation for the  
**AMERICAN EXPRESS®**  
**INTERNATIONAL  
CURRENCY CORPORATE  
GOLD CARD**



**AMERICAN  
EXPRESS**

# **BUSINESS TRAVEL ACCIDENT & TRAVEL INCONVENIENCE INSURANCE**

## **Insurance Product Information Document**

**Company (Insurer):** Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. 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 (FS Register number 820988).

**Product: The American Express® International  
Currency Corporate Gold Card**

**CHUBB®**

This document provides a summary of the main cover and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in your policy document.

## What is this type of insurance?

This insurance provides payments in the event of certain business related travel inconveniences and travel accidents resulting in accidental death or permanent partial disablement, where travel arrangements are paid using the Card. Cover is provided whilst travelling to and at an airport, seaport or railway station, and whilst travelling as a fare paying passenger on a public vehicle departing or arriving from/to such terminals.



### What is insured?

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

#### **Travel Inconvenience** (Underwritten by Chubb).

##### ✓ **Flight delay, overbooking or missed connection:**

up to €300 per person for reimbursement of additional travel, refreshment or accommodation costs if alternative arrangements have not been made available within 4 hours.

##### ✓ **Baggage delay** – Up to an additional €300 for purchase of essential items if baggage not arrived at the airport within 6 hours of your arrival.

##### ✓ Up to an additional €1250 per person if your baggage not arrived at the airport within 48 hours of your arrival.





### What is not insured?

#### **Travel Inconvenience**

- ✗ Purchases which are not made on the Card account.
- ✗ Costs where a transport operator has offered an alternative.
- ✗ Baggage delay on the last leg of a Business Trip, or of a Personal Trip which does not form part of the Business Trip.
- ✗ Costs which are recoverable from any other source.

#### **Business Travel Accident**

- ✗ Not taking reasonable care.
- ✗ An accident occurring more than 30 days after the outward journey of the Business Trip or at any time on a Personal Trip other than where you are travelling on a Public Vehicle (the travel ticket for which was paid for using the Card).

|  |  |
|--|--|
| <p><b>Business Travel Accident</b><br/>(Underwritten by Chubb).</p> <p>✓ <b>Business Trip:</b><br/>€500,000 for death, or the complete loss of limb, sight, speech or hearing as a result of an accident whilst travelling on a Public Vehicle. Reduced to €350,000 if the accident occurs within 30 days of the outward travel leg (and prior to the return leg), where the travel ticket was purchased on the Card.</p> <p>✓ <b>Personal Trip (as part of a business trip or a Reward Event):</b><br/>As per business Trip above except benefit amounts are reduced to €125,000 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 Card.</p> | <ul style="list-style-type: none"> <li>✗ Participating in any sports and activities other than golf, leisure running, racquet sports, use of a gym and swimming.</li> <li>✗ Manual work and manual trades (eg plumber, electrician, builder, decorator).</li> <li>✗ Self-inflicted injuries, suicide or attempted suicide.</li> <li>✗ 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.</li> <li>✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.</li> </ul> |
|  | <p> <b>Are there any restrictions on cover?</b></p> <p>! <b>Travel Accident</b> - Benefit amounts are halved by 50% for loss of sight in one eye, hearing in one ear etc.</p>   |
| <p> <b>Where am I covered?</b><br/>✓ Worldwide</p>  |  |



### What are my obligations?

All benefits are dependent on the Corporate Card 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 the insurance applies to a Personal Trip from that applicable to a Business Trip. All insurance benefits are dependent on the use of the Card.

#### During the period of insurance

- You must supply, at your own expense, any documentation, information and evidence we reasonably require.

#### In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
- Please call the number on the back of your American Express Card.

**Travel Inconvenience** – You must provide the airline ticket and provide confirmation from the airline of delay, cancellation, missed connection or overbooking, and their confirmation that no alternative arrangements were offered within 4 hours. Airline confirmation of baggage delay.



### When and how do I pay?

The insurance is provided under group insurance policies that American Express Europe S.A. holds with Chubb for the benefit of individuals whose trip is charged to the Card. There is no additional charge or premium for this insurance.



### When does the cover start and end?

The cover starts when you take out the card and continues for as long as you have the Card. You are entitled to be covered for Business Trips (and some Personal Trips) as described in your terms and conditions.



### How do I cancel the contract?

You may cancel this insurance by cancelling your Card at any time. If you do this within 14 days of activating your Card account, any money you have paid for the Card will be returned to you. Please refer to your cardmember agreement for more details.



## **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 you have a complaint, please contact American Express so your 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 you are not satisfied with the response you receive. Contact details are given below. A leaflet explaining its procedure is available on request:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall, LONDON E14 9SR  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Telephone: 0845 080 1800  
Fax: 020 7964 1001.

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

## **COMPENSATION SCHEME**

In the unlikely event that American Express or 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](http://fscs.org.uk)

## TERMS OF BUSINESS

The information in this section explains the basis of the insurance services provided to you by American Express.

The insurance policies are arranged and held by 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 Travel Inconvenience and Business Travel Accident insurance underwritten by Chubb European Group SE.

### **3 Which service will American Express provide you with?**

Neither you nor the company will receive advice or a recommendation from American Express for any insurance associated with your Card. The insurance benefits are automatically included with your Card.

### **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 Card account.

American Express does not act as an agent or fiduciary for you, 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 Cardmembers.

## 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 you cannot settle your complaint, you 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. You 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 Travel Inconvenience and Business Travel Accident insurance cover for their employees alongside their corporate Card account. American Express has not provided opinions or recommendations on the suitability of the insurance for you.

## POLICY TERMS AND CONDITIONS

These Policy Terms and Conditions give full details of the insurance cover provided with the American Express® International Currency Corporate Gold Card under the group policies of insurance held by American Express S.A. with Chubb European Group SE. Chubb European Group SE shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Chubb European Group SE to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations, or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## ELIGIBILITY

The benefits described in these Policy Terms and Conditions are dependent upon a Card being issued, the Card account being valid and the account balance having been paid in





accordance with the Cardmember agreement at the time of any incident giving rise to a claim.

All benefits are dependent on the Card 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. In the event of any material change, American Express will give you or your company at least 60 days' written notice.

### **RIGHT TO CANCEL**

Your company may cancel this insurance by cancelling your Card at any time.

### **DEFINITIONS**

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

“**€**” shall mean Euro Currency.

“**Account**” or “**Card Account**” means your **American Express International Currency Corporate Gold Card**.

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

“**Authorised Employee**” means, applying to the Business Travel Accident cover only, any other permanent employee of the **Company** whose own **Business Trip** and, if applicable, **Personal Trip** has been charged to **Your Card** with the prior authorisation of the Company.

“**Business Trip**” means a trip taken 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 **Account**, prior to

“**Card**” means any card issued to a **Cardmember** for the purpose of accessing the **Account**.

“**Cardmember**” means any individual who holds a **Card** and a valid **Card Account**.

“**Company**” means the company, business, firm, corporation, proprietorship or other sponsoring organisation which holds a corporate **Card Account** with **American Express**, pursuant to which the **Card** is issued to the **Cardmember**.

“**Home**” means the principal address in **Your**/the **Authorised Employee's** country of residence.

**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/Insurer(s)”** means:

- for Travel Inconvenience cover and 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).

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 (FS



Register number 820988).

**“Personal Trip”** means a trip taken 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 **Account** prior to the incident taking place. A **Reward Event** endorsed by the **Company** and charged to the 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**.

**“You/Your”** means the American Express International Currency Corporate Gold **Cardmember**.

## 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. **You** must inform **Us** of these and assist any relevant third parties in seeking reimbursement where appropriate.

In the event of **You** holding 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 event.

### 1. TRAVEL INCONVENIENCE

This Section 1 details the Travel Inconvenience benefits provided with the **Card** for the **Cardmember** only. For the benefits under this Section 1 to apply, Your original travel



tickets must have been purchased using the **Card Account**, the **Company's American Express** Business Travel Account or the Company's American Express Corporate Meeting Card. **Your** travel, refreshment and accommodation costs, and the purchase of essential items covered under this Travel Inconvenience Section 1 must be charged to **Your Card** to be eligible for reimbursement.

## YOUR BENEFITS

Travel Inconvenience benefits under this Section 1 are provided to cover any flight between named commercial airports, on an aircraft operated by an airline licensed by the relevant authorities for air transportation of fare paying passengers whilst on a **Business Trip** or **Personal Trip**.

- 1) **You** will be reimbursed up to €300 for necessary additional travel, refreshment and accommodation costs incurred prior to **Your** actual flight departure if:
  - a) (Delay, Cancellation or Overbooking) **Your** prebooked flight is delayed/cancelled/ overbooked and no alternative is made available within 4 hours of its published departure time;
  - b) (Missed connection) **You** miss **Your** connecting flight due to the late arrival of **Your** previous pre-booked flight on which **You** travelled and no alternative is made available within 4 hours of the published departure time.
- 2) You will be reimbursed for the purchase of essential items, including but not limited to clothing, medication and toiletries:
  - a) (Baggage delay) up to €300 if **Your** checked in baggage has not arrived at **Your** destination airport within 6 hours of **Your** arrival;
  - b) (Extended baggage delay) up to an additional €1250 if **Your** checked in baggage has still not arrived at **Your** destination airport within 48 hours of **Your** arrival.

## EXCLUSIONS

**You** will not be covered in respect of the following:

- 1) Under missed connection, claims where insufficient time has been allowed to arrive to connect with **Your** ongoing flight.
- 2) Additional costs where the airline has offered alternative travel arrangements or accommodation and these have been refused or where such additional costs have not been charged to **Your Card**.
- 3) Baggage delay or extended baggage delay on the final leg of **Your Business Trip**, or of a **Personal Trip** which does not form part of a **Business Trip**.
- 4) Under baggage delay and extended baggage delay, items that are not immediately necessary for **Your** trip.
- 5) Items purchased after **Your** baggage has been returned to **You**.
- 6) Failure to obtain a Property Irregularity Report from the relevant airline authorities confirming **Your** missing baggage at **Your** destination.

- 7) Where **You** voluntarily accept compensation from the airline in exchange for not travelling on an overbooked flight.
- 8) Costs which are recoverable from any other source.
- 9) Not taking reasonable care of **Your** baggage.
- 10) Industrial action which has commenced or has been announced prior to booking **Your** flight.
- 11) Confiscation or destruction of **Your** baggage by any government, customs or public authority.

## 2. BUSINESS TRAVEL ACCIDENT

This Section 2 details the Business Travel Accident benefits provided with the **Card** for the **Cardmember** and, if applicable, an **Authorised Employee**. For the 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 **Card Account**.

### BENEFITS

#### 2.1 Business Trip:

This benefit only applies to accidents occurring during a **Business Trip** caused by a sudden identifiable violent external event 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

**You** and/or the **Authorised Employee** will be covered for the following:

€500,00 if **You** and/or the **Authorised Employee** have an accident during a **Business Trip** which within 365 days causes **You** and/or the **Authorised Employee** to suffer:

- 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 €250,000 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.

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 **Your** and/or the **Authorised Employee's** return **Business Trip**.

**You** and/or the **Authorised Employee** will be covered for the following:

€350,000 if **You** and/or the **Authorised Employee** have an accident during a Business Trip which within 365 days causes **You** and/or the **Authorised Employee** to suffer:

- 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;

ci) the entire and irrecoverable loss of one or more of:

- i. **Loss of Sight;**
- ii. Loss of Speech; or
- iii. **Loss of Hearing;**

cii) 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 **You** or **Your** estate, and/or to the **Authorised Employee** or their estate following an accident occurring on a **Business Trip** will be €350,000

unless on a **Public Vehicle** where the maximum amount is €500,000 per **Business Trip**.

## 2.2 Personal Trip:

This benefit only applies to accidents occurring during a **Personal Trip** caused by a sudden identifiable violent external event 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.

**You** and/or the **Authorised Employee** will be covered for the following:

€100,000 if **You** and/or the **Authorised Employee** have an accident during a **Personal Trip** which within 365 days causes **You** and/or the **Authorised Employee** to suffer:

- 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 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 **You**, or **Your** estate, and/or the **Authorised Employee** or their estate following an accident occurring on a **Personal Trip** will be €100,000.

## EXCLUSIONS

**You** and/or the **Authorised Employee** will not be covered 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) **You** /the **Authorised Employee** suffering from sickness or disease not directly resulting 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 caused by **You** or the **Authorised Employee's** negligence or failure to follow the laws and regulations of the country where **You**/the **Authorised Employee** are travelling.
- 13) Any fraudulent, dishonest or criminal act committed by **You** or an **Authorised Employee** or anyone with whom **You** or an **Authorised Employee** are in collusion.
- 14) Self inflicted injuries except where trying to save human life.
- 15) Suicide or attempted suicide.
- 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) **Your/the Authorised Employee's** 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 **Card**.

The Global Assist helpline provides immediate assistance in an emergency, as detailed below, when **You** and/or an **Authorised Employee** are travelling outside the UK. It operates 24 hours a day, every day of the year on **+44 (0)1273 868900**.

- If **You** and/or an **Authorised Employee** have a medical problem, a fully qualified English speaking doctor is on hand to provide advice. When **You** and/or an **Authorised Employee** need to see a doctor, dentist or optician, or need 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, a doctor to visit where required and an advance of medical expenses to **You** up to €400.
- Global Assist will arrange for urgent items that are lost or left behind, and unavailable locally, to be dispatched to **You**, (such as prescriptions and contact lenses). Up to two messages can be relayed to relatives or business associates to let them know what is happening.
- In case of legal difficulties, Global Assist will put **You** and/or an **Authorised Employee** in touch with the relevant embassy or consulate; provide the name of a local lawyer, and arrange an advance of legal fees to **You** of up to €1000. **You** can be advanced up to €1000 if **Your** money is lost or stolen and no other means of obtaining cash is available.

For all the above services, Global Assist makes the necessary arrangements free of charge. Any cash advances, medical or shipping or other costs will be charged to **Your Card**.

The Global Assist service is provided by Europ Assistance S.A. a "société anonyme" incorporated in France with a share



capital of 58 356 222 €. It is registered with the Paris Trade and Companies Register under No. 451 366 405. Its registered office is 2 rue Pillet Will – 75009 Paris, France. It is an insurance company regulated by the French Insurance Code and acts through its United Kingdom branch EUROP ASSISTANCE S.A. UK BRANCH, which is registered with Companies House under No. BR024677, has its registered office at 55 Mark Lane, London, EC3R 7NE, and is authorised and regulated by the French supervisory authority (ACPR), 4, place de Budapest, CS92459 - 75436 Paris Cedex 09, France. Europ Assistance S.A. UK Branch is authorised by the Prudential Regulation Authority and is 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 on request.

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

Please call the number on the back of your American Express Card.

### CLAIMS CONDITIONS AND REQUIREMENTS

- 1) All claims and potential claims must be reported within 30 days of the incident or event giving rise to the claim.
- 2) **We** will only pay amounts if they are not covered by other insurance, state benefits or other agreements. **You/the Authorised Employee** 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 are kept of all documentation sent to substantiate a claim.
- 5) **We** may require **You/the Authorised Employee** to be examined by a medical practitioner or specialist appointed by **Us** to enable **Us** to assess a claim fully.
- 6) **You/the Authorised Employee** will need to transfer to **Us**, on the claims handler's request and at **Your/the Authorised Employee's** expense, any damaged item, and assign to **Us** the legal rights to recover from the party responsible up to the amount that **We** have paid.
- 7) If **You** or the **Authorised Employee** or any other interested party does not comply with the obligations as shown in these terms and conditions, **Your** or the **Authorised Employee's** claim may be declined. Should the event leading to the claim be caused deliberately, or should **You** or the **Authorised Employee** 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 **Your/the Authorised Employee's** own expense.

| <b>Benefit</b> | <b>Information required</b>   |
|----------------|---|
| General        | <ul style="list-style-type: none"> <li>• <b>Your Card</b> number</li> <li>• Proof that <b>You</b> purchased the travel ticket on the <b>Card</b> or American Express Business Travel Account or American Express Corporate Meeting Card (where applicable)</li> <li>• All documents must be original</li> <li>• Completed claim form when required</li> </ul> |

### **TRAVEL INCONVENIENCE AND BUSINESS TRAVEL ACCIDENT**

|                          |  |
|--------------------------|--|
| Travel Inconvenience     | <ul style="list-style-type: none"> <li>• Airline ticket</li> <li>• Airline's confirmation of delay, cancellation, missed connection or overbooking, and their confirmation that no alternative was made available within 4 hours</li> <li>• Airline confirmation (Property Irregularity Report) including details of baggage return date and time</li> <li>• Itemised receipts and proof of purchases made using <b>Your Card</b></li> </ul> |
| Business Travel Accident | <ul style="list-style-type: none"> <li>• Evidence from the appropriate organisation detailing the accident</li> <li>• Approved medical reports</li> </ul>  |

## **POLICY CONDITIONS**

### **DURATION OF COVER**

You are entitled to be covered by the insurance benefits for **Business Trips** and **Personal Trips** which have been charged to the **Card Account**:

- a) provided that you continue to fulfil the eligibility criteria at the beginning of these **Policy Terms and Conditions**;
- b) provided that the insurance benefits, **Account** or **Card** have not been withdrawn or cancelled by notice to **You** or 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 **You** or the **Company** with details of the changes at least 60 days before they come into effect. **You** or the **Company** may cancel the **Card** if **You** or the **Company** do not agree to the proposed changes.

### **CANCELLATION OF COVER**

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

### **RIGHT TO CANCEL**

The **Company** may cancel this **Policy** by cancelling **Your Card** at any time.

### **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 **You** nor any other person entitled to benefit from the insurance cover provided with **Your Card** (including an **Authorised Employee**) may transfer to any other person the benefit of that insurance or any rights under the **Policy**.

## COMPLIANCE WITH POLICY REQUIREMENTS

Where **You**, **Your** personal representatives or an **Authorised Employee** 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

Only **You**, an **Authorised Employee** and the **Insurer** can enforce this **Policy**. No other party may benefit from this contract as of right and, save as set out in this clause, the Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this **Policy**.

## MISDESCRIPTION

This **Policy** will be voidable in the event of misrepresentation, misdescription or non-disclosure of any material particular by or on **Your** behalf or on behalf of an **Authorised Employee**.

## REASONABLE PRECAUTIONS

**You** and/or an **Authorised Employee** 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 you have a complaint, please contact American Express so your 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 you are not satisfied with the response you receive. A leaflet explaining its procedure is available on request. Contact details are:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
E14 9SR

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

The existence of these complaints procedures does not affect **Your** or the **Authorised Employee's** statutory rights



relating to this **Policy**. For more information on statutory rights contact the Office of Fair Trading 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).

Full details regarding Chubb European Group SE can be found on the FCA's Register, by visiting [fca.org.uk/register](http://fca.org.uk/register).

### **FINANCIAL SERVICES COMPENSATION SCHEME**

American Express Insurance Services Europe Limited, Chubb European Group SE are covered by the FSCS. **You** or an **Authorised Employee** may be entitled to compensation from the scheme if any 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](http://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. UK Branch and Chubb each acting as Data Controller of your personal data, for insurance benefits provided by them respectively under this policy.

| <b>Europ Assistance S.A. UK Branch is data controller for</b> | <b>Chubb is data controller for</b>                         |
|---|---|
| Global Assist services  | Travel Inconvenience and Business Travel Accident insurance |

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, services we are providing 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 coverage under your policy or to store your information. We also use a number of trusted 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/uk-en/footer/privacy-policy.html](http://www.chubb.com/uk-en/footer/privacy-policy.html) You can ask us for a paper copy of the Privacy Policy at any time, by contacting us at [dataprotectionoffice.europe@chubb.com](mailto:dataprotectionoffice.europe@chubb.com)

The below section references Europ Assistance S.A. UK 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. UK Branch, having its principal place of business 55 Mark Lane, London, EC3R 7NE.

If You have any questions about the processing of Your personal data or if You want to exercise a right regarding 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  
Email: 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) or the UK and are not recognised as ensuring an adequate level of protection.. If this happens, the transfer of Your personal data to non-EEA/ non-UK organisations will take place in compliance with appropriate and suitable safeguards in line with applicable law. We will generally rely on the EU Standard Contractual Clauses (together with the UK International Data Transfer Addendum, where applicable). You have the right to obtain information and, where relevant, a copy of the safeguards We adopt for such transfers 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 call at +44 (0)1273 696 933, 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](http://www.cnil.fr)

**UK authority:**

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire, SK9 5AF  
Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate)  
Web: <https://ico.org.uk/>

**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.

**MATERIAL DISCLOSURE**

It is **Your** responsibility to provide complete and accurate information to **Us** and **American Express** when **You** take out **Your Card** and throughout the life of the **Policy**. It is important that **You** ensure all statements **You** make on **Your** application form, over the telephone, on claim forms and other documents are full and accurate. Please note that if **You** or an **Authorised Employee** fail to disclose any material information to **Us** or **American Express**, this could invalidate the insurance cover and could mean that part or all of a claim may not be paid.



American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and authorised and regulated by the Financial Conduct Authority (reference number 661836). Details can be found by visiting the FCA website [fca.org.uk/register](https://www.fca.org.uk/register).

**CHUBB** 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).