

The American Express[®] Corporate Meeting Card Programme

Summary of insurance benefits



Travel Accident Insurance Terms and Conditions

This document provides details of insurance cover arranged by American Express Europe S.A., with Chubb European Group SE¹ for trips booked to the American Express Corporate Meeting Card under Master Policy Number shown below.

Section 1 – General Conditions and important things to know

Section 2 – Travel Accident – 53NE023257

Section 1 – General Conditions and important things to know

A) GENERAL CONDITIONS ELIGIBILITY FOR COVER

This insurance cover is dependent upon the use of an American Express Corporate Meeting Card.

DEFINITIONS

The words below have special meaning and will appear in **bold** throughout.

“24 hour Business means:

Travel Accident”

a) a **Bodily Injury** sustained within 30 days immediately following a **Common Carrier Trip** but prior to the commencement of a **Common Carrier Return Trip**; and

b) where the entire fares for both the **Common Carrier Trip** and the **Common Carrier Return Trip** have been charged to an **American Express Card Account**, prior to any **Bodily Injury** occurring; and

c) the **Bodily Injury** occurs whilst the **Insured Person** is travelling at the direction of the **Sponsoring Organisation** for the purpose of furthering the business of the **Sponsoring Organisation**, but shall not include everyday travel to and from work, bona fide leaves of absence, personal side trips or vacations.

- “American Express Card Account”** means an American Express Corporate Meeting Card issued by American Express Europe S.A. and billed in the Netherlands.
- “Benefit Amount”** means the amount of money **We** will pay depending on the Loss the **Insured Person** sustains.
- “Bodily Injury”** means injury which:
- a) is caused by an accident; and
 - b) is caused solely and directly by visible violent external means; and
 - c) results in a **Loss** directly and independently of all other causes.
- “Common Carrier Trip”** means:
- a) a trip by **Public Conveyance** which commences while the Master Policy is in force where the entire fare has been charged to an **American Express Card Account**, prior to any **Bodily Injury** occurring; and
 - b) a trip taken by the **Insured Person** between a point of departure and the final destination as shown on the **Insured Person’s** ticket;
 - c) the **Bodily Injury** occurs whilst the **Insured Person** is travelling at the direction of the **Sponsoring Organisation** for the purpose of furthering the business of the **Sponsoring Organisation**, but shall not include everyday travel to and from work, bona fide leaves of absence, personal side trips or vacations.
- “Common Carrier Return Trip”** means:
- a) a **Return Trip** by **Public Conveyance** which commences while the **Master Policy** is in force where the entire fare has been charged to an **American Express Card Account**, prior to any **Bodily Injury** occurring; and
 - b) a trip taken by the **Insured Person** between a point of departure and the final destination as shown on the **Insured Person’s** ticket; and
 - c) the **Bodily Injury** occurs whilst the **Insured Person** is travelling at the direction of the **Sponsoring Organisation** for the purpose of

“Country of	furthering the business of the Sponsoring Organisation, but shall not include everyday travel to and from work, bona fide leaves of absence, personal side trips or vacations. means the Insured Person’s Residence ” country of official residence (to be substantiated by a residence visa, carte de sejour, or other official document).
“Event”	means all instances of Bodily Injury arising out of and directly occasioned by one sudden, unexpected, unusual and specific happening or occurrence at an identifiable time and place. The duration and extent of a happening or occurrence shall be limited to 72 consecutive hours and within a 10-mile radius and no instance of Bodily Injury occurring outside such period and/or radius shall be included.
“Insured Person”	means an individual whose trip has been authorised by the Sponsoring Organisation and charged to an American Express Card Account .
“Loss”	means where used with reference to hand or foot means complete and permanent loss of the use of or severance at or above wrist or ankle joint; and as used with reference to eye means the irrecoverable loss of entire sight of that eye; or death.
“Manual Work”	means hands-on involvement with 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.
“Master Policy”	means the contract issued by Us to provide for the American Express’s Eligible Meeting Card travellers the Insurance benefits to the extent described in these Terms & Conditions.
“Our/Us/We”	means Chubb European Group SE ¹ .
“Public Conveyance”	means an air, land or water vehicle operated under license for the

transportation of fare paying passengers. A hire or rental car is not a **Public Conveyance**.

“Return Trip”

means the **Insured Person’s** return to their **Country of Residence**.

“Special Sports”

means abseiling; American football; baseball; boxing; bungee jumping; canoeing; canyoning; caving; cave diving; clay pigeon shooting; deep sea fishing; fell running; flying (other than as a fare paying passenger in a licensed passenger – carrying aircraft); go-karting; hang gliding; hockey; horse jumping; horse riding; hot air ballooning; hunting and hunting on horseback; jet biking and jet skiing; martial arts; microlighting; motor racing and rallies; mountain biking off tarmac; mountaineering; parachuting; paragliding; parascending; piloting an aircraft; polo; potholing; rock climbing; rugby-all forms/codes; safari (where the Insured Person or any other tourist will be carrying guns); scuba diving below 30 metres; solo caving; solo diving; steeplechasing; trekking; war games/paint ball; white water canoeing and rafting; yachting more than 20 nautical miles from the nearest coastline; the following winter sports activities: bob sleigh, heli-skiing, ice hockey, luge, para-skiing, skeleton, skidoo, ski-jumping, ski-racing, and ski-stunting; all professional sports; speed, performance and endurance tests.

“Sponsoring Organisation”

means the corporation, partnership, association, proprietorship or any parent, subsidiary or affiliate thereof on whose behalf trips have been charged to a current **American Express Card Account**.

“Terrorism”

means activities against persons, organisations or property of any nature:

1. That involves the following preparation:
 - a). use of, or threat of, force or violence; or
 - b). commission of, or threat of, a dangerous act; or
 - c). commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
4. When one or both of the following applies:
 - a). The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy;
 - b). It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

“You/Your”

means a individual whose trip has been authorised by the **Sponsoring Organisation** and charged to an **American Express Card Account**.

B) IMPORTANT THINGS TO KNOW

- 1) These Terms and Conditions are subject to Dutch law, apart from where the Terms and Conditions derogate from the existing law.
- 2) Should the **Insured Person** wish to make a claim they must contact Us as soon as possible but in any event within 30 days of the accident or event giving rise to the claim. When the **Insured Person** makes a claim, they will receive a claim form, which shall be returned within 30 days of receipt of the claim form.
- 3) For **Travel Accident** claims please contact:
 Chubb European Group SE¹
 P.O. Box 8664
 3009 AR Rotterdam
 Tel. No. 010 – 289 3500
 Fax.No. 010 – 289 3566
- 4) If the **Insured Person** or any other interested party does not comply with obligations as shown in these

terms and conditions the **Insured Person's** claim will be invalid. Should the **Insured Person** deliberately cause the event leading to the claim, commit any fraudulent act, or refuse to follow the advice given by **Us**, the claim may be denied.

- 5) Amounts payable in respect of valid claims will be credited to the **Insured Person's** bank account or paid by cheque as agreed with the **Insured Person**.
- 6) Any claim amount unpaid at the **Insured Person's** death will be paid to the **Insured Person's** estate. A receipt from the estate will fully discharge **Our** obligations in respect of this cover.
- 7) The **Insured Person** must take all reasonable steps to avoid or minimise any claim.

Section 2 – Travel Accident

HOW AND WHEN AM I COVERED?

- 1) If during a **Common Carrier Trip** or **Common Carrier Return Trip**, the **Insured Person** suffers a **Bodily Injury** which:
 - a) occurs while riding as a passenger in, boarding or alighting from or being struck by a **Public Conveyance**; or
 - b) occurs while going directly to or whilst on the premises of an airport, for the purpose of boarding an aircraft, for a **Common Carrier Trip** or **Common Carrier Return Trip**; or
 - c) occurs while on the premises of an airport, immediately after alighting from an aircraft, used for a **Common Carrier Trip** or **Common Carrier Return Trip**; and
within 365 days of the accident date results in a **Loss**, We will pay the applicable **Common Carrier Benefit Amount** in accordance with the Benefit Schedule, but subject to an aggregate maximum of € 7,000,000 as a result of a single **Event**.
- 2) If the **Insured Person** suffers a **24 hour Business Travel Accident** which within 365 days of the accident date results in a **Loss**, We will pay the applicable **24 hour Business Travel Accident Benefit Amount** in accordance with the Benefit Schedule, but subject to an aggregate maximum of € 7,000,000 as a result of a single **Event**.

BENEFIT SCHEDULE

	Maximum* Common Carrier Benefit Amount	Maximum* 24 hour Business Travel Accident Benefit Amount
Death	€250,000	€250,000
Loss of both hands or both feet	€250,000	€250,000
Loss of one hand and one foot	€250,000	€250,000
Loss of the entire sight of both eyes	€250,000	€250,000
Loss of entire sight of one eye and the Loss of one hand or one foot	€250,000	€250,000
Loss of one hand or one foot or the entire sight of one eye	€125,000	€125,000

* See point 3) immediately below

- 3) If the total sum of **Benefit Amounts** relating to a single **Event** from all **Insured Persons** exceeds € 7000.000 each **Benefit Amount** will be reduced pro-rata such that the sum equals € 7000.000. To avoid doubt, in these circumstances each **Benefit Amount** from the Benefit Schedule will be multiplied by the following Benefit Factor:
- Benefit Factor = €7000.000 divided by the total sum of any **Benefit Amounts** relating to a single **Event** from all **Insured Persons**.
- 4) In the event of an accident on a **Common Carrier Trip** or **Common Carrier Return Trip**, which results in the disappearance, sinking or wrecking of the **Public Conveyance** and:
- a) the **Insured Person** is unavoidably exposed to the elements and as a result of such exposure, suffers within 365 days of the accident date a **Loss**; or
 - b) the **Insured Person's** body has not been found within 365 days after the date of such accident it will be presumed, subject to there being no evidence to the contrary, that the **Insured Person** has suffered a **Loss**, or as the case may be, is deceased as a result of **Bodily Injury**.

WHAT IS NOT COVERED? (EXCLUSIONS)

We will not pay for any **Loss** caused by or resulting from:

- 1) the **Insured Person's** suicide or attempted suicide regardless of mental state of health;
- 2) declared or undeclared war;
- 3) any **24 hour Business Travel Accident** loss as a result of an act of **Terrorism**;
- 4) the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;
- 5) participation in **Special Sports**;
- 6) participation in **Manual Work**;
- 7) service in the military, naval or air service 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 Conveyance**;
- 10) flying in aircraft owned or leased by the **Insured Person's Sponsoring Organisation**;
- 11) flying in any aircraft which is a chartered non-scheduled licensed common carrier hired by a single organisation;
- 12) flying in military aircraft or any aircraft which requires special permits or waivers;
- 13) commission of or attempt to commit an illegal act by or on behalf of the **Insured Person** or their beneficiaries;
- 14) taking of any drug, prescribed medication, narcotic or hallucinogen, unless as prescribed by a physician;
- 15) taking of alcohol in combination with any drug or prescribed medication against medical advice;
- 16) the **Insured Person** driving any kind of vehicle while the alcohol level in their blood is higher than the legal limit of the country where the accident occurs;
- 17) the **Insured Person's** everyday travel to and from work, bona fide leaves of absence, personal side trips or vacations.

We will not pay more than one **Benefit Amount**:

- 18) in respect of a **Bodily Injury** to an **Insured Person**, as a result of any one accident. In the event of more than one Loss the highest **Benefit Amount** will apply.

TRAVEL ACCIDENT CLAIMS PROCEDURES

- 1) This coverage is provided for trips booked to American Express Corporate Meeting Cards issued by American Express Europe S.A. in the Netherlands. As such all claims should be made to Us in the Netherlands using the contact details shown below.
- 2) To support any claim the **Insured Person** needs to provide:
 - a) a completed Claim form; and
 - b) documents that are required to assess the Travel Accident. We may require that the **Insured Person** is examined by a specialist at **Our** cost. All other information and evidence required by **Us** or **Our** agents shall be provided at the expense of the **Insured Person** or the **Insured Person's** personal representative
- 3) In the event of a claim or question concerning a claim please contact:
De Directie van:
Chubb European Group SE¹
P.O. Box 8664
3009 AR Rotterdam
Tel. No. 010 – 289 3500
Fax No. 010 – 289 3566
- 4) In the event that the Insured Person has a complaint about the service received, they should contact:
De Directie van:
Chubb European Group SE¹
P.O. Box 8664
3009 AR Rotterdam
Tel. No. 010 – 289 3500
Fax No. 010 – 289 3566

or

De Directie van:
American Express Europe S.A.
Gebouw Amerika
Hoogoorddreef 15
1101 BA Amsterdam Zuidoost

or

Stichting Klachten Instituut Verzekeringen
P.O. Box 93257
2509 AN Den Haag www.kifid.nl

¹ 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).

Baggage and Personal Possessions Insurance Terms and Conditions

Section 1 –	General Conditions
Section 2 –	Conditions and Important Things to know
	Baggage and Personal Possessions
	Master Policy number N9B50993b

Section 1 – Conditions and important things to know

A) GENERAL CONDITIONS

ELIGIBILITY FOR COVER

This insurance cover is dependent upon the use of an American Express Meeting Card.

GENERAL DEFINITIONS

The words below have special meaning and will appear in **bold** throughout.

“American Express Card Account”	means an American Express Meeting Card issued by American Express Europe S.A. and billed in the Netherlands.
“Country of Residence”	means the Insured Person’s country of official residence (to be substantiated by a residence visa, carte de sejour, or other official document).
“Covered Trip”	shall mean a trip: a) which commences while the Master Policy is in force, anywhere in the world, but to a destination outside the Insured Person’s Country of Residence ; and b) for which the costs of the Public Conveyance have been charged to the American Express Card Account .
“Home”	means the principal address of the Insured Person’s residence in the Country of Residence .
“Insured Person”	means an individual who is an officer, partner, proprietor or employee of, and whose trip has been authorised by the Sponsoring Organisation and charged to an American Express Card Account .

“Master Policy”	means the contract issued by Us to provide for the American Express’s Eligible Meeting Card travellers the Insurance benefits to the extent described in these Terms & Conditions.
“Our/Us/We”	means certain Lloyd’s Insurance Company S.A.
“Pair or Set”	means a number of items of Personal Baggage or Possessions associated as being similar or complementary or used together.
“Personal Baggage or Possessions”	means items usually carried or worn by travellers, taken on or purchased on a Covered Trip by the Insured Person for their individual use during a trip, subject to the exclusions and limitations contained herein.
“Public Conveyance”	means an air, land or water vehicle operated under license for the transportation of fare paying passengers.
“Sponsoring Organisation”	means the corporation, partnership, association, proprietorship parent, subsidiary or affiliate thereof on whose behalf trips have been charged to a current American Express Card Account .

B) IMPORTANT THINGS TO KNOW

- 1) These Terms and Conditions are subject to Dutch law, apart from where the Terms and Conditions derogate from the existing law.
- 2) Should the **Insured Person** wish to make a claim they must contact Us as soon as possible but in any event within 30 days of the return **Home**. When the **Insured Person** makes a claim, they will receive a Claim form, which shall be returned within 30 days of receipt of the claim form.
- 3) For **Baggage or Personal Possessions** claims please contact **Our** claims administrator: Crawford & Company, Postbus 626
3000 AP Rotterdam
K.P. van der Mandelelaan 50
3062 MB Rotterdam
Telefoon: 010-4583 55 35
Fax: 010-452 92 04
- 4) If the **Insured Person** or any other interested party does not comply with obligations as shown in these terms and conditions the **Insured Person’s** claim will be

invalid. Should the Insured Person deliberately cause the event leading to the claim, commit any fraudulent act, or refuse to follow the advice given by Us, the claim may be denied.

- 5) Amounts payable in respect of valid claims will be credited to the **Insured Person's** bank account as agreed with the **Insured Person**.
- 6) This insurance is supplementary and is not a substitute for other insurance which also insures against loss or damage to **Personal Baggage or Possessions**. We will only pay the **Insured Person** to the extent that the loss or damage is not covered by any other existing insurance.
- 7) The **Insured Person** must take all normal precautions to secure the safety of their **Personal Baggage or Possessions**.
- 8) The **Insured Person** must take all reasonable steps to avoid or minimise any claim.
- 9) We may at any time pay the **Insured Persons** full liability under the Policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
- 10) The **Insured Person** shall take all practical steps to recover any article lost or stolen and to identify and ensure the prosecution of any guilty person(s). We may at any time at Our expense and without prejudice to any issue between ourself and an **Insured Person** take such action as deemed fit for the recovery of the property lost or stated to be lost.
- 11) If We become liable for any payment for **Personal Baggage or Possessions** in respect of loss or damage We shall be subrogated, to the extent of such payment, to all the rights and remedies of the **Insured Person** against any party in respect of such loss or damage and shall be entitled at **Our** own expense to sue in the name of the **Insured Person**. The **Insured Person** shall give to Us all such assistance in his/her power as **We** may require to secure our rights and remedies.

Section 2 – Baggage and personal possessions insurance

HOW AND WHEN AM I COVERED?

- 1) Coverage begins on a 24 hour basis from the time of leaving Home or at the time charges for the **Covered Trip** have been made to the **American Express Card Account**, whichever the later, and ends at the time of return **Home**.
- 2) If, in the course of the Covered Trip, the **Personal Baggage or Possessions** of the **Insured Person** are stolen, lost or damaged, We will pay the cost of replacing the items as new, after deducting an amount for wear and tear, to the **Insured Person**, up to a maximum sum insured of € 5,000 per **Covered Trip**, subject to a maximum of € 750 for any one article or **Pair or Set** of articles.
- 3) Jewellery, watches and the **Insured Person's** own ski equipment shall be subject collectively to a maximum sum insured of € 750 per **Covered Trip**.
- 4) If the item can be repaired economically, We will pay the cost of repair only.

WHAT IS NOT COVERED? (EXCLUSIONS)

We will not pay for:

- 1) The first € 150 of each and every claim and each and every occurrence, in respect of each and every **Insured Person**.
- 2) Any **Personal Baggage or Possessions** loaned, hired or entrusted to the **Insured Person**.
- 3) Theft from unattended motor vehicles.
- 4) Any loss not reported to the Local Police at the vicinity of the loss within 24 hours of discovery of such loss.
- 5) Any loss or damage to **Personal Baggage or Possessions** whilst in transit, which is not notified immediately to the **Public Conveyance Operator**.
- 6) Claims where the Police report or **Public Conveyance Operator's** report is not produced to Us.
- 7) Claims in excess of € 750 for: - any one article, any **Pair or Set** of articles, in total in respect of jewellery, watches, photographic equipment and owned ski equipment.
- 8) Loss of any item whilst in a public place and not under the supervision of the **Insured Person**.
- 9) Loss or damage resulting from electrical or mechanical breakdown, wear and tear, moth or vermin, denting or scratching or any process of dyeing or cleaning.
- 10) Loss or damage arising from confiscation or detention by Customs or other lawful officials and authorities.

- 11) Loss or damage in respect of hired property or equipment, contact or corneal lenses, dentures, bonds, securities, money, travellers cheques, stamps or documents of any kind, musical instruments, typewriters, glass, china, antiques, pictures, sports gear whilst in use, pedal cycles, hearing aids, samples or merchandise, computers and computer related equipment, personal organisers, portable telephones, televisions, CD players, vehicles or accessories, boats and/or ancillary equipment.
- 12) Damage to fragile or brittle articles unless by fire or resulting from an accident to a sea-going vessel, aircraft or vehicle.
- 13) Any wilful act or negligence of the Insured Person.
- 14) Loss or damage caused by war, invasion, act of foreign power, hostilities (whether war be declared or not), civil war, riots (meaning tumultuous disturbance of the peace by a group of persons whether national or local, gravely threatening the social peace and order of the area), or rebellion, including terrorism, revolution, insurrection, military or the usurped power, or taking part in civil commotion or riot of any kind.
- 15) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising directly or indirectly caused by or contributed to by.
- 16) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any other nuclear waste or from the combustion of nuclear fuel.
 - a) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

BAGGAGE AND PERSONAL POSSESSIONS CLAIMS PROCEDURES

- 1) This coverage is provided for trips booked to American Express Meeting Card issued by American Express Europe S.A. in The Netherlands. As such all claims should be made to **Us** in The Netherlands using the contact details shown below.
- 2) The **Insured Person** shall supply **Us** with a written statement substantiating the claim, together with all certificates, information, evidence and receipts required by **Us** at the expense of the **Insured Person**.
- 3) When claiming under the Insurance the **Insured Person** must produce:
 - a) a receipt for the purchase of the original goods;
 - b) in the event of loss or theft the report of the Police or the **Public Conveyance Operator** (as appropriate).

- 4) In the event of a claim or question concerning a claim the **Insured Person** should contact:
Crawford & Company,
Postbus 626
3000 AP Rotterdam
K.P. van der Mandelelaan 50
3062 MB Rotterdam
Telefoon: 010-4583 55 35
Fax: 010-452 92 04
- 5) In the event that the Insured Person has a complaint about the service received, they should contact:
Crawford & Company,
Postbus 626
3000 AP Rotterdam
K.P. van der Mandelelaan 50
3062 MB Rotterdam
Telefoon: 010-4583 55 35
Fax: 010-452 92 04
- or
- De Directie van:
American Express Europe S.A.
Gebouw Amerika
Hoogoorddreef 15
1101 BA Amsterdam Zuidoost
- or
- Stichting Klachten Instituut Verzekeringen
P.O. Box 93257
2509 AN Den Haag
www.kifid.nl

Global Assist

This section provides details of Global Assist which operates for the benefit of individuals booked to the American Express Corporate Meeting Card.

The Global Assist benefit is serviced by Europ Assistance S.A. Irish branch (EAIB)

Ground Floor, Block B, Riverside IV, SJRQ, Dublin 2, Ireland, DO2 RR77.

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.

The Global Assist helpline provides immediate assistance in an emergency when travelling outside the UK. This emergency service is available exclusively to individuals whose travel is booked to the American Express Corporate Meeting Card. It operates 24 hours a day, every day of the year on +31 (0)20 504 80 00.

If you have a medical problem, a fully qualified English-speaking doctor is on hand to provide advice. When you need to see a doctor, dentist or optician, or you need to visit a local hospital, Global Assist can provide names, addresses and telephone numbers from a network of carefully selected specialists. EAIB can arrange hospitalisation, or a doctor to visit you where required. 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 in touch with the relevant embassy or consulate and provide the name of a local lawyer.

In respect of insurance cover provided by EAIB, the following statement applies.

EAIB will not provide cover, pay a claim or otherwise perform the services described in the policy if to do so would subject EAIB to:

- any sanction, prohibition or restriction under decisions of the United Nations; or
- any trade or economic sanctions under the laws or regulations of the European Union, France, the United Kingdom and/or the United States of America.

For further information please visit <https://www.europ-assistance.com/who-we-are-international-regulatory-information/>

This insurance provides cover in the countries included in the travel with the exception of the following countries and territories Iran, Syria, North Korea, the Crimean region and the Zaporizhia, Kherson, Donetsk and Luhansk regions, Belarus and the Russian Federation.

If You are a US citizen or resident and have travelled to Cuba and/or Venezuela, You must provide proof that You have travelled to Cuba and/or Venezuela in accordance with the laws of the United States before we can provide any service or make any payment.

For all the above services, Global Assist makes the necessary arrangements free of charge. Any other costs must be met by the Individual.

American Express Europe S.A.
Gebouw Amerika
Hoogoorddreef 15
1101 BA Amsterdam Zuidoost
Telephone: 020 - 504 8700

Registered at the Chamber of Commerce in Amsterdam.
Registration number 71660275

Branch office of:
American Express Europe S.A. has its registered office at Avenida Partenón 12-14, 28042, Madrid, Spain.
It is registered in Spain with fiscal identification number A-82628041.

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