

# SUMMARY OF PLATINUM BUSINESS CREDIT CARD BENEFITS SECTION 2

This document provides details of Global Assist for the benefit of American Express Cardmembers. The Global Assist benefit is serviced by Inter Partner Assistance Direktion für Deutschland of Garmischer Strasse 10 D-80339 Munich Germany with registration number HRB 98 866.

The Global Assist helpline provides immediate assistance in an emergency when travelling outside the UK. This emergency service is available exclusively to you as an American Express Cardmember and dependent members of your family travelling with you. It operates 24 hours a day, every day of the year on +44 (0) 845 456 6524

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. We can arrange hospitalisation, a doctor to visit you where required and an advance of medical expenses up to GBP 250

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, provide the name of a local lawyer, and an advance of legal fees up to GBP 250.

You can be advanced up to GBP 250 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.



# SUMMARY OF PLATINUM BUSINESS CREDIT CARD BENEFITS SECTION 1

This document is not a contract of insurance but summarises an insurance policy which provides insurance benefits and coverage held for the benefit of American Express Platinum Business Credit Cardmembers.

The insurance is underwritten by ACE European Group Limited under policy number 51UK429031.

Section 1.1 - Travel Accident  
Section 1.2 - Purchase Protection

The policy provides insurance coverage for the benefit of American Express Cardmembers. The policy is held by American Express Services Europe Limited of Belgrave House, 76 Buckingham Palace Road London SW1W 9AX, UK. Registered Number: 1833139 which is the only policyholder and only it has direct rights under the contract of insurance against the insurer. These rights are held for the benefit of (and in trust for) American Express Cardmembers. This document summarises the terms and conditions of the benefits available under the policy of insurance for UK American Express Platinum Business Credit Cardmembers; it does not give Cardmembers direct rights under the policy. Strict compliance with the terms and conditions is required if you are to receive a benefit.

Under the Financial Service Authority's conduct of business rules, Cardmembers will not be customers of ACE European Group Limited or of American Express Services Europe Limited. The provision of these insurance benefits to Cardmembers falls outside regulation by the Financial Services Authority.

## ELIGIBILITY

The benefits summarised in this document are dependent upon the use of the American Express Card as shown in each Section. American Express Services Europe Limited will give you notice if there are any material changes to the policy or if it is cancelled or expires without renewal on equivalent terms.

## GENERAL DEFINITIONS

The words below have special meaning and will appear in **bold** throughout **Sections 1.1 and 1.2**  
"**Administrator**" means the **Insurer** or its claims handling agent which is ACE European Group Limited  
"**Beneficiary**" means **You**, **Your** legally married spouse, domestic partner or same sex partner living at **Your** address, or dependent children under age 23, while on a **Covered Trip**  
"**Insurer**" means ACE European Group Limited, 100 Leadenhall Street London EC3A 3BP, authorised and regulated by the Financial Services Authority with registration number FRN 202803  
"**Our/Us/We**" means American Express Services Europe Limited  
"**Policy**" means the policy of insurance detailed above.  
"**You/Your**" means the holder of an American Express Platinum Business Credit Card including supplementary Cards issued by **Us** and billed in the United Kingdom.

## IMPORTANT THINGS TO KNOW for Sections 1.1 and 1.2

### Law of the Policy

The **Policy** and any rights or benefits arising from it are governed by the law of England and Wales whose courts alone shall have jurisdiction in any dispute. The **Policy** excludes the operation of the Contracts (Rights of Third Parties) Act 1999.

### Claiming Benefits

In relation to any benefit sought by **You**, **We** authorise **You**, as **Our** agent, to notify the **Insurer** (or its agent) and make a claim under the **Policy** on **Our** behalf and to agree, receive and/or direct payment in relation to all benefits available under the **Policies**. This authority does not extend to bringing legal proceedings against the **Insurer** whether in **Your** own name or in **Our** name; such proceedings can only be commenced by **Us**. Where a claim has been rejected by the **Insurer**, **We** reserve the right to decide, in **Our** absolute discretion, whether or not to bring any such proceedings and whether or not to make any ex gratia payments to **You**.  
If a claim is to be made, **You** must contact the **Administrator** set out below within 30 days of the event giving rise to the claim or as soon as possible after that.

## FAILURE TO COMPLY WITH THE SPECIFIED TIMEFRAME MAY PUT YOUR BENEFIT IN JEOPARDY

For **Travel Accident** (Section 1.1: reference number: 51UK400120), **Purchase Protection** (Section 1.2: reference number: 51UK400902). **You** should contact:  
~~ACE European Group Limited, Ashdown House, 125 High Street, Crawley, West Sussex, RH10 1DQ~~  
+44 (0) 1293 725839

Submission of a claim under the **Policies** does not relinquish **You** from **Your** responsibility to settle **Your** Card account in accordance with **Your** Cardmember Agreement.  
If **You** are unhappy about the standard of service, please write to the **Administrator** for the relevant benefit at the addresses listed above. If **You** are still unhappy, please write to **Us** at American Express Services Europe Limited of Belgrave House, 76 Buckingham Palace Road London SW1W 9AX, UK. Registered Number: 1833139



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American Express Services Europe Limited  
Registered Office: Belgrave House, 76 Buckingham Palace Road  
London SW1W 9AX, UK. Registered Number: 1833139  
is an Appointed Representative for insurance mediation activities only, of  
American Express Insurance Services Limited which is authorised and  
regulated by the Financial Services Authority.



## SECTION 1.1 TRAVEL ACCIDENT

### DEFINITIONS

The words below have special meaning when used in **Section 1.1**.

**"Benefit Amount"** means the amount of money the Insurer will pay depending on the **Loss** the **Beneficiary** sustains.

**"Bodily Injury"** means injury which:

- is caused by an accident; and
- is caused solely and directly by visible violent external means; and
- results in a **Loss** directly and independently of all other causes.

**"Covered Trip"** means:

- a trip by **Public Conveyance** where the entire fare has been charged to an American Express Card account, prior to any **Bodily Injury** occurring; and
- a trip taken by the **Beneficiary** between a point of departure and the final destination as shown on the **Beneficiary's** ticket.

**"Hijack"** means that the control of the **Public Conveyance** in which the **Beneficiary** is travelling is involuntarily passed from the regular crew to a person or persons who have used, or threatened to use, violent means to obtain such control.

**"Loss"** 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.

**"Public Conveyance"** means an air, land or water vehicle operated under license for the transportation of fare paying passengers.

### HOW AND WHEN CAN YOU BENEFIT?

- If during a **Covered Trip**, the **Beneficiary** suffers a **Bodily Injury** which:
  - occurs while riding as a passenger in, boarding or alighting from or being struck by a **Public Conveyance**; or
  - occurs while going directly to or whilst on the premises of an airport, seaport or railway station for the purpose of boarding an aircraft, ship or train for a **Covered Trip**; or
  - occurs while on the premises of an airport, seaport or railway station immediately after alighting from an aircraft, ship or train used for a **Covered Trip**; andwithin 365 days of the accident date results in a **Loss**, the **Insurer** will pay the applicable **Benefit Amount** in accordance with the **Benefit Schedule**.

Benefit Schedule	American Express Platinum Business Credit Card
Death	GBP 150,000
Loss of both hands or both feet	GBP 150,000
Loss of one hand and one foot	GBP 150,000
Loss of the entire sight of both eyes	GBP 150,000
Loss of the entire sight of one eye and the Loss of one hand or one foot	GBP 150,000
Loss of one hand or one foot or the entire sight of one eye	GBP 75,000

- In the event of an accident on a **Covered Trip**, which results in the disappearance, sinking or wrecking of the **Public Conveyance** and:
  - the **Beneficiary** is unavoidably exposed to the elements and as a result of such exposure, suffers within 365 days of the accident date a **Loss**; or
  - the **Beneficiary'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 **Beneficiary** has deceased as a result of **Bodily Injury**.

The **Insurer** will pay the applicable **Benefit Amount** in accordance with the **Benefit Schedule**, but before the **Insurer** does this, the administrator responsible for that person's estate must sign an agreement that they pay back that amount if the **Beneficiary** turns out to be alive.

- In the event of a **Hijack** the Insurer will pay the **Beneficiary**:
  - GBP 1,500 after the first 24 hours during which the **Beneficiary** is illegally detained; and
  - a further GBP 3,000 after the first 72 hours during which the **Beneficiary** is illegally detained.

### EXCLUSIONS

- The **Insurer** will not pay for any **Loss** caused by or resulting from:
  - the **Beneficiary's** suicide or attempted suicide regardless of mental state of health; or
  - declared or undeclared war; or
  - illegal acts of a **Beneficiary** or their designated beneficiary executor(s) or administrator(s), legal heir(s) or personal representative(s); or
  - 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.

### IMPORTANT THINGS TO KNOW

- The **Insurer** will not pay for more than one **Loss**, caused by a **Bodily Injury** to a **Beneficiary**, as a result of any one accident. In the event of more than one **Loss** the highest **Benefit Amount** will apply.
- The **Insurer** will not pay interest on any **Benefit Amount** payable.
- In the event of **You** having multiple American Express Cards or Accounts, the **Insurer** will not pay more than the highest **Benefit Amount** stated for any one **Loss** as a result of any one accident.
- The **Benefit Amount** for death, or any other **Benefit Amount** unpaid at the **Beneficiary's** death, will be paid to the **Beneficiary's** estate. The receipt from the estate to which the payment is made will fully discharge the **Insurer's** obligations under the **Policy**.

## SECTION 1.2 PURCHASE PROTECTION

### DEFINITIONS

The words below have special meaning when used in **Section 1.2**.

**"Eligible Item"** means an item

- is purchased solely for personal use; and
- the cost of which has been charged to **Your** American Express Card account; and
- is not listed as an item which the **Insurer** will not pay for; and
- that has had no previous owner; and
- is not purchased privately.

**"Purchase Price"** means the lower of the amounts shown on either **Your** billing statement or the store receipt for the **Eligible Item**.

### HOW AND WHEN CAN YOU BENEFIT?

- In the event of the theft or damage to an **Eligible Item** within 90 days of purchase, the **Insurer** will, at the **Insurer's** option, replace or repair the **Eligible Item** or pay **Us** to credit **Your** American Express card account with an amount not exceeding the **Purchase Price** of the **Eligible Item**, or GBP 20,000 in any one event, whichever is the lower.
- The **Insurer** will not pay more than GBP 20,000 in any one 365 day period.
- The **Insurer** will not pay more than GBP 2,500 in the aggregate for any one event in respect of jewellery, watches, precious metals and gem stones.

### EXCLUSIONS

- The **Insurer** will not pay:
  - for the first GBP 50 of any one claim; or
  - for damage to **Eligible Items** caused by physical abuse by a **Beneficiary**; or
  - for theft or damage to **Eligible Items** bought fraudulently by **You**; or
  - for false or fraudulent claims; or
  - for lost or stolen **Eligible Items** not reported to the Police within 48 hours of discovery and a written report obtained; or
  - for **Eligible Items** left unattended in a place accessible to the public; or
  - for normal wear and tear of **Eligible Items**; or
  - for mysterious disappearance of **Eligible Items**; or
  - for damage to **Eligible Items** caused by product defects; or
  - for theft or damage to **Eligible Items** in a motor vehicle or as a result of the theft of said motor vehicle; or
  - for theft or damage to **Eligible Items** caused by declared or undeclared war, confiscation by order of any government or public authority, or arising from illegal acts; or
  - for theft, or damage to jewellery, watches, precious metals and gemstones in baggage unless carried by hand and under a **Beneficiary's** personal supervision or under the supervision of a travelling companion previously known to a **Beneficiary**; or
  - for theft, or damage to cash, or its equivalents, travellers cheques, tickets or any negotiable instruments; or
  - for theft, or damage to animals and living plants; perishable goods, or
  - for theft, or damage to electronic items and equipment, including but not limited to, personal stereos, MP3 players, such as computers or computer-related equipment whilst at a **Beneficiary's** place of employment.

### IMPORTANT THINGS TO KNOW

- The benefit of the insurance under the **Policy** is supplementary, and not a substitute for other insurance, which also covers these benefits. This also applies to insurance policies that state that their coverage is subsidiary to others. The **Insurer** will only pay amounts to the extent that they have not been paid by other insurance. **You** have the choice of which insurer to contact. By contacting the **Insurer**, **You** agree to inform the **Insurer** of any other insurance coverage and seek reimbursement from the other insurer(s).
- Claims made for an **Eligible Item** belonging to a pair or set, will be paid to **You** up to the full **Purchase Price** of the **Pair or Set**, provided the items are not useable individually and cannot be replaced individually.
- If **You** purchase the **Eligible Item** as a gift for someone else, **You** may request the **Insurer** to pay a valid claim directly to the recipient of the gift.
- If an **Eligible Item** has been partially paid for with **Your** American Express Card, then the **Insurer** will only pay that percentage of the price.
- You** must exercise due diligence and do all things reasonably practicable to avoid any theft or damage to an **Eligible Item**.
- You** will need to transfer to the **Administrator**, on the **Administrator's** request and at **Your** expense, any damaged item or part of a pair or set, and assign the legal rights to recover from the party responsible up to the amount the **Insurer** has paid.
- Any **Eligible Item** which has been left unattended in a place accessible to the public and which is not subsequently recovered shall not constitute theft.