

American Express® Terms and Conditions

- American Express Platinum Cardmembers can enjoy all the Card related benefits as long as their Accounts are in good standing.
- The benefits under this program are being made by American Express/Partners of American Express on a “best effort basis” and are subject to availability and Cardmembers must exercise due diligence in understanding specific terms that may be applicable to such benefits.
- American Express is neither responsible nor guarantees the quality of the goods/services and nor is it liable for any defect or deficiency of goods or services so obtained/availed by Cardmember at the establishment.
- American Express and the partners reserve the right to change/withdraw the Terms and Conditions of any offer at any time without prior notice.
- The benefits can be used only in conjunction with the American Express Platinum Card and cannot be combined with any other promotion or offer.
- Benefits associated with American Express Cards are subject to payment of annual/renewal fee and maybe withdrawn.
- Any participation/availment of the benefits by American Express Platinum Card member shall be purely voluntary.
- The Card member understands and agrees that American Express will be sharing information (Name/Date of Birth/Address/Email id/Mobile Number/Gender/Title) with Accor hotels and it is the same information shared during the American Express application process.
- These Terms and Conditions are to be read in conjunction with the Cardmember Terms and Conditions governing the usage of the American Express Platinum Card and may be deemed as the Terms and Conditions governing the American Express Platinum Cardmembership. American Express Platinum Card is only the mode of payment for the below services. American Express does not take responsibility for the quality of service provided by the partner and are not liable for any direct, indirect, incidental, special, punitive, exemplary, or consequential damages of any kind.

Insurance Benefits are provided by ICICI Lombard General Insurance Co. Ltd. and the Cardmember is requested to settle insurance claims with ICICI Lombard General Insurance Co. Ltd. directly. The Cardmembers can register for Overseas Medical Insurance by contacting ICICI Lombard GIC Ltd by sending email at delhitravel@icicilombard.com.

It is the responsibility of the Cardmember to file with the insurance company the duly filled nomination form as applicable

Date of Activation of Policy

On enrolment, Cardmember becomes automatically eligible for the Insurance benefits, subject to timely payment of Annual Fee. These benefits remain as long as the Card Account remains live and in good standing.

General Conditions:

- 1 Gross Negligence is not covered
- 2 Any claim due to deliberate breach of law would not be payable
- 3 Claim is admissible if it's an outbound flight not an inbound flight to republic of India

Death due Air Accident (when ticket is booked on Amex Card)

- 1 Pilots, armed forces, police, air crew are not covered

Loss of checked in Baggage international

1. Standard cover: The card holder does not need to submit any bills of the items lost but will submit a list
2. Compensation up to Sum Insured will be paid in the event of the Insured suffering a total loss of Baggage while on a journey that has been checked by an International Airline for an International flight
3. Geographical Limit – Worldwide
4. Only International Outbound flights covered. No partial loss or damage shall be compensated by the Company. However, total loss or damage of an individual unit(s) of baggage shall not be construed as falling within this exclusion. No claim will be paid for valuable items as defined. Such items should always be carried by the Insured Person and not packed as part of checked baggage
5. Valuables are not covered. "Valuables" shall mean photographic, audio, video, computer, telecommunications and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, furs and articles made of precious stones and metals

Loss of passport/other docs

- In case of loss of passport, actual expenses incurred by the card holder to be covered for obtaining duplicate passport/personal documents in the course of his/her air travel in event of a loss

Loss of accompanied baggage

- Standard cover: The card holder does not need to submit any bills of the items lost but will submit a list

Delay of checked in baggage (beyond 12 hours)

- In Excess of 12 hours, a benefit provided to the card member irrespective of whether he buys something at the time of delay or not. Besides lodging a claim, the person needs to submit in original its passenger irregularity report and no compensation letter from airline to claim 100% of the sum insured limit (maximum that may be paid by the insurance company). Any compensation given by airline or would be adjusted from this amount. The card holder does not need to submit any bills of the items purchased during the time of delay

Purchase Protection

- Cover against Standard Fire and Allied perils and Burglary in the residential address of the cardholder as per the records of the Bank
- Available for a period of 90 days on purchase of tangible goods on Amex NAC Card against damage or loss due to fire or burglary
- Geographical Limit – India

Missing of connecting international flight

- Benefit paid if the Insured misses or fails to take a connecting international flight of an international Airline due to the delay in arrival of another international flight, in which the Insured is travelling, beyond 6 hours of the schedule arrival time.
- The Company shall be liable to pay the claim under this Section only if:
 - A. The Insured has actually boarded the first international flight
 - B. Connecting international flight's Schedule departure timing is at least 6 hours after the schedule arrival of the first international flight

Delay in flight

Benefit amount is paid in event an international flight of an international Airline in which the Insured is travelling arrives at the destination after 12 hours from the scheduled arrival time.

1. Any payment made to the Insured for cover under Section VIII (C) (2) (Missing of connecting International Flight during transit) shall be offset against any claim payable by the Company for the cover under Section VIII (C) (4) and vice versa in respect of the same journey.

2. Proof of delay if flight must be provided by obtaining the Certificate(s) from the concerned authorities

For Delayed baggage/loss of checked baggage/ and loss of accompanied baggage

1. If neither PIR (Passenger Irregularity Report) and nor NCL (Nil Compensation Letter) is submitted
- No payment to card member
2. If Only PIR is submitted - No payment to card member
3. If both PIR and NCL is submitted 100% of the sum insured to be paid to card member