

American Express Corporate Meeting Card Insurance

Cover is effective from 31 January 2017

This booklet contains important information about Your American Express Corporate Meeting Card complimentary insurance and should be read carefully and stored in a safe place. We recommend that You take this with You when You travel.

Please familiarise Yourself with its contents and refer to it in the event of a claim situation. We want to ensure You are clear about what Your American Express Corporate Meeting Card complimentary insurance covers You for. So if You are unclear about anything in this document, please call the number below and our insurance team will be happy to assist You with any enquiries.

Please note that amounts quoted are in Australian dollars.

TRAVEL INSURANCE COVER

American Express Corporate Meeting Card

24 Hour Business Travel Accident Cover
Transport Accident Card Account Waiver Cover
Business Trip Completion Cover

ACTIVATION OF TRAVEL INSURANCE COVER:

American Express Corporate Meeting Card: Purchase of Transportation Costs on an American Express Corporate Meeting Card.

For all cover and claims inquiries, please contact Chubb for assistance

Chubb Insurance (ABN 23 001 642 020, AFS Licence No. 239687)
Australia Limited (**Chubb**) is the insurer.

Chubb can be contacted as follows:

Address: Grosvenor Place, Level 38, 225 George Street,
SYDNEY NSW 2000 Australia
Postal Address: GPO Box 4065, SYDNEY NSW 2001
Telephone: 1800 688 640
Facsimile: +61 2 9335 3467

Terms and Conditions

Important Information about this cover

These Terms and Conditions set out important information about 24 Hour Business Travel Accident Cover for American Express Corporate Meeting Card Travellers.

These Terms and Conditions explain the nature of the arrangement and its relevant benefits and risks.

American Express International Inc. (ABN 15 000 618 208, AFS Licence No. 237996) of 12 Shelley Street, SYDNEY 2000 (AEII) holds a Master Policy (American Express Business Card Policy Number 09NACCOMEC, the "Master Policy") with the insurer Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687) of Grosvenor Place, Level 38, 225 George Street, SYDNEY NSW 2000 Australia (Chubb).

Under the Master Policy, You get automatic access to the benefits detailed in these Terms and Conditions (subject to the relevant terms and conditions specified) provided by Chubb as the insurer. You are not charged by Chubb for these benefits and can access the benefits if You are an American Express Corporate Meeting Card Traveller.

This is pursuant to a statutory right under section 48 of the Insurance Contracts Act 1984 (Cth). AEII is not the insurer, does not guarantee or hold this right on trust for You and does not act as Chubb's agent (that is, on behalf of Chubb). Neither AEII nor any of its related corporations are Authorised Representatives (under the Corporations Act 2001 (Cth)) of Chubb or any of its related companies.

AEII is not authorised to provide any advice, recommendations or opinions about this insurance to Corporate Meeting Card Travellers on behalf of Chubb.

No advice is provided by Chubb on whether this insurance is appropriate for Your needs, financial situation or objectives. Before deciding, You should read these Terms and Conditions carefully and contact Chubb if assistance is required.

There is no obligation to accept any of the benefits of this cover. However, if You wish to make a claim under the cover provided in the Terms and Conditions, You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document. Please read this document carefully and keep it in a safe place.

Please keep detailed particulars and proof of any loss including, but not limited to, the sales receipt and credit card account statement showing any purchases made.

These Terms and Conditions were prepared on 24 February 2010.

Updating these Terms and Conditions

Information in this document may be updated where necessary. A paper copy of any updated information is available to You at no cost by calling AEII on 1300 362 639. Chubb will issue a new document or a supplementary document to AEII, to advise of a change to the existing Terms and Conditions or to make any necessary corrections.

Definitions

The following words when used with capital letters in this document have the meaning given below.

"American Express Corporate Meeting Card Traveller" means an individual whose travel is booked to an American Express Corporate Meeting Card issued by American Express Australia Limited (ABN 92 108 952 085 AFSL Number 291313), billed from Australia and in Australian Dollars, and includes their Spouse and Dependent Children if:

1. They are travelling with the American Express Corporate Meeting Card Traveller on a Business Trip at the request and expense of the Sponsoring Organisation; and
2. Their Transportation Costs are charged to the Sponsoring Organisation's American Express Corporate Meeting Card.

"Business Trip" means a bona fide business trip on assignment by, or 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.

"Close Relative" means a Spouse, parent, parent-in-law, step-parent, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half brother, half sister, fiancé(e), niece, nephew, uncle, aunt, stepchild, grandchild or grandparent provided such person is at the relevant time not more than eighty (80) years of age.

"Common Carrier Conveyance" means an air, land or water vehicle (other than a rental vehicle or Private Charter aircraft) operated by a common carrier licensed to carry passengers for hire (including taxis and airport limousines).

"Common Carrier Conveyance Trip" means a trip:

- (i) taken by You between the point of departure and the final destination as shown on Your ticket; and
- (ii) for which the fare has been charged to Your American Express Corporate Meeting Card prior to any event.

"Corporate Meeting Card Traveller" means an individual whose travel is booked to an American Express Corporate Meeting Card.

"Country of Residence" means Australia.

"Dependent Child(ren)" means the American Express Corporate Meeting Card Traveller's legally dependent child(ren) up to and including the age of twenty-two (22), including stepchild(ren) or legally adopted child(ren), who are wholly dependent on the American Express Corporate Meeting Card Traveller for financial support.

"Doctor" means a legally registered medical practitioner or dentist who is not You or Your relative.

"Event" means all instances of 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 seventy-two (72) consecutive hours and within a 16 kilometre radius and no instance of Injury occurring outside such period and/or radius shall be included.

"Injury" means bodily injury which:

- (i) is caused by accidental, violent, external and visible means (the **accident**) and results solely and directly from the accident and independently of all other causes; and
- (ii) causes a Loss, within one hundred (100) days of the accident.

"Loss" means, with reference to:

- (i) a foot, complete and permanent severance at or above the ankle joint;
- (ii) a hand, complete and permanent severance at or above the wrist;
- (iii) an eye, the irrecoverable loss of the entire sight of such eye.

"Manual Work" means 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 labouring of any kind.

"Private Charter" means a flight or flight(s) during Your Trip on an aircraft where You and Your travelling companions are the only passengers.

"Return Trip" means Your return from a Business Trip commencing when You go directly to Your Common Carrier Conveyance until You return to Your home or place of regular employment.

"Scheduled Airline" means an airline listed in the official airline guide or equivalent and the air carrier holds a certificate, licence or similar authorisation for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and, in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times. Scheduled Airline does not include Private Charter.

"Scheduled Flight" means a flight in an aircraft on a Scheduled Airline.

"Sponsoring Organisation" means the corporation, partnership, association, proprietorship or any parent, subsidiary or affiliate thereof who is authorised to book travel to an Australian issued or Australian billed American Express Corporate Meeting Card.

"Spouse" means an American Express Corporate Meeting Card Traveller's husband, wife, fiancé(e) or de facto and/or life partner with whom the American Express Corporate Meeting Card Traveller has continuously cohabited for a period of six (6) months or more.

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

- a) that involves the following or preparation for the following:
 - (i) use of, or threat of, force or violence; or
 - (ii) commission of, or threat of, force or violence; or
 - (iii) commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- b) when one (1) or both of the following applies:
 - (i) 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; and/or
 - (ii) 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.

"Trip" means a journey commencing with a Common Carrier Conveyance Trip.

Cover for a Trip ceases at the earlier of:

- when You return to Your residence; and
- immediately after thirty (30) consecutive days.

Each journey must commence and end in Your Country of Residence.

"You/Your" means any person provided they are a Corporate Meeting Card Traveller.

"We/Our/Us" means Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687).

Benefits and Scope of Cover

The terms of cover set out below describe the benefits provided to You pursuant to the Master Policy and the terms and conditions which apply. By way of summary only, You are, from the time You become an American Express Corporate Meeting Card Traveller until the time access to the benefit terminates (see below), entitled to coverage for:

AMERICAN EXPRESS CORPORATE MEETING CARD INSURANCE COVER			
Section	Benefit	Maximum Sum Insured (AUD)	Summary
A	24 Hour Business Travel Accident Cover	\$150,000	Cover for: <ul style="list-style-type: none"> • Loss arising while riding as a passenger on, or transport to/from a Common Carrier Conveyance • Loss arising while in a departure or destination terminal • Loss arising from Exposure and Disappearance.
B	Transport Accident Card Account Waiver Cover	\$10,000	Cover for the outstanding balance of Your American Express Corporate Meeting Card at the time of the accident should You suffer a Loss under Section (A).
C	Business Trip Completion Cover	\$10,000	Cover for Alternative Employee Expenses as a result of Your accidental death, Serious Injury or Serious Sickness, or accidental death of a Close Relative.

This is a summary only. Please refer to each benefit section of the document for a complete list of benefit limits and applicable terms and conditions.

Termination

Cover will terminate at the earlier of the following:

- cancellation of Your American Express Corporate Meeting Card; or
- termination of the Master Policy.

The cover provided is subject to any endorsements and/or amendments to the Master Policy from time to time.

This document replaces and supersedes any certificates that have been previously issued or details of terms of cover for the Master Policy provided prior to the preparation date on the front page of this document.

SECTION (A) 24 HOUR BUSINESS TRAVEL ACCIDENT COVER

Cover

Coverage begins when the *American Express Corporate Meeting Card Traveller* leaves their residence or place of regular employment for the purpose of going on a Business Trip or at the time charges for Transportation Costs have been made to an American Express Corporate Meeting Card account, whichever occurs last.

For Business Trips lasting thirty (30) consecutive days or less, coverage remains continuously in effect until the *American Express Corporate Meeting Card Traveller* returns to their residence or place of regular employment, whichever occurs first.

For Business Trips longer than thirty (30) consecutive days, coverage ceases at 12:01 am at the *American Express Corporate Meeting Card Traveller's* location on the thirty-first (31st) day of a Business Trip. Coverage is reactivated when the Covered Person begins the Return Trip.

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document.

1. Loss arising while riding as a passenger in a Common Carrier Conveyance

If whilst on a Common Carrier Conveyance Trip You sustain an Injury as a result of riding as a passenger in, or boarding or alighting from, or being struck by a Common Carrier Conveyance, We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

2. Loss arising from transport to/from a Common Carrier Conveyance

If whilst on a Common Carrier Conveyance Trip You sustain an Injury as a result of riding as a passenger in a Common Carrier Conveyance:

- (a) when going directly to a point of departure (as designated on Your ticket) for the purpose of boarding a Common Carrier Conveyance; or
- (b) when leaving a destination after alighting from a Common Carrier Conveyance.

We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

3. Loss arising while in a departure terminal or destination terminal

If whilst on a Common Carrier Conveyance Trip You sustain an Injury due to an accident while You are in either the point of departure terminal or destination terminal (both as designated on Your ticket), We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

4. Loss arising from Exposure

If whilst on a Common Carrier Conveyance Trip You are unavoidably exposed to the elements and sustain an Injury, other than loss of life, due to an accident which results in the disappearance, sinking or wrecking of the Common Carrier Conveyance on which You were travelling, We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

5. Loss arising from Disappearance

If whilst on a Common Carrier Conveyance Trip You disappear due to an accident which results in the disappearance, sinking or wrecking of the Common Carrier Conveyance on which You were travelling, and Your body has not been found within fifty-two (52) weeks after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that You suffered loss of life and We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

6. Benefit Amounts and Covered Limits

The maximum aggregate limit payable by Us under the 24 Hour Business Travel Accident Cover any one (1) Event of AUD\$11,000,000, irrespective of the number of covered Corporate Meeting Card Travellers. Benefit limits are otherwise as follows:

Loss type	Benefit Amount (AUD)
Loss of life	150,000
Dismemberment:	
Loss of both hands or both feet	150,000
Loss of one (1) hand and one (1) foot	150,000
Loss of entire sight of both eyes	150,000
Loss of entire sight of one (1) eye and one (1) hand or one (1) foot	75,000
Loss of one (1) hand or one (1) foot	75,000
Loss of the entire sight of one (1) eye	75,000

Terms and Conditions applicable to 24 Hour Business Travel Accident Cover

- In no event will We pay for more than one (1) Loss sustained by You as a result of any one (1) accident. Where more than one (1) type of Loss is sustained, the benefit will be paid for the greatest Loss amount.
- If You are entitled to make a claim We will only make one (1) payment equal to the highest benefit amount payable under any of the American Express cards which provide cover in relation to the accident and Loss in question.
- Benefits will be paid in Australian currency to You or equally to the beneficiaries in the first of the following classes where there is a living member, Your:
 - spouse;
 - children, including legally adopted children;
 - parents;
 - brothers and sisters; or
 - estate.In determining such person or persons, We may rely upon an affidavit by a member of any of the classes of preference beneficiaries described above. Payment based upon such affidavit shall fully discharge Us from all obligations under the cover. Any amount payable to a minor may be paid to the minor's legal guardian. Benefits for all other Losses sustained by You will be paid to You, or in the event of Your accidental death to Your beneficiaries.
- If the total sum of benefit amounts relating to a single Event from all covered Corporate Meeting Card Travellers associated with a single group company exceeds AUD\$11,000,000, Your benefit amount will be reduced pro-rata such that Our total liability arising from that Event is AUD\$11,000,000.

The AUD\$11,000,000 limit shall be applied separately to each group company involved in the Event. The AUD\$11,000,000 limit shall apply regardless of group company holding multiple American Express Corporate Meeting Cards.

Excess applicable to 24 Hour Business Travel Accident Cover

- Nil excess

SECTION (B) TRANSPORT ACCIDENT CARD ACCOUNT WAIVER COVER Cover

Cover is provided under this part for the following benefit, subject to all terms, conditions and limitations set out in this document.

1. Payment of outstanding balance of American Express Corporate Meeting Card

If You suffer a Loss under Section (A) Transport Accident Cover, then in addition to the benefit payable under Section (A), We will also pay the outstanding balance of the American Express Corporate Meeting Card account on which Your Trip was booked as at the time of the accident (including American Express Corporate Meeting Card charges incurred prior to the accident and not yet billed), up to AUD10,000.

Exclusions under Transport Accident Card Account Waiver Cover

- We will not pay any amounts identified on Your American Express Corporate Meeting Card account monthly statement issued prior to the accident which are more than ninety (90) days overdue for payment.

Excess applicable to Transport Accident Card Account Waiver Cover

- Nil excess

SECTION (C) BUSINESS TRIP COMPLETION COVER

Specific Definitions under Business Trip Completion Cover

"Alternative Employee Expenses" mean all reasonable and necessary expenses incurred in sending a substitute person to complete Your original Trip and objectives.

"Serious Injury" or "Serious Sickness" means injury or sickness which entirely prevents You from completing all or the necessary part of Your business objectives for the Trip and which, based on medical evidence, is likely to last for longer than the available time to complete Your business objectives of the Trip. Such total disablement must commence while You are on the Trip.

Cover

Cover is provided under this part for the following benefit, subject to all terms, conditions and limitations set out in this document.

1. Alternative Employee Expenses

If as a result of Your accidental death, Serious Injury or Serious Sickness, or the accidental death of a Close Relative whilst on a Common Carrier Conveyance Trip, Your company necessarily incurs Alternative Employee Expenses, We will pay expenses incurred for:

- return airfares at the same class as the original ticket limited to AUD10,000; and
- accommodation and meal expenses to a maximum of AUD3,000 and other essential expenses incurred in transportation of the substitute person limited to AUD150.

Exclusions under Business Trip Completion Cover

We will not cover any loss caused or contributed to by:

- Injury or sickness where the Common Carrier Conveyance Trip was taken against the advice of a Doctor.
- Pregnancy or any complication thereof.

Excess applicable to Business Trip Completion Cover

- Nil excess

GENERAL TERMS AND CONDITIONS APPLICABLE TO ALL SECTIONS

General Exclusions

We will not cover loss under all sections of these Terms and Conditions caused or contributed by:

- Alcohol intoxication as defined in the jurisdiction where the accident occurred and/or acting under the influence of alcohol above the permitted legal limit.

- Intentionally self-inflicted injury, suicide, self-destruction or any attempt of threat while sane.
- Travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.).
- Declared or undeclared war or any act thereof; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the injury occurs shall not be deemed an act of war.
- Service in the military, naval or air service of any country.
- Participation in any military, police or fire-fighting activity.
- Activities undertaken as an operator or crew member of any conveyance.
- Flying in military aircraft or any aircraft which requires special permits or waivers.
- Commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries.
- Direct or indirect, 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.
- Taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor.
- Taking of alcohol in combination with any drug or medication.
- An act of Terrorism.
- Any condition that results in a fear of flying or travel related phobias.
- Participation in Manual Work.

General Conditions

- You must not agree to limit or exclude any right of recovery You may have against a third party for loss, damage or liability that is or may be subject to a claim under this cover. You agree that We have the right to pursue Your rights of recovery against a third party (where permitted by law) for loss, damage or liability that is or is likely to be subject to a claim under this cover and You must do everything reasonably necessary to assist Us to do so.
- If You make a claim under this cover, You must provide Us with details of all other insurances that You are aware of that may cover the loss, damage or liability that is subject to the claim.
- To the extent permitted by law, We will only provide cover to You in excess of loss, damage of liability that is covered by any of the following types of insurance entered by You, either before or after You have access under this cover:
 - insurance that you are required to effect under Australian laws;
 - travel insurance;
 - life insurance;
 - consumer credit insurance;
 - credit card insurance;
 - private health insurance;
 - home and contents insurance;
 - business insurance;
 - public liability insurance;
 - income protection insurance;
 - third party property motor vehicle insurance; or
 - comprehensive motor vehicle insurance; and
 - insurance entered into by someone else, either before or after You have access under this cover, which provides cover to You.

MAKING A CLAIM

If You fail to comply with the terms and conditions of this cover, We may be entitled to refuse to pay or reduce any claim that may be payable.

Please first read the relevant section of the specific benefit and general terms and conditions to determine what is covered, noting particularly any conditions and exclusions and/or requests for specific data relating to Your claim.

- A written notice of a claim must be addressed to The Claims Department, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, within twenty (20) days after the occurrence or commencement of any loss covered under these sections or as soon as reasonably practicable thereafter.
- For a claim form please contact Us on 1800 688 640.
- Benefits will be payable upon receipt of written proof, as required by Us, of a legitimate covered loss.
- We will make payments within thirty (30) days if You are entitled to receive reimbursement.

All information and evidence required by Us or Our agents shall be furnished at the expense of You or Your personal representative and shall be in such form and of such nature as We may prescribe.

DISPUTE RESOLUTION

If at any time You have an unresolved complaint about Our products or services, You can access Our complaints handling and dispute resolution service.

Our Retail Customer Assurance Charter describing this process is available on request from Us on +61 2 9335 3200 or email customerservice.AUNZ@Chubb.com. Your query or complaint will then be reviewed. If You are unhappy with the outcome of this review, You may refer Your dispute to Our Internal Dispute Resolution Service (IDR Service) (email DisputeResolution.AU@Chubb.com). Our IDR Service is committed to responding to You within fifteen (15) working days.

If You are unhappy with the outcome of Our IDR Service's review of Your dispute, You may take Your dispute, at no cost to You, to the Financial Ombudsman Service (FOS) provided the dispute falls within FOS's Terms of Reference and jurisdictional limits. FOS can make decisions which We are obliged to comply with. Further information about FOS, including its Terms of Reference and jurisdictional limits, is available by contacting them at:

Postal Address: GPO Box 3
MELBOURNE VIC 3001
Telephone: 1300 780 808
Facsimile: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

PRIVACY

Chubb Insurance Australia Limited ("Chubb") is committed to protecting your privacy. Chubb collects, uses and retains your personal information in accordance with the National Privacy Principles. Our detailed privacy policy is available on our website at www.chubb.com/au.

Chubb collects your personal information (which may include health information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim. We collect the information to assess your application for insurance, to provide you or your organisation with competitive insurance products and services and administer them and to handle any claim that may be made under a policy. If you do not provide us with this information, we may not be able to provide you or your organisation with insurance or to respond to any claim.

We may disclose the information we collect to third parties, including contractors and contracted service providers engaged by us to deliver our services or carry out certain business activities on our behalf (such as assessors and call centres), other companies within the Chubb Group, other insurers, our reinsurers, and government agencies (where we are required to by law). These third parties may be located outside Australia.

You agree to us using and disclosing your personal information as set out above. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer.

From time to time, we may use your personal information to send you offers or information regarding our products that may be of interest to you. If you do not wish to receive such information, please contact our Privacy Officer using the contact details provided below.

If you would like to access a copy of your personal information, or to correct or update your personal information, please contact our customer relations team on 1800 815 675 or email CustomerService.AUNZ@Chubb.com.

If you have a complaint or want more information about how Chubb is managing your personal information, please contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001. Tel: +61 2 9335 3200 or email Privacy.AU@Chubb.com.