



# American Express® Corporate Card & Business Travel Account

## Insurance Documentation

This documentation provides a description of the insurance cover provided with the American Express Corporate Card and Business Travel Account in Denmark and contains:

1. Policy Terms and Conditions
2. Terms of Business

### 1. POLICY TERMS AND CONDITIONS

These terms and conditions are a translation of the Danish terms and conditions of the group policy held by American Express in Denmark. In case the version should differ, the version in the Danish language will be the governing version. The terminology used will be interpreted in accordance with Danish law and practices. The insurance cover is arranged by American Express Europe Denmark, a branch of American Express Europe S.A., Spain (hereinafter referred to as "American Express Denmark"), with the insurance company Chubb European Group, Denmark, Branch of Chubb European Group SE, French Insurance Company, visiting address Kalvebod Brygge 45, 2nd floor -1560 Copenhagen V. to benefit American Express Corporate Cardmembers and people travelling on an American Express Business Travel Account.

This document supercedes all previous provisions concerning travel accident insurance and flight/baggage delays, etc, issued by American Express in Denmark.

#### **Description of American Express Insurance cover for Corporate Cardmembers and Business Travel Account**

The following contains a description of the benefits resulting from the group insurance policy signed by American Express Denmark and which covers Corporate Cardmembers (Cardmember) and the Cardmember's immediate family (more closely defined as the Insured below). The policy has been issued by Chubb European Group, Denmark, a branch of Chubb European Group SE (hereinafter called the Insurer). The policyholder and the group representative is American Express Denmark, which possesses all rights and obligations in relation to the Insurer. American Express Denmark and the Insurer grants the Insured the right to report damage and to receive compensation directly from the Insurer in conformity with the terms and conditions indicated below. The Insured therefore has the following benefits if the conditions described here are fulfilled and if the instructions indicated are followed. As a Cardmember, you are covered automatically by the benefits of the group insurance policy. However, you can notify American Express or the Insurer at any time that you no longer want to share in these benefits, after which you will no longer be covered by the group insurance policy. Note that this is not an insurance contract, but a description of the group insurance contract that American Express has entered into, which contains benefits for Cardmembers, the immediate family of Cardmembers and people travelling on an American Express Business Travel Account (more closely defined as the Insured) as covered.

#### **Variation or cancellation of insurance cover**

From time to time, the benefits may change, as determined by the Insurer American Express Denmark also reserves the right to add, change or withdraw the insurance benefits under these terms and conditions:

1. for legal or regulatory reasons; and/or
2. to reflect new industry guidance and codes of practice; and/or
3. to reflect legitimate cost increases or reductions associated with providing this insurance; and/or
4. for any other legitimate commercial reason, for example in the event of a change of Insurer.

**Any such variation of cover and/or cancellation of the group policy will be communicated to the Cardmember either directly or via the holder of the Corporate Card Account under which the Card is issued, and to the holder of a Business Travel Account. Changes will be effective no less than 30 days after such communication is sent to the address provided by the accountholder or the Cardmember.**



## GENERAL DEFINITIONS

### Insured defined as being the following:

1. A person travelling whose journey has been paid for using a valid American Express Corporate Card or an American Express Business Travel Account issued by American Express.
2. The spouse or cohabitant of the Cardmember. The term 'cohabitant' is used to mean that person who lives with the Cardmember under similar circumstances to a spouse, and who is registered as living at the same address as the Cardmember.
3. Children under the age of 23 living at home, including foster children, for whom the Cardmember has official guardianship. Spouses/cohabitants and children are insured, even when they are travelling on their own, on condition that the policy's other conditions have been fulfilled.

### Benefits cover the following insured incidents:

1. Accident
2. Flight delay and cancellation, and baggage delay

A more detailed description of the individual insured incidents and conditions of cover is given below.

#### 1. Accident

##### Definitions

The term '**Accident**' is used to mean a chance incident, not intentionally occasioned by the Insured, occurring suddenly due to some external influence on the body resulting in demonstrable physical injury. The term '**Travel**' is used to mean travel on a public means of transport while the insurance contract between American Express and the Insurer is in force, if payment for that travel has been made via the American Express Corporate Card or Business Travel Account before the accident occurred. The Travel covers the journey between the point of departure and the point of arrival as stated in the Insured's ticket. The term '**Return Travel**' is used to mean travel on a public means of transport, where payment for the travel has been made by an American Express Corporate Card or a Business Travel Account before the accident occurred, where the travel takes place between a point of departure and a point of arrival as stated on the return section, or the last part, of the Insured's ticket. The term '**Public Means of Transport**' is used to mean a means of transport that has a concession for conveying paying passengers.

The term '**Paying Organisation**' is used to mean either

a) a Danish company, partnership, association or sole trader business, which is authorised to make travel bookings for American Express Corporate Card or Business Travel Account issued by American Express, or a parent company or subsidiary or associated business that has a valid American Express Card Account with American Express

b) a non-Danish organisation, company, partnership, association or sole trader business, which is authorized to make bookings for travel solely on an American Express Corporate Card or Business Travel Account issued by American Express.

The term '**Loss**' is used to mean, when it refers to hands and feet, complete and permanent loss of use, including physical separation at or above the ankle or wrist; when it refers to the eyes, it is understood to mean irretrievable loss of vision in the affected eye; and death.

The term '**Terrorism**' is used to mean actions against persons, organisations or property of any kind,

1. which involves the following, or makes preparations for the following:

- a) use of, or threats of, violence or some other use of force, or
- b) performance of, or threats of, hazardous actions, or
- c) performance of, or threats of, an action, which destroys or stops an electronic system, a communications system, an information system or a mechanical system, and

2. in which one or both of the following have been fulfilled:

- a) the purpose is to threaten or force a government or civil population, or any part thereof, or to disrupt a segment of the economy;
- b) it appears as though the purpose is to threaten or compel a government, or to promote political, ideological, religious, social or economic purposes, or to express (or express opposition to) a philosophy or an ideology.

#### How and when am I covered?

**1.1** The insurance policy covers Accidents, which happen to the Insured in conjunction with Travel and Return Travel, if the Accident

a) occurs during conveyance as a passenger on, or while boarding or alighting from a Public Means of Transport, or is hit by a Public Means of Transport, or

b) occurs on direct route to, or in, an airport, railway station or ferry terminal, with the purpose of boarding an aircraft, train or ferry to undertake Travel or Return Travel, or



c) occurs while the Insured is in an airport, railway station or ferry terminal immediately after alighting from a Public Means of Transport, which has been used for Travel or Return Travel; and if, within a maximum of 365 days of the date of accident, a Loss, as described in the Cover Schedule below, is finally established. The consequences of an Accident in conjunction with Travel or Return Travel will be covered in accordance with the amounts of cover indicated in the Cover Schedule.

**1.2** In addition, the insurance policy covers 24 Hour Business Travel, and will provide cover if

- a) the insured suffers an Accident within 30 days of Travel, but before Return Travel, and
- b) full payment has been made for the Travel or Return Travel via an American Express Corporate Card or Business Travel Account before the Accident, and
- c) the Accident occurs, while the Insured is travelling under the instructions of the Paying Organisation with the purpose of taking care of the Paying Organisation's business affairs. However, the cover does not encompass daily travel to and from work, private business, or vacations, and
- d) if, within a maximum of 365 days of the date of accident, a Loss, as described in the Cover Schedule below, is finally established. The consequences of an Accident occurring during 24 Hour Business Travel will be covered in accordance with the amounts of cover indicated in the Cover Schedule.

Cover Schedule	Accident occurring during Travel and Return Travel	24 Hour Business Travel
Death	DKK 1 600 000	DKK 1 600 000
Loss of both hands or both feet	DKK 1 600 000	DKK 1 600 000
Loss of one hand and one foot	DKK 1 600 000	DKK 1 600 000
Complete Loss of vision in both eyes	DKK 1 600 000	DKK 1 600 000
Complete Loss of vision in one eye and Loss of one hand or one foot	DKK 1 600 000	DKK 1 600 000
Loss of one hand or one foot or complete Loss of vision in one eye	DKK 800 000	DKK 800 000

**1.3** The insurance policy provides cover in cases where an accident occurs during Travel or Return Travel, if the accident has involved the disappearance, sinking or destruction of the Public Means of Transport, and

- a) the Insured is unavoidably exposed to the effects of the elements, and as a result of this, within a maximum of 365 days, suffers a Loss, or
- b) if the Insured's body is not found within a maximum of 365 days of the accident, the Insurer will decide that the Insured has suffered a Loss, unless special circumstances indicate the opposite.

**What is not covered? (Exceptions)**

Excepted from the policy is any Loss resulting from:

- a) The Insured's suicide or attempted suicide, regardless of the mental state of the Insured,
- b) war, declared or undeclared,
- c) an act of Terrorism having occurred during 24 Hour Business Travel,
- d) current, threatening or supposed emission, discharge or release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, substance or contamination,
- e) any sports or activities other than golf, leisure running or jogging, racquet sports, use of gym or swimming,
- f) all participation in, and training for, any professional sports.
- g) participation in manual work. The term 'manual work' is used to mean physical participation in the installation, connecting, maintenance or repair of electrical, mechanical or hydraulic equipment (apart from in a purely management, supervisory, sales or administrative capacity), or undertaking work as a plumber,



electrician, lighting or sound technician, joiner, painter, bricklayer, or any kind of manual work,

- h) service in the army, defence forces, navy or air force in any country,
- i) participation in any activity of a military, policing or fire-fighting nature,
- j) activities as an operator or crew member on a Public Means of Transport,
- k) flying with an aircraft owned or leased by the Insured's Paying Organisation,
- l) flying with an aircraft, which is leased by an individual organisation, and not in fixed scheduled traffic, with a license for conveying passengers,
- m) flying in a military aircraft, or some other aircraft that requires special permission or consent,
- n) the committing or attempted committing of a criminal act by, or on behalf of, the Insured or the Insured's beneficiaries,
- o) ingesting any drug, prescription medicine, narcotic or hallucinogen, unless this is given on prescription by an authorised doctor,
- p) ingesting alcohol in combination with any drug, stimulant or prescription medicine against medical advice,
- q) the Insured's driving of any vehicle, when the level of alcohol in the blood exceeds the legal limit of the country, in which the accident occurs,
- r) damage caused intentionally by the insured. The Insurer will only make payment on the policy once:
  - a) in the case of personal injury to the Insured as a result of an accident. In the case of several Losses, the highest amount of cover will be used, or
  - b) in the case of several American Express Cards, the Insurer's obligations in relation to the insurance contract between the Insurer and American Express will constitute the highest cover under one of these Cards, which will provide cover for the accident and Loss concerned.
  - c) in the case of individual people who have purchased the travel through a Business Travel Account the Insurer's obligations in relation to the insurance contract between the Insurer and American Express will comprise the highest cover under the Business Travel Account, which provides cover for the accident and Loss concerned.
  - d) If, as a direct result of an event, the total number of claims from Insured under the Business Travel Account exceeds 200,000,000.00 DKK each benefit amount applicable to each Insured will be reduced pro-rata such that the total sum to be paid by the Insurer to all of the Insured covered under the Business Travel Account equals 200,000,000.00 DKK. For the avoidance of doubt, the 200,000,000.00 DKK limit shall be applied:
    - 1. separately to each company (within the company's group of companies) which holds a business travel account with American Express and is affected by and submits claims under that business travel account in respect of the event; and
    - 2. singularly to the company, regardless of the fact that it may hold multiple business travel accounts.

## 2. Flight delay and cancellation and baggage delay

### Definitions

The term '**Covered Flight**' is used to mean a flight

- a) that starts while the insurance contract between American Express and the Insurer is in force, on which the Insured has booked a seat, where the cost of the entire journey has been paid through an American Express Corporate Card or Business Travel Account before the planned time of departure, and
- b) where the scheduled flight is on an aircraft operated by an airline with the necessary license from the public authorities to operate a business involving pre-planned passenger flights.

The term '**Delayed Flight**' and '**Cancelled Flight**' is used to mean occasions when the departure of a Covered Flight is delayed by more than 4 hours from the planned departure time, or is cancelled, with no alternative transportation being made available to the Insured within 4 hours of the planned departure time.

The term '**Involuntary Refusal of Permission to Board**' is used to mean that the Insured has checked in, or has tried to check in, for a Covered Flight within the indicated check-in time, and has involuntarily been refused permission to board as a result of overbooking.

The term '**Baggage Delay**' is used to mean that the Insured's checked baggage is not delivered within 4 hours of arrival of the Covered Flight at the destination.

The term '**Missed Connecting Flight**' is used to mean that the Insured's confirmed onward journey on a Covered Flight has been missed at a transit point

- a) as a result of the late arrival of the Insured's incoming confirmed Covered Flight, and
- b) where no alternative transportation can be provided for the Insured within 4 hours of arrival of the incoming Covered Flight.



## How and when am I covered?

**2.1.** In the event of a Delayed Flight or Cancelled Flight, the Insured is covered for any expenses charged to the American Express Card for up to DKK 5,000 accrued between the planned and actual time of departure, for the cost of restaurant meals, refreshments and hotel accommodation.

**2.2.** In the event of Involuntary Refusal of Permission to Board, the Insured is covered for any expenses charged to the American Express Card for up to DKK 5,000 accrued between the planned and actual time of departure, for the cost of restaurant meals, refreshments and hotel accommodation.

**2.3.** In the event of a Missed Connecting Flight, the Insured is covered for any expenses charged to the American Express Card for up to DKK 5,000 accrued between the planned and actual time of departure, for the cost of restaurant meals, refreshments and hotel accommodation.

**2.4.** In the event of a Baggage Delay, the Insured is covered for any expenses charged to the American Express Card accrued at the planned destination, for any essential, reasonable purchases of necessary clothing and toiletries before delivery of the baggage, in accordance with the following rules:

Baggage delay up to DKK 5,000

**2.5.** All purchases undertaken in accordance with paragraph 2.1-4 shall, if possible, be made using an American Express Corporate Card.

## What is not covered? (Exceptions)

1. The insurance policy does not cover Baggage Delay

a) on a flight, on which the Insured is arriving home at the final destination, or

b) as a result of any confiscation or withholding undertaken by the Customs authorities or other public bodies.

2. There is no cover for sums,

a) concerning cover of the cost of any transport summoned by telephone, and/or alternative transport, as a result of a Delayed Flight, Cancelled Flight, Missed Connecting Flight or Involuntary Refusal of Permission to Board, or

b) in the event of Baggage Delay, for goods purchased in 'Duty Free' shops, apart from essential and reasonable purchases of clothing and toiletries, or

c) if the Insured does not inform the relevant airport staff about the missing baggage at the final destination to receive a PIR report (Property Irregularity Report) or omits to take such measures for retrieving or receiving delayed or missing baggage,

d) in the event of Involuntary Refusal of Permission to Board, if the Insured voluntarily accepts compensation from the airline as compensation for not boarding,

e) if the Insured does not procure proof of a Delayed Flight, Cancelled Flight, Involuntary Refusal of Permission to Board or Missed Connecting Flight,

f) if the loss has arisen in conjunction with the insured's activities as an operator or crew member on a Public Means of Transport,

g) the policy does not cover expenses that have been incurred after the actual time of departure,

h) if the cost is recoverable from any other source (for example from another insurer or from the airline).

## How to Claim

If you wish to report damage or make a claim under the policy, you should approach the Insurer:

Chubb European Group, Denmark, Branch of Chubb European Group SE, French Insurance Company

PO Box 1009

1006 Copenhagen K

Telephone: +45 33 13 55 33

E-mail: [skadeafdelingen@chubb.com](mailto:skadeafdelingen@chubb.com)

The Insurer can request that the damage report should be made in writing, using a specific form, which will be supplied on application. The Insurer can also request that documentation should be submitted about the scope of the damage, medical certificates and other information, which might be of importance in evaluating the damage. The Insurer can request, at its own expense, that the Insured should undergo medical examinations. All other documentation and information requested by the Insurer should be gathered by the Insured at the Insured's expense. In the event of a flight or baggage delay, a copy of the air ticket, documentation showing that the ticket has been purchased using an American Express Corporate Card or Business Travel Account, written documentation about the delay/cancellation, or delayed baggage (Property Irregularity Report) and receipts for purchases, must be submitted. Damage should be reported as quickly as possible after the accident or incident that gave rise to the claim. Reporting a claim does not release you from paying the balance on your American Express Corporate Card or Business Travel Account in compliance with the terms and conditions for these.



## Payment

Payment will be made to the Insured. Prior to payment, however, any sums due to American Express will be deducted from the compensation. Payment will be made by crediting your American Express Card, your bank account or by cheque. Any compensation paid will only have interest added in those cases indicated in §24 of Denmark's Insurance Contracts Act. In the event of death, compensation will be paid to the legal heirs of the Insured. If other people are to receive the compensation payment, the Insured must have submitted a completed beneficiaries declaration to the Insurer. A beneficiary's declaration can be requested from the Insurer. A receipt from the recipient for any compensation paid releases the Policyholder from any further responsibility.

## Reduction of compensation

The Insured's right to compensation may be reduced, entirely or in part, if the Insured does not fulfil his or her obligations in accordance with the regulations in this document. Correspondingly, the Insured's right to compensation may be reduced, entirely or in part, if the Insured makes a fraudulent declaration or fails to mention a circumstance that is significant in determining the liability of the Insurance Company.

## Governing Law and the Insurance Contracts Act

The insurance policy is subject to Danish Law, including the Act on Insurance Contracts, insofar as these terms and conditions of insurance do not deviate from this Act.

## Language

All communication of and in connection with the Policy Terms and Conditions shall be in the Danish language.

## Complaints relating to the insurer or decisions regarding the insurance coverage

It is intended that you will at all times be given the best possible service. If, nevertheless, you are dissatisfied with the service supplied or with any decision made about the insurance cover, you should, in the first instance, contact:

Chubb European Group, Denmark, Branch of Chubb European Group SE, French Insurance Company  
PO Box 1009  
1006 Copenhagen K  
Denmark  
Telephone: +45 33 13 55 33  
E-mail: [skadeafdelingen@chubb.com](mailto:skadeafdelingen@chubb.com)

Chubb European Group SE is affiliated with Denmark's Insurance Complaints Board, Anker Heegaards Gade 2, DK-1572 Copenhagen K, Denmark. In order to file a complaint, please contact the Insurer or the Insurance Complaints Board for information on the procedure.

It may also be possible to ask for assistance at the Insurance Information:

Philip Heymans Allé 1, 2900 Hellerup,  
telephone: 41919191,  
e-mail: [fp@forsikringogpension.dk](mailto:fp@forsikringogpension.dk)

## Processing of Personal Data

The insurer uses personal data provided by the policyholder to the insurer or where applicable, the policyholder's insurance broker or group representative to write and administer this insurance including any claims arising from it. This information will include basic contact information such as the insured person's names, addresses, and policy numbers, but may also contain more detailed information about the insured (e.g. age, health, asset data, claims history) where relevant to the risk the insurer insures, services the insurer provides, or to the claim the policyholder or insured reports. The insurer is part of a global group and the insured's personal data may be shared with its group companies in other countries as required to provide insurance coverage under this policy or to store the insured's personal data. The insurer also uses a number of trusted service providers, who will also have access to insured's personal data subject to the insurer's instructions and control. Insured persons have a number of rights in relation to their personal data, including the right of access and, in certain circumstances, deletion.

This section represents a summary of how we use personal information. For more information, the insurer recommends that the policyholder and the insured read the company's Personal Data Policy, which can be found here: <https://www.chubb.com/nordic-en/footer/privacy-policy-danish.aspx> The policyholder and the





insured can request a hard copy of the Personal Data Policy at any time, by contacting the insurer at [dataprotectionoffice.europe@chubb.com](mailto:dataprotectionoffice.europe@chubb.com).

### **Sanctions**

Chubb European Group SE is a subsidiary of the parent company Chubb Limited in the USA, which is listed on the New York Stock Exchange. Chubb European Group SE is therefore subject to certain laws and regulations/decisions in the United States in addition to the EU, UN, and national restrictions due to sanctions, which may prevent the company from providing insurance coverage or paying claims to physical or legal persons or groups or to insure specific activities related to certain countries or territories including but not limited to Iran, Syria, North Korea, North Sudan, Crimea, and Cuba. Chubb European Group SE shall not be deemed to provide protection, be liable to any indemnity or provide any other benefit, should this subject Chubb European Group SE (or any parent company, direct or indirect holding company to Chubb European Group SE to any sanction or restriction (including extraterritorial penalties or restrictions to the extent that they do not contravene applicable law for Chubb European Group SE), which derives from commercial and financial sanction laws, or sanction rules applicable to it.

### **Policyholder, group representative and appointed representative**

American Express Europe S.A. has its registered office at Avenida Partenón 12-14, 28042, Madrid, Spain. It is registered in Spain with the fiscal identification number A-82628041 and is authorised and regulated as a payment institution by the Banco de España in Spain (number 6837). For the company's Danish branch, American Express Europe Denmark, filial af American Express Europe S.A., Spanien, CVR nr. 39560542, Danish laws apply which can be enforced by the Danish Financial Supervisory Authority.

### **Insurer:**

Chubb European Group, Denmark, Branch of Chubb European Group SE, French Insurance Company - is a Danish branch registered in the CVR with the corporate registration number 27385931 and the visiting address Kalvebod Brygge 45, 2nd floor -1560 Copenhagen V. Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre and the following 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. The branch's operations are also subject to supervision by the Danish FSA (Finanstilsynet).

## **2. TERMS OF BUSINESS**

**2.1.** The information in this section explains the basis of the insurance services provided to American Express Corporate Cardmembers, and travellers whose travel has been paid via American Express Business Travel Account (hereafter referred to as "BTA"), in Denmark.

**2.2.** The group insurance policy is held by American Express Europe Denmark, filial af American Express Europe S.A., Spanien, PO Box 355, 0900 Copenhagen C, Denmark, CVR nr. 39560542 (hereinafter referred to as "American Express Denmark") for the benefit of Cardmembers and travellers whose travel has been paid via BTA.

### **2.3. Whose products does American Express offer?**

American Express Denmark only offers Travel Accident, Flight Delay/Cancellation and Baggage Delay insurance underwritten by Chubb European Group SE.

### **2.4. Which service will American Express provide?**

Cardmembers, users of BTA or their employers will not receive advice or a recommendation from American Express Denmark for any insurance associated with the Card account and/or the BTA. The insurance benefits are automatically included in the Card and for travellers whose travel has been paid via BTA, in accordance with the policy terms and conditions in effect at the time.

### **2.5. What will the Cardmember, account holder (employer) or traveller utilising BTA as means of payment have to pay American Express for their services?**

There is no additional charge, fee or premium payable for the insurance benefits provided with the Card or the BTA. American Express Denmark is the policy holder for the group policy under the policy Terms & Conditions and does not act as an agent or fiduciary for the Cardmember or the account holder. American Express Denmark may act on behalf of the insurance provider or any of its appointed mediators or other



representatives as permitted by law. American Express Denmark does not receive any commission from the Insurer in this contractual relationship.

## 2.6. Who regulates American Express?

American Express Europe Denmark is permitted to provide insurance mediation services in Denmark under European cross-border legislation by way of its Danish branch and American Express Insurance Services Europe Denmark under the authorisation of the UK Financial Conduct Authority and the regulation of the Danish Finanstilsynet. American Express Europe Denmark is an Appointed Representative of American Express Insurance Services Europe S.A under registration number 311684, you can check this on the UK Financial Services Register at <http://www.fca.org.uk/register> or by contacting the UK FCA on (44) 800 111 6768.

## 2.7. Ownership

American Express Europe S.A is ultimately fully owned by the American Express Company.

## 2.8. Complaints: - What to do if you have a complaint regarding the insurance mediation activity handled by American Express?

(Note that complaints relating to the insurer (Chubb European Group SE) or decisions regarding the insurance coverage and any claims should be directed to the insurer in accordance with the terms & conditions of the insurance policy. See above under, "1. Policy Terms and Conditions".) If you wish to make a complaint about the insurance mediation handled by American Express you may wish to contact the American Express employee who handled the matter originally. If you are not satisfied after this, or are unable to make contact, you should address your complaint to the person responsible for Complaints at American Express:

You may use one of the three following options:

- In writing (please make sure that the title of the letter contains the text "insurance mediation complaint"):

American Express, Complaints Department  
PO Box 355, 0900 Copenhagen C

- **By e-mail:** Send to e-mail address: [kundeservicedk@aexp.com](mailto:kundeservicedk@aexp.com), please do not send any confidential information unsecured via internet. Ensure that the subject heading of the e-mail states that it is an insurance mediation complaint.

- **By telephone:** 70 20 44 99

If you are not satisfied, you may contact the Danish Finanstilsynet if you have complaints relating to insurance mediation activities in Denmark. Their contact details are;

Finanstilsynet, Århusgade 110, 2100 København Ø,  
Telefon: 33 55 82 82, e-mail: [finanstilsynet@ftnet.dk](mailto:finanstilsynet@ftnet.dk)

## 2.9 Demands and Needs

This insurance meets the demands and needs of Cardmembers and/or travellers whose travel arrangements are paid via BTA, who require Travel Accident, Flight Delay/Cancellation and Baggage Delay insurance cover alongside their Card account or BTA held by their employer. American Express has not provided opinions or recommendations on the suitability of the insurance for the Cardmembers, travellers or their employer.

## March 2021

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