

## IMPORTANT THINGS TO KNOW

- 1) To support a request for benefit **You** need to provide:
  - a) a copy of the **Covered Flight** ticket; and
  - b) itinerary schedule verifying the relevant scheduled flight ticket(s) was charged to an American Express Card account; and
  - c) written confirmation of the **Delayed Flight Departure and Flight Cancellation, Missed Connection or Involuntary Denial of Boarding** from the airline; and
  - d) in respect of **Luggage Delay or Luggage Loss**, the Property Irregularity Report obtained from the airline; and
  - e) the appropriate American Express Card account receipts for all expenses.
- f) written evidence from the airline authorities of when the baggage was returned.
- 2) Departure times, transfer and destination points will be established by reference to the **Beneficiary's Covered Flight** ticket.
- 3) In the event that **You** are accompanied by one or more **Beneficiary**, or Supplementary Cardmembers under the same American Express Card account, the benefits stated here will be shared between **You** and the **Beneficiaries** and the Supplementary Cardmembers. This will not apply where if a **Beneficiary** has a separate American Express Card account.
- 4) All information and evidence required by the **Insurer** or the **Administrator** shall be provided at the expense of the **Beneficiary** or his or her personal representative(s).
- 5) Benefits reimbursed by the **Insurer** will be credited to the **Your** American Express Card Account.

# SUMMARY OF GOLD BUSINESS 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 fur 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 GOLD BUSINESS 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 Gold Business Cardmembers. The insurance is underwritten by ACE European Group Limited under policy number 51UK429031.

Section 1.1 - Travel Accident  
Section 1.2 - Travel Inconvenience

The policy provides insurance coverage for the benefit of American Express Cardmembers. The policy is held by American Express Services Europe Limited of Portland House, Stag Place, London, SW1E 5BZ 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 Gold Business 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

**Section 1.1** – ACE European Group Limited  
**Section 1.2** - "**Administrator**" - AXA Assistance Claims Centre Ltd

"**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 (Section 1.1)** and a **Covered Flight (Section 1.2)**.

"**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 Gold Business 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) **You** should contact: ACE European Group Limited, Ashdown House, 125 High Street, Crawley, West Sussex. RH10 1DD +44 (0) 1293 725830

For **Travel Inconvenience** (section 1.2: reference number: 51UK400124), **You** should contact: American Express on (44) (0) 870 600 0342 where you will be given a series of options to choose from to ensure your call is dealt with appropriately.

CAM1706 04/07

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.



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 American Express Insurance Services Europe Limited., 3rd Floor, Lanchester House, Trafalgar Place, Brighton, BN88 1NA.

(44) (0) 870 600 0342. If **You** are still unhappy, please write to **Us** at American Express Services Europe Limited, Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX.

## 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 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	Benefit Amount
Death	GBP 250,000
<b>Loss</b> of both hands or both feet	GBP 250,000
<b>Loss</b> of one hand and one foot	GBP 250,000
<b>Loss</b> of the entire sight of both eyes	GBP 250,000
<b>Loss</b> of entire sight of one eye and the <b>Loss</b> of one hand or one foot	GBP 250,000
<b>Loss</b> of one hand or one foot or the entire sight of one eye	GBP 125,000

- 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 TRAVEL INCONVENIENCE

### DEFINITIONS

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

**"Covered Flight"** means a flight

- On which a **Beneficiary** is booked to travel, where the entire fare has been charged to an American Express Card account in advance of the scheduled departure time; and
- is on an aircraft operated by an airline, licensed by the relevant authorities for scheduled air transportation; and
- that is a scheduled flight in accordance with such license and maintains schedules and tariffs for passenger service between named airports at specific times as published in the OAG World Airways Guide or similar publication.

**"Delayed Flight Departure and Flight Cancellation"** means where the departure of a **Covered Flight** is delayed for more than 4 hours from its scheduled departure time or is cancelled, and no alternative transportation is made available to the **Beneficiary** within 4 hours of the scheduled departure time.

**"Involuntary Denial of Boarding"** means that the **Beneficiary** has checked in or attempted to check in for a **Covered Flight**, within the published check-in times and has been involuntarily denied boarding as a result of overbooking.

**"Luggage Delay"** means that the **Beneficiary's** accompanied checked-in luggage is not delivered within 6 hours of the **Covered Flight's** arrival at its destination point.

**"Luggage Loss"** means that the **Beneficiary's** accompanied checked-in luggage is not delivered within 48 hours of the **Covered Flight's** arrival at its destination point.

**"Missed Connection"** means that the **Beneficiary's** confirmed onward connecting **Covered Flight**, is missed at the transfer point:

- due to the late arrival of the **Beneficiary's** incoming confirmed connecting **Covered Flight**; and
- no alternative onward transportation is made available to the **Beneficiary** within 4 hours of the actual arrival time of the incoming **Covered Flight**.

### HOW AND WHEN CAN YOU BENEFIT?

- In the event of **Delayed Flight Departure and Flight Cancellation**, the **Insurer** will pay **Us** to reimburse **Your** American Express Card account charges up to GBP 200 incurred between the scheduled and actual departure times, for restaurant meals, refreshments and hotel accommodation.
- In the event of **Involuntary Denial of Boarding**, the **Insurer** will:
  - pay **Us** to reimburse **Your** American Express Card account charges up to GBP 200 incurred between the scheduled and actual departure times, for restaurant meals and refreshments; and
  - in addition, if the **Beneficiary** is delayed for more than 6 hours or past 10 p.m. on the date of scheduled departure, whichever occurs first, the **Insurer** will pay **Us** to reimburse **Your** American Express Card account charges up to a further GBP 400 for hotel accommodation and services used prior to actual departure;
  - The **Insurer** will not pay more than 5 claims for **Your** benefit in any one 365 day period.
- In the event of a **Missed Connection**, the **Insurer** will pay **Us** to reimburse **Your** American Express Card account charges up to GBP 200 incurred between the scheduled and actual departure times, for restaurant meals, refreshments and hotel accommodation used.
- In the event of **Luggage Delay** or **Luggage Loss**, the **Insurer** will pay **Us** to reimburse **Your** American Express Card account charges incurred, at the scheduled destination, for the emergency purchase of essential clothing and toiletries prior to the return of the luggage, as follows:
  - Luggage Delay** up to GBP 200;
  - Luggage Loss** up to an additional GBP 400;
  - The **Insurer** will not pay more than 3 claims for **Your** benefit in any one 365 day period.

### EXCLUSIONS

- The benefit does not apply to **Luggage Delay** or **Luggage Loss**:
  - on the flight returning the **Beneficiary** to their place of domicile; or
  - as a result of confiscation or requisition by customs or other government authority.
- The **Insurer** will not pay any amounts:
  - not incurred on an American Express Card Account;
  - in order **Delayed Flight Departure and Flight Cancellation**, **Missed Connection**, or **Involuntary Denial of Boarding**; for any items purchased from Duty Free, charges for telephone and/or alternative travel; or
  - in order **Luggage Delay** or **Luggage Loss**; for any items purchased from Duty Free other than essential items of clothing or toiletries; or
  - if the **Beneficiary** fails to notify the relevant airline authorities of missing luggage at the destination point and obtain a Property Irregularity Report or fails to take reasonable measures to save or recover delayed and/or lost luggage; or
  - for **Involuntary Denial of Boarding** where the **Beneficiary** voluntarily accepts compensation from the airline in exchange for not boarding;
  - if the **Beneficiary** does not obtain proof regarding the **Delayed Flight Departure and Flight Cancellation**, or **Missed Connection** or **Involuntary Denial of Boarding**.