

American Express® International Currency Corporate Card Guide To Your Travel Protection Benefits



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WITHOUT IT™

YOUR TRAVEL PROTECTION BENEFITS FOR THE AMERICAN EXPRESS® INTERNATIONAL CURRENCY CORPORATE CARD

(OBTAINED IN THE EUROPEAN ECONOMIC AREA)

This is the **DARK BLUE SECTION** of Your Travel Protection Benefits document. You should refer to this section if you applied for your Card:

- on the American Express website;
- in response to mail or an email from American Express; or
- through a bank in a country within the EEA*

* Countries within the EEA are:		
Austria	Greece	Norway
Belgium	Hungary	Poland
Bulgaria	Iceland	Portugal
Croatia	Ireland	Romania
Cyprus	Italy	Slovakia
Czech Republic	Latvia	Slovenia
Denmark	Liechtenstein	Spain
Estonia	Lithuania	Sweden
Finland	Luxembourg	United Kingdom
France	Malta	
Germany	Netherlands	

* Correct as at time of printing (April 2017).

Otherwise, if you applied for your Card through a bank in a country outside the EEA*, please go to page 9 and refer to the **LIGHT BLUE SECTION** for your travel protection benefit details.

The travel protection benefits provided are the same under the two sections, however, the basis on which we provide them is different.

Use this section with DARK BLUE HEADED PAGES for details of your travel protection benefits if your company is based within the European Economic Area (EEA).

Otherwise, if your company is based outside the European Economic Area (EEA), please refer to the section with blue headed pages for details of your travel protection benefits. (The purple headed pages are not relevant to your travel protection benefits.)

The travel protection benefits provided are the same under the two sections, however, the basis on which we provide them is different.

CONTAINS

1. KEY INFORMATION:

- Policy Summary
- Terms of Business

2. POLICY TERMS AND CONDITIONS

KEY INFORMATION

(i) POLICY SUMMARY

IMPORTANT INFORMATION

This Policy Summary contains some important facts about the insurance (travel protection benefits) provided with the American Express® International Currency Corporate Card (the "Card"). It does not contain the full Policy Terms and Conditions and it is important that these are read to ensure full understanding of the cover provided. Full Policy Terms and Conditions are provided with your Card and can also be found on the American Express website.

The insurance is provided under group insurance policies that American Express Europe S.A. holds for the benefit of its Cardmembers. There is no additional charge or premium for this insurance. The insurer that underwrites the relevant policy is:

- Chubb European Group SE registered number 1112892 registered in England & Wales with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found online at <https://register.fca.org.uk/>

In this Policy Summary we use the term "Insurer" when we refer to Chubb.

ELIGIBILITY

The benefits described in this Policy Summary are dependent upon a Card being issued, the Card account being valid and the account balance having been paid in accordance with the Card-member agreement at the time of any incident giving rise to a claim.

All benefits are dependent on the Card account having been used to purchase the travel tickets for the relevant trip.

The insurance benefits outlined in this Policy Summary may be varied, withdrawn or cancelled in certain circumstances in accordance with the Policy Terms and Conditions. In the event of any material change, American Express will give you or your company at least 60 days' written notice.

DURATION OF COVER

You are entitled to be covered by the insurance benefits for Business Trips (and certain Personal Trips) as described below and as defined in the Policy Terms and Conditions, which have been charged to the Card account:

- provided that you continue to fulfil the eligibility criteria (as set out above);
- provided that the insurance benefits, account or Card have not been withdrawn or cancelled by notice to you or your company; and
- for the applicable time periods, as indicated in the Policy Terms and Conditions.

TYPES OF TRIPS COVERED

Insurance cover is provided for the following types of trip:

- Business Trips, meaning trips taken for the purpose of furthering the business of your company, which have been authorised by your company and charged to the account; and
- Personal Trips, meaning trips which do not further the business of your company but which are either taken in the course of a Business Trip or which are trips taken as a reward pre-sented or endorsed by your company and charged to the ac-count.

In each case, the Business Trip or Personal Trip must have been taken by a land, air, river or sea-going vehicle which is commercially licensed to transport fare paying passengers (defined as a "Public Vehicle" in the Policy Terms and Conditions).

SUMMARY OF COVER

Travel Inconvenience insurance cover is provided for the Card-member only.

Business Travel Accident insurance cover is provided for the Cardmember, and also for any other permanent employee of your company whose Business Trip and (if applicable) Personal Trip has been charged to the Card with the prior authorisation of your company. Please note that with Business Travel Accident, different cover and benefit amounts apply to a Personal Trip from those applicable to a Business Trip.

All benefits are dependent on the Card account having been used to purchase the travel tickets for the relevant trip, whether a Business Trip or a Personal Trip.

BENEFIT LIMITS

All benefit limits in this document are shown in US dollars and Euros. US dollar limits apply only to American ExpressInternational

Currency Corporate Cardmembers whose account is billed in US dollars and all approved benefit payments will be made in US dollars subject to these limits. Euro limits apply only to American Express International Currency Corporate Cardmembers whose account is billed in Euros and all approved benefit payments will be made in Euros subject to these limits.

TRAVEL INCONVENIENCE AND BUSINESS TRAVEL ACCIDENT

The following table sets out the benefits payable under Travel Inconvenience and Business Travel Accident cover.

KEY FACTS

Cover, subject to Policy Terms and Conditions, per claim	Key Exclusions & Limitations	Policy Terms and Conditions Section Number
TRAVEL INCONVENIENCE Applies to Cardmember only. <ul style="list-style-type: none"> Necessary expenses up to US\$/€150 for flight delay, flight cancellation, overbooking or missed connection which causes a delay of 4 hours or more Essential expenses up to US\$/€150 for baggage delayed by airline for 6 hours or more Expenses up to an additional US\$/€750 for extended baggage delay by airline if baggage does not arrive within 48 hours of arrival 	KEY EXCLUSIONS & LIMITATIONS <ul style="list-style-type: none"> All items must be purchased using the Card Costs where a transport operator has offered an alternative Baggage delay on the final leg of a Business Trip, or of a Personal Trip which does not form part of a Business Trip Purchases made after baggage has been returned Costs which are recoverable from any other source 	1
BUSINESS TRAVEL ACCIDENT Applies to Cardmember and permanent employees, as authorised by your company.	KEY EXCLUSIONS & LIMITATIONS <ul style="list-style-type: none"> Benefit amounts are reduced to 50% of the amounts specified for certain identified injuries 	

Cover, subject to Policy Terms and Conditions, per claim	Key Exclusions & Limitations	Policy Terms and Conditions Section Number
<ul style="list-style-type: none"> Business Trip: US\$/€350,000 for death, or the complete loss of limb, sight, speech or hearing as a result of an accident whilst travelling on a Public Vehicle, or within 30 days of the outward travel leg (and prior to the return leg), where the travel ticket was purchased on the Card account Personal Trip: US\$/€100,000 for death, or the complete loss of limb, sight, speech or hearing as a result of an accident while travelling on a Public Vehicle, where the travel ticket was purchased on the Card account 	<ul style="list-style-type: none"> An accident occurring more than 30 days after the outward journey of the Business Trip or at any time on a Personal Trip other than where you are travelling on a Public Vehicle (the travel ticket for which was paid for using the Card) Every day travel to and from work Manual work and workrelated accidents Participating in any sports and activities other than golf, leisure running or jogging, racquet sports, use of a gym and swimming 	2

OTHER TRAVEL SERVICES

GLOBAL ASSISTANCE ON OR RELATING TO A TRIP

- 24 hour assistance helpline
- Emergency cash advance up to US\$/€1,000
- Dispatch of prescriptions; prescription spectacles and contact lenses

YOUR RIGHT TO CANCEL

You may cancel this cover by cancelling your Card at any time. If you do this within 14 days of receiving your Card, any money that you have paid for the Card will be returned to you. Please refer to your Cardmember agreement for more details.

RIGHT TO CANCEL

Your company may cancel this insurance cover by cancelling your Card at any time.

HOW TO CLAIM

In order to report a claim, please call:

for Travel Inconvenience **+44 (0) 870 600 0342** (select claims option); or for Business Travel Accident **+44 (0) 845 841 0059**.

Please be ready to provide your Card number, which should be used as your reference number. Please ensure copies are kept of all documentation relating to a claim. For further details please see the 'How to Claim' section within the full Policy Terms and Conditions.

CUSTOMER SERVICE & COMPLAINTS

American Express and the Insurer are dedicated to providing a high quality service and aim to maintain this at all times. However, should you have a complaint, please contact American Express so your complaint can be dealt with as soon as possible. Please write to:

American Express Europe S.A.
Executive Customer Relations

1 John Street
Brighton
BN88 1NH
United Kingdom

Telephone: **+44 (0) 1273 576151**.

American Express is a member of the Financial Ombudsman Service (FOS) who may be approached for assistance if you are not satisfied with the response you receive. Contact details are given below. A leaflet explaining its procedure is available on request:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
United Kingdom.

Website: www.financial-ombudsman.org.uk

Telephone: 0800 023 4567

From a mobile: +44 (0) 300 123 9 123

From abroad: +44 20 7964 0500

The Ombudsman will only consider your case if you have first given American Express and the Insurer the opportunity to resolve it.

COMPENSATION SCHEME

In the unlikely event that American Express Insurance Services Europe Limited or Chubb European Group SE are unable to meet their obligations, you may be entitled to compensation under the UK Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS. Their contact details are UK Financial

Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom. Telephone: 0800 678 1100 or +44 (0) 207 741 4100. Website: www.fscs.org.uk.

(I) TERMS OF BUSINESS

The information in this section explains the basis of the insurance services provided to you by American Express.

The insurance policies are arranged and held by American Express Europe S.A. registered in England and Wales with company number 1833139, registered office Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX, United Kingdom, ("American Express") for the benefit of Cardmembers.

1. The UK Financial Conduct Authority (FCA)

The UK FCA is the independent non-governmental body in the United Kingdom that regulates financial services.

2. Whose products do American Express offer?

American Express only offer Travel Inconvenience and Business Travel Accident insurance underwritten by Chubb European Group SE.

3. Which service will American Express provide you with?

Neither you nor the company will receive advice or a recommendation from American Express for any insurance associated with your Card. The insurance benefits are automatically included with your Card.

4. What will you 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 account.

American Express does not act as an agent or fiduciary for you, and may act on behalf of the insurance provider (as its agent or otherwise), as permitted by law. American Express may receive commissions from providers, and commissions may vary by provider and product. In some cases, an American Express group company may be the insurer or reinsurer and may earn insurance or reinsurance income.

The arrangements with certain providers, including the potential to reinsure products, may also influence the insurance which is provided to Cardmembers.

5. Who regulates American Express?

American Express Europe S.A. (registered in England and Wales with company number 1833139 and registered office at 76 Buckingham Palace Road, London SW1W 9AX) is, for insurance mediation activities only, an appointed representative of American Express Insurance Services Europe Limited (firm reference number 311684) who is authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom. Please be aware that for countries within the EEA, the

conduct of business activities will be regulated by that country's insurance regulator.

You can check this on the Financial Services Register by visiting the website www.fca.gov.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768 (or from abroad: +44 20 7066 1000).

6. Ownership

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

7. What to do if you have a complaint

If you wish to register a complaint, please write to:

American Express Europe S.A.

Executive Customer Relations

1 John Street

Brighton

BN88 1NH

United Kingdom

or telephone: **+44 (0) 1273 576 151**.

Further details on the complaints process are contained in the Policy Terms and Conditions. If you cannot settle your complaint, you may be entitled to refer it to the UK Financial Ombudsman Service.

8. Are American Express covered by the UK Financial Services Compensation Scheme (FSCS)?

American Express is covered by the UK FSCS. You may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about compensation scheme arrangements is available from the UK FSCS.

Demands and Needs

This insurance meets the demands and needs of organisations who require Travel Inconvenience and Business Travel Accident insurance cover for their employees alongside their corporate Card account. American Express has not provided opinions or recommendations on the suitability of the insurance for you.

POLICY TERMS AND CONDITIONS

These Policy Terms and Conditions give full details of the insurance cover provided with the American Express® International Currency Corporate Card under the group policies of insurance held by American Express Europe S.A. with Chubb European Group SE.

ELIGIBILITY

The benefits described in these Policy Terms and Conditions are dependent upon a Card being issued, the Card account being valid and the account balance having been paid in accordance with the Cardmember agreement at the time of any incident giving rise to a claim.

All benefits are dependent on the Card account having been used to purchase the travel tickets for the relevant trip, whether a Business Trip or a Personal Trip.

The insurance benefits outlined in these Policy Terms and Conditions may be varied, withdrawn or cancelled in certain circumstances in accordance with the Policy Terms and Conditions. In the event of any material change, American Express will give you or your company at least 60 days' written notice.

RIGHT TO CANCEL

Your company may cancel this insurance by cancelling your Card at any time.

DEFINITIONS

Whenever the following words or phrases appear in **bold**, they will have the meaning as described below:

“€” shall mean European euros.

“\$” shall mean United States dollars.

“Account” or **“Card Account”** means your American Express International Currency Gold **Corporate Card**.

“American Express” means American Express Europe S.A.

“Authorised Employee” means, applying to the Business Travel Accident cover only, any other permanent employee of the **Company** whose own **Business Trip** and, if applicable, **Personal Trip** has been charged to **Your Card** with the prior authorisation of the **Company**.

“Business Trip” means a trip taken for the purpose of furthering the business of the **Company** that is made by **Public Vehicle** where the entire fare has been charged to the **Account**, prior to the incident taking place.

“Card” means any card issued to a **Cardmember** for the purpose of accessing the **Account**.

“Cardmember” means any individual who holds a **Card** and a valid **Account**.

“Company” means the company, business, firm, corporation, proprietorship or other sponsoring organisation which holds a

rate card account with **American Express**, pursuant to which the **Card** is issued to the **Cardmember**.

“**Home**” means the principal address in **Your**/the **Authorised Employee’s** country of residence.

“**Our/Us/We/Insurer**” means:

– for Travel Inconvenience cover and Business Travel Accident cover:

Chubb European Group SE registered number 1112892 registered in England & Wales with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found online at <https://register.fca.org.uk/>

“**Personal Trip**” means a trip taken during the course of a **Business Trip** (ie after the start but before the end) of a **Business Trip**, which does not relate to furthering the business of the **Company**, that is made by **Public Vehicle**, where the entire fare has been charged to the Account prior to the incident taking place. A **Reward Event** endorsed by the **Company** and charged to the **Account** constitutes a **Personal Trip**, whether taken within the course of a **Business Trip** or otherwise.

“**Policy**” means the insurance cover provided under the

Policy Terms and Conditions.

“**Policy Terms and Conditions**” means these terms and conditions.

“**Public Vehicle**” means any air or land vehicle, river or sea-going vessel operated under licence for the transport of fare paying passengers. A **Public Vehicle** does not include vehicles hired or chartered privately.

“**Reward Event**” means any trip awarded by the **Company** to one or more employees to reward service to, or achievement in respect of work for, the **Company**.

“**You/Your**” means the American Express International Currency Corporate **Cardmember**.

INSURANCE BENEFITS

Insurance benefits under this **Policy** are secondary: **We** will only pay amounts under this **Policy** if they are not covered by other insurance, state benefits or other agreements. **You** must inform **Us** of these and assist any relevant third parties in seeking reimbursement where appropriate.

BENEFIT LIMITS

All benefit limits in this document are shown in **\$** and **€**.

\$ limits apply only to American Express International Currency Corporate Cardmembers whose account is billed in **\$** and all approved benefit payments will be made in **\$** subject to these limits. **€** limits apply only to American Express International Currency

Corporate Cardmembers whose account is billed in **€** and all approved benefit payments will be made in **€** subject to these limits.

In the event of **You** holding more than one corporate product issued by **American Express**, We will not pay more than the highest benefit amount stated in one of those product’s **Policy Terms and Conditions** for any one event.

1. TRAVEL INCONVENIENCE

This Section 1 details the Travel Inconvenience benefits provided with the **Card** for the **Cardmember** only. For the benefits under this Section 1 to apply, **Your** original travel tickets must have been purchased using the **Card Account** or the **Company’s American Express International Currency Business Travel Account** or **American Express International Currency Travel Manager Lodge Account**.

Your travel, refreshment and accommodation costs, and the purchase of essential items covered under this Travel Inconvenience Section 1 must be charged to **Your Card** to be eligible for reimbursement.

YOUR BENEFITS

Travel Inconvenience benefits under this Section 1 are provided to cover any flight between named commercial airports, on an aircraft operated by an airline licensed by the relevant authorities for air transportation of fare paying passengers whilst on a **Business Trip** or **Personal Trip**.

- 1) **You** will be reimbursed up to **\$150** or **€150** (as applicable) for necessary additional travel, refreshment and accommodation costs incurred prior to **Your** actual flight departure if:
 - a) Delay, Cancellation or Overbooking. **Your** flight is delayed, cancelled, or overbooked and no alternative is made available within 4 hours of the published departure time;
 - b) Missed connection, as a result of a delay to **Your** incoming connecting flight, **You** miss **Your** onward connecting flight and no alternative is made available within 4 hours of the published departure time.
- 2) **You** will be reimbursed for the purchase of essential items of toiletries and clothing:
 - a) Baggage delay, up to **\$150** or **€150** (as applicable) if **Your** checked in baggage has not arrived at **Your** destination airport within 6 hours of **Your** arrival;
 - b) Extended baggage delay, up to an additional **\$750** or **€750** (as applicable) if **Your** checked in baggage has still not arrived at **Your** destination airport within 48 hours of **Your** arrival.

EXCLUSIONS

You will not be covered in respect of the following:

- 1) Under missed connection, claims where insufficient time has been allowed to arrive to connect with **Your** ongoing flight.

- 2) Additional costs where the airline has offered alternative travel arrangements or accommodation and these have been refused or where such additional costs have not been charged to **Your Card**.
- 3) Baggage delay or extended baggage delay on the final leg of **Your Business Trip**, or of a **Personal Trip** which does not form part of a **Business Trip**.
- 4) Under baggage delay and extended baggage delay, items that are not immediately necessary for **Your** trip.
- 5) Items purchased after **Your** baggage has been returned to **You**.
- 6) Failure to obtain a Property Irregularity Report from the relevant airline authorities confirming **Your** missing baggage at **Your** destination.
- 7) Where **You** voluntarily accept compensation from the airline in exchange for not travelling on an overbooked flight.
- 8) Costs which are recoverable from any other source.
- 9) Not taking reasonable care of **Your** baggage.
- 10) Industrial action which has commenced or has been announced prior to booking **Your** flight.
- 11) Confiscation or destruction of **Your** baggage by any government, customs or public authority.

2. BUSINESS TRAVEL ACCIDENT

This Section 2 details the Business Travel Accident benefits provided with the **Card** for the **Cardmember** and, if applicable, an **Authorised Employee**. For the benefits under this Section 2 to apply, travel tickets for the **Business Trip** and, if applicable, any **Personal Trip** taken must have been purchased using the **Card Account**.

BENEFITS

2.1 Business Trip:

This benefit only applies to accidents occurring during a **Business Trip** caused by a sudden identifiable violent external event that happens by chance:

- 1) while going directly to, or on the premises of, an airport, seaport or railway station for the purpose of boarding an aircraft, ship or train; or
- 2) while travelling on, boarding or alighting from or being struck by a **Public Vehicle**; or
- 3) immediately after alighting from an aircraft, ship or train while on the premises of an airport, seaport or railway station; or
- 4) immediately after leaving the premises of the airport, seaport or railway station following travel on a **Public Vehicle** where an injury is sustained within 30 days of the outward journey but prior to the commencement of **Your** and/or the **Authorised Employee’s** return **Business Trip**.

You and/or the **Authorised Employee** will be covered for the following:

\$350,000 or **€350,000** (as applicable) if **You** and/or the **Authorised Employee** have an accident during a **Business Trip** which within 365 days causes **You** and/or the **Authorised Employee** to suffer:

- a) death;
- b) the complete and permanent loss of use of any limb;
- c) the complete and irrecoverable loss of one or more of:
 - i. one hand and one foot;
 - ii. both hands; or
 - iii. both feet;
- d) the entire and irrecoverable loss of one or more of:
 - i. sight;
 - ii. speech; or
 - iii. hearing;
- e) the amount will be reduced by 50% to **\$175,500** or **€175,500** (as applicable) for the entire and irrecoverable loss of one or more of the following:
 - i. sight in one eye;
 - ii. hearing in one ear;
 - iii. loss of one hand or one foot; or
 - iv. loss of one index finger and thumb on the same hand. The maximum amount that will be paid to **You** or **Your** estate, and/or to the **Authorised Employee** or their estate following an accident occurring on a **Business Trip** will be **\$350,000** or **€350,000** (as applicable).

2.2 Personal Trip:

This benefit only applies to accidents occurring during a **Personal Trip** caused by a sudden identifiable violent external event that happens by chance:

- 1) while going directly to, or on the premises of, an airport, seaport or railway station for the purpose of boarding an aircraft, ship or train; or
- 2) while travelling on, boarding or alighting from or being struck by a **Public Vehicle**; or
- 3) immediately after alighting from an aircraft, ship or train while on the premises of an airport, seaport or railway station.

You and/or the **Authorised Employee** will be covered for the following:

\$100,000 or **€100,000** (as applicable) if **You** and/or the **Authorised Employee** have an accident during a **Personal Trip** which within 365 days causes **You** and/or the **Authorised Employee** to suffer:

- a) death;
- b) the complete and permanent loss of use of any limb;

- c) the complete and irrecoverable loss of one or more of:
 - i. one hand and one foot;
 - ii. both hands; or
 - iii. both feet;
- d) the entire and irrecoverable loss of one or more of:
 - i. sight;
 - ii. speech; or
 - iii. hearing;
- e) the amount will be reduced by 50% to **\$50,000** or **€50,000** (as applicable) for the entire and irrecoverable loss of one or more of the following:
 - i. sight in one eye;
 - ii. hearing in one ear;
 - iii. loss of one hand or one foot; or
 - iv. loss of one index finger and thumb on the same hand. The maximum amount that will be paid to **You**, or **Your** estate, and/or the **Authorised Employee** or their estate following an accident occurring on a **Personal Trip** will be **\$100,000** or **€100,000** (as applicable).

EXCLUSIONS

You and/or the **Authorised Employee** will not be covered in respect of the following:

- 1) Any claim related directly or indirectly to any physical defect, or infirmity which existed before the start of the relevant **Business Trip**, or **Personal Trip** if solely attending a **Reward Event**.
- 2) **You** /the **Authorised Employee** suffering from sickness or disease not directly resulting from an accident.
- 3) Any claim relating to 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 labour of any kind or any other work-related accident.
- 4) Any claim for an accident occurring during the course of everyday travel to and from work or an authorised or legitimate leave of absence, or a trip which is not a **Business Trip** or a **Personal Trip**.
- 5) Participating in any sports and activities other than golf, leisure running or jogging, racquet sports, use of a gym and swimming.
- 6) Participating in or training for any professional sports.
- 7) Service in the military, naval or air services of any country.
- 8) Participation in any military, police or fire-fighting activity.
- 9) Activities undertaken as an operator or crew member of any **Public Vehicle**.
- 10) Any accident whilst on any aircraft other than a scheduled flight operated by a licensed commercial airline company.

- 11) Flying in military aircraft or any aircraft which requires special permits or waivers.
- 12) Not taking reasonable care, or injuries caused by **You** or the **Authorised Employee's** negligence or failure to follow the laws and regulations of the country where **You**/the **Authorised Employee** are travelling.
- 13) Any fraudulent, dishonest or criminal act committed by **You** or an **Authorised Employee** or anyone with whom **You** or an **Authorised Employee** are in collusion.
- 14) Self inflicted injuries except where trying to save human life.
- 15) Suicide or attempted suicide.
- 16) Declared or undeclared war.
- 17) An act of terrorism (except while travelling on a scheduled flight) during a **Personal Trip** or **Business Trip**.
- 18) The actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive solid, liquid or gaseous agent.
- 19) **Your**/the **Authorised Employee's** injuries or accidents which occur while under the influence of alcohol (above the legal driving limit) or drugs unless as prescribed by a registered medical practitioner.
- 20) Trips in, or booked to, countries or any part of any country to which a government agency has advised against travel or all but essential travel.

GLOBAL ASSISTANCE

This Section details the Global Assist benefit provided with the **Card**.

The Global Assist helpline provides immediate assistance in an emergency, as detailed below, when **You** and/or an **Authorised Employee** are travelling outside the UK.

It operates 24 hours a day, every day of the year on **+44 (0) 845 456 6524**.

- If **You** and/or an **Authorised Employee** have a medical problem, a fully qualified English speaking doctor is on hand to provide advice. When **You** and/or an **Authorised Employee** need to see a doctor, dentist or optician, or need to visit a local hospital, Global Assist can provide names, addresses and telephone numbers from a network of carefully selected specialists, and can arrange hospitalisation, a doctor to visit where required and an advance of medical expenses to **You** up to **\$400** or **€400** (as applicable).
- 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** and/ or an **Authorised Employee** in touch with the relevant embassy or consulate; provide the name of a local lawyer, and arrange an advance of legal fees to **You** of up to **\$400** or **€400** (as applicable). **You** can be advanced up to **\$1,000** or **€1,000** (as applicable) 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**.

The Global Assist service is provided by AXA Travel Insurance (ATI), which is part of the AXA Assistance Group. ATI's registered address in Ireland is 10/11 Mary Street, Dublin 1.

HOW TO CLAIM

CLAIMS AND ASSISTANCE

In order to report a claim, please call:

for Travel Inconvenience **+44 (0) 870 600 0342** (select claims option); or for Business Travel Accident **+44 (0) 845 841 0059**.

Please be ready to provide **Your Card** number, which should be used as **Your** reference number.

CLAIMS CONDITIONS AND REQUIREMENTS

- All claims and potential claims must be reported within 30 days of the incident or event giving rise to the claim.
- We** will only pay amounts if they are not covered by other insurance, state benefits or other agreements. **You**/the **Authorised Employee** must inform **Us** of these and assist **Us** in seeking reimbursement where appropriate.
- Interest will only be considered on claims if payment has been unreasonably delayed following **Our** receipt of all the required information.
- Please ensure copies are kept of all documentation sent to substantiate a claim.
- We** may require **You**/the **Authorised Employee** to be examined by a medical practitioner or specialist appointed by **Us** to enable **Us** to assess a claim fully.
- If **You** or the **Authorised Employee** or any other interested party does not comply with the obligations as shown in these terms and conditions, **Your** or the **Authorised Employee's** claim may be declined. Should you deliberately cause the event which led to the claim, or should **You** or the **Authorised Employee** commit any fraudulent act, or refuse to follow the advice given by the claims handlers, then the claim may be denied.
- Please provide all the following items, information and documentation and anything else reasonably requested by **Us** in order to make a claim. These must be provided at **Your**/the **Authorised Employee's** own expense.

Benefit	Information required
General	<ul style="list-style-type: none"> Your Card number Proof that You purchased the travel ticket on the Card or American Express International Currency Business Travel Account or American Express International Currency Travel Manager Lodge Account (where applicable) All documents must be original Completed claim form when required

TRAVEL INCONVENIENCE AND BUSINESS TRAVEL ACCIDENT

Travel Inconvenience	<ul style="list-style-type: none"> Airline ticket Airline's confirmation of delay, cancellation, missed connection or overbooking, and their confirmation that no alternative was made available within 4 hours Airline confirmation (Property Irregularity Report) including details of baggage return date and time Itemised receipts and proof of purchases made using Your Card
Business Travel Accident	<ul style="list-style-type: none"> Evidence from the appropriate organisation detailing the accident Approved medical reports

POLICY CONDITIONS

DURATION OF COVER

You are entitled to be covered by the insurance benefits for **Business Trips** and **Personal Trips** which have been charged to the **Card Account**:

- provided that you continue to fulfil the eligibility criteria at the beginning of these **Policy Terms and Conditions**;
- provided that the insurance benefits, **Account** or **Card** have not been withdrawn or cancelled by notice to **You** or the **Company**; and
- for the applicable time periods, as indicated in these **Policy Terms and Conditions**.

VARIATION OF COVER

We reserve the right to add to these **Policy Terms and Conditions** and/or make changes or withdraw certain insurance benefits:

- For legal or regulatory reasons; and/or
- To reflect new industry guidance and codes of practice; and/or
- To reflect legitimate cost increases or reductions associated with providing this insurance; and/or
- For any other legitimate commercial reason, for example in the event of a change of underwriter.

If this happens **American Express** will write to **You** or the **Company** with details of the changes at least 60 days before they come into effect. **You** or the **Company** may cancel your rights under this **Policy** by cancelling the **Card** if **You** or the **Company** do not agree to the proposed changes.

CANCELLATION OF COVER

If **American Express** decide to cancel the **Policy** under which the insurance benefits are provided, **American Express** will write to **You** or the **Company** (at the latest address held on file) to provide details. The **Policy** will then be cancelled no fewer than 60 days after the date of that letter.

RIGHT TO CANCEL

Your Company may cancel this **Policy** by cancelling **Your Card** at any time.

LAW & LANGUAGE

This **Policy** shall be governed and construed in accordance with the laws of England and Wales and the courts of England and Wales alone shall have jurisdiction in any dispute. All communication of and in connection with the **Policy Terms and Conditions** shall be in the English language.

TAXES AND COSTS

Other taxes or costs may exist or apply, which are not imposed by **Us**.

ASSIGNMENT

Neither **You** nor any other person entitled to benefit from the insurance cover provided with **Your Card** (including an **Authorised Employee**) may transfer to any other person the benefit of that insurance or any rights under the **Policy**.

COMPLIANCE WITH POLICY REQUIREMENTS

Where **You**, **Your** personal representatives or an **Authorised Employee** or their personal representatives do not comply with any obligation to act in a certain way specified in this **Policy**, **We** reserve the right not to pay a claim.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT

Only **You**, an **Authorised Employee** and the **Insurer** can enforce this **Policy**. No other party may benefit from this contract as of right and, save as set out in this clause, the Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this **Policy**.

REASONABLE PRECAUTIONS

You and if applicable the **Authorised Employee** shall take all reasonable steps to avoid or minimise any loss or damage.

CUSTOMER SERVICE & COMPLAINTS

American Express and the Insurer are dedicated to providing a high quality service and aim to maintain this at all times. However, should you have a complaint, please contact American Express so your complaint can be dealt with as soon as possible. Please write to:

American Express Europe S.A.
Executive Customer Relations
1 John Street
Brighton
BN88 1NH
United Kingdom.

or telephone: **+44 (0) 1273 576151**.

American Express is a member of the Financial Ombudsman Service (FOS) who may be approached for assistance if **You** are not satisfied with the response **You** receive. A leaflet explaining its procedure is available on request. Contact details are:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
United Kingdom.
Telephone: 0800 023 4567

From a mobile: +44 (0) 300 123 9 123
From abroad: +44 20 7964 0500

email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk.

UK FINANCIAL CONDUCT AUTHORITY

American Express Europe S.A. has its registered office at Avenida Partenón 12-14, 28042, Madrid, Spain. It is registered in Spain with tax identification number A-82628041 and is authorised and regulated by Banco de España. Where American Express Europe S.A. cards are issued in Spain but obtained within the European Economic Area, local rules may apply to the way that it conducts its business which can be enforced by that country's applicable regulatory authority.

Chubb European Group SE registered number 1112892 registered in England & Wales with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found online at <https://register.fca.org.uk/>. Chubb is the world's largest publicly traded property and casualty insurer, providing commercial commercial and personal property and casualty insurance,

personal accident and supplemental health insurance, reinsurance and life insurance.

UK FINANCIAL SERVICES COMPENSATION SCHEME

American Express Insurance Services Europe Limited and Chubb European Group SE are covered by the UK Financial Services Compensation Scheme (FSCS). **You** or an **Authorised Employee** may be entitled to compensation from the scheme if any party cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the UK FSCS:

Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London
EC3A 7QU
United Kingdom.

Telephone: 0800 678 1100 or +44 (0) 207 741 4100

Website: www.fscs.org.uk.

DATA PROTECTION

Details of you, your insurance cover under this policy and your claims will be held by us, Inter Partner Assistance SA (Irish Branch) and Chubb, each acting as Data Controller of your personal data, for insurance benefits provided by them respectively under this policy.

Data you provide to AXA Travel Insurance when you make a claim under the policy will be held by AXA Travel Insurance as Data Controller, except for data provided for claims made under the travel inconvenience and collision damage waiver sections of the policy, which will be held by AXA Travel Insurance as Data Processor on behalf of Chubb.

Data will be held for underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notices (see below).

We collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include:

a) use of sensitive information about the health or vulnerability of you or others involved in your claims, which has been provided with your prior consent, in order to provide the services described in this policy.

- b) disclosure of information about you and your insurance cover to companies within the AXA group of companies or Chubb group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c) monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d) technical studies to analyze claims and premiums, adapt pricing, consolidate financial reporting (incl. regulatory); detailed analyses on individual claims calls to better monitor providers and operations; analyses of customer satisfaction and construction of customer segments to better adapt products to market needs;
- e) obtaining and storing any relevant and appropriate supporting evidence for your claim, for the purpose of providing services under this policy and validating your claim; and
- f) sending you feedback requests or surveys relating to our services, and other customer care communications.

Before collecting and/or using any sensitive personal data we will establish a lawful basis which will allow us to use that information. This exemption will typically be:

- your explicit consent
- the establishment, exercise or defence by us or third parties of legal claims
- the provision of this policy and/or services under the policy by agreement between us to enable you to make insurance claims
- an insurance specific exemption provided under local laws of EU Member States and other countries implementing the GDPR, such as in relation to the processing of health data of an insured person's family members or the sensitive personal data of individuals on a group policy.

We carry out these activities within the UK, in and outside the European Economic Area, in relation to which processing the data protection laws and or agreements we have entered into with the receiving parties provide a similar level of protection of personal data.

In providing you with this policy and the benefits available under it, we will use the personal data you provide us, including any medical and other sensitive information your insurance cover, the provision of benefits and the payment of claims. If you provide us with details about other individuals who may benefit under this policy, you agree to inform them of our use of their personal data as described in this document and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please

let us know if you think any information we hold about you is inaccurate, so that we can correct it.

If you want to know what information is held about you by AXA Travel Insurance, or Chubb European Group SE or have other requests or concerns relating to our use of your data, please write to us at:

Data Protection Officer
AXA Travel Insurance
106-108 Station Road
Redhill
RH1 1PR
Email: dataprotectionenquiries@axa-assistance.co.uk

Or

Data Protection Officer
Chubb, 100 Leadenhall Street,
EC3A 3BP, London
Email: dataprotectionoffice.europe@chubb.com

Our full privacy notice is available at: www.axa-assistance.com/en/privacypolicy or <https://www2.chubb.com/uk-en/footer/privacy-policy.aspx>

Alternatively, a hard copy is available on request.

The **Providers**:

- a) may, subject to ensuring appropriate safeguards have been put in place by the recipients to preserve the security of **Your** information or that of an **Authorised Employee**, disclose and use

information about **You** or an **Authorised Employee**, including information relating to **Your** or an **Authorised Employee's** medical status and health to companies within the American Express, Chubb and AXA Assistance worldwide groups of companies, their partners, service providers and agents in order to administer, service and manage the benefits available, and for statistical analysis and fraud prevention purposes; and

- b) undertake the above within and outside the United Kingdom and the European Union. This includes processing information in the USA and other countries in which data protection laws are not as comprehensive as in the European Union.

However, each of the Providers has taken appropriate steps to ensure the same (or equivalent) level of protection for information in the USA and other countries, as there is in the European Union.

If **You** have provided information about another person, **You** confirm that they have agreed to the **Providers** receiving and processing their personal data. **You** also confirm that **You** have informed them about who the **Providers** are and how their personal data will be used by the **Providers**.

In accordance with the terms of **Your Cardmember** agreement, **American Express** may use **Your** or an **Authorised Employee's** information to develop lists for use within the American Express group of companies worldwide and its partners to develop or make offers (by mail, digital communication such as email or telephone) of products and services in which **You** or an **Authorised Employee**

may be interested. The information used to develop these lists may be obtained from **Your** application, from information on where and how **You** use **Your Card** and from surveys and research (which may involve mail, email or telephone contact) and information obtained from other external sources such as merchants or marketing organisations, excluding any sensitive personal data.

If **You** wish to have **Your** name removed from any marketing programmes or if **You** require any further information please contact **American Express** at the address above and provide **Your** full name, postal address and **Card** number. The American Express group of companies reserves the right to contact you by mail, digital communication such as email or telephone in connection with the operation of the **Account**, the benefits provided with **Your Card** and related services.

MATERIAL DISCLOSURE

In response to questions that we may ask **You**, it is **Your** responsibility to provide complete and accurate information to **Us** and **American Express** when **You** take out **Your Card** and throughout the life of the **Policy**. It is important that **You** ensure all statements **You** make on **Your** application form, over the telephone, on claim forms and other documents are full and accurate. Please note that if **You** or an **Authorised Employee** fail to disclose any material information to **Us** or **American Express**, this could invalidate the insurance cover and could mean that part or all of a claim may not be paid.

YOUR TRAVEL PROTECTION BENEFITS FOR THE AMERICAN EXPRESS® INTERNATIONAL CURRENCY BUSINESS CARD

(OBTAINED IN THE EUROPEAN ECONOMIC AREA)

This is the **LIGHT BLUE SECTION** of Your Travel Protection Benefits document. You should refer to this section if you applied for your card through a company in a country **outside** the European Economic Area (EEA)*.

Otherwise, if you applied for your Card:

- a) on the American Express website;
- b) in response to mail or an email from American Express; or
- c) through a bank in a country **within** the EEA*

Please go to page 2 and refer to the **DARK BLUE SECTION** for your travel protection benefit details.

* Countries within the EEA are:

Austria	Greece	Norway
Belgium	Hungary	Poland
Bulgaria	Iceland	Portugal
Croatia	Ireland	Romania
Cyprus	Italy	Slovakia
Czech Republic	Latvia	Slovenia
Denmark	Liechtenstein	Spain
Estonia	Lithuania	Sweden
Finland	Luxembourg	United Kingdom
France	Malta	
Germany	Netherlands	

* Correct as at time of printing (April 2017).

The travel protection benefits provided are the same under the two sections, however, the basis on which we provide them is different.

Use this section with LIGHT BLUE HEADED PAGES for details of your travel protection benefits if your company is based outside the European Economic Area (EEA).

Otherwise, if your company is based within the European Economic Area (EEA) please refer to the section with purple headed pages for details of your travel protection benefits (the blue headed pages are not relevant to your travel protection benefits).

The travel protection benefits provided are the same under the two sections, however, the basis on which we provide them is different.

CONTAINS:

1. **KEY INFORMATION:**
 - (i) General Information
 - (ii) Summary of Benefits
 - (iii) Terms of Business

2. TRAVEL PROTECTION BENEFIT DETAILS

KEY INFORMATION

(i) GENERAL INFORMATION

This document is not a contract of insurance. This document summarises the travel protection benefits available to American Express International Currency Green Business Cardmembers who have applied for their card outside the EEA.

In order to provide the Cardmembers with the travel protection benefits, American Express Europe S.A. of Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX, United Kingdom has entered into an insurance contract with the insurance company Chubb European Group SE (the "Insurer").

American Express Europe S.A. is the only policyholder and only it has direct rights under the insurance contract against the Insurer; it holds this insurance contract for the benefit of the Cardmembers. The Cardmembers do not have a contract of insurance or any direct rights under the policy.

Cardmembers are authorised by American Express Europe S.A. to contact the Insurer directly on its behalf for the purpose of making a claim under the travel protection benefits. This does not alter the basis upon which the travel protection benefits are held by American Express Europe S.A. for the benefit of Cardmembers; and provides no rights to Cardmembers to bring legal proceedings against the Insurer on behalf of American Express Europe S.A. nor will any act or omission of a Cardmember affect any rights of American Express Europe S.A. under the insurance contract with the Insurer.

Cardmembers must comply with the obligations detailed in this document in respect of their travel protection benefits and must contact the Insurer as soon as possible in the event of an incident arising to a claim.

ELIGIBILITY

The benefits described in this document are dependent upon a Card being issued, the Card account being valid and the account balance having been paid in accordance with the Cardmember agreement at the time of any incident giving rise to a claim.

All benefits are dependent on the use of the Card.

The travel protection benefits may be varied, withdrawn or cancelled in certain circumstances in accordance with the Travel Protection Benefit Details and Cardmember agreement. You will be given at least 30 days' written notice of such a change.

DURATION OF BENEFITS

You are entitled to the travel protection benefits from the moment that you first spend on your Card and for as long as the eligibility criteria (as set out above) continue to be met or until we withdraw or cancel the travel protection benefits by notice to you.

SUMMARY OF BENEFITS

The Travel Inconvenience benefit is provided for the Cardmember only.

The Business Travel Accident benefit is provided for the Cardmember, and also for any other permanent employee of your company whose Business Trip and (if applicable) Personal Trip has been charged to the Card with the prior authorisation of your company. Please note that with Business Travel Accident, different benefit amounts apply to a Personal Trip from those applicable to a Business Trip.

All benefits are dependent on the Card account having been used to purchase the travel tickets for the relevant trip, whether a Business Trip or a Personal Trip.

BENEFIT LIMITS

All benefit limits in this document are shown in US dollars and Euros. US dollar limits apply only to American Express International Currency Corporate Cardmembers whose account is billed in US dollars and all approved benefit payments will be made in US dollars subject to these limits. Euro limits apply only to American Express International Currency Corporate Cardmembers whose account is billed in Euros and all approved benefit payments will be made in Euros subject to these limits.

TRAVEL INCONVENIENCE AND BUSINESS TRAVEL ACCIDENT

The following table sets out the benefits payable under Travel Inconvenience and Business Travel Accident protection benefits.

Benefit, subject to conditions, per claim	Key Exclusions & Limitations	Section Number
<p>TRAVEL INCONVENIENCE Applies to Cardmember only.</p> <ul style="list-style-type: none"> Necessary expenses up to US\$/€150 for flight delay, flight cancellation, overbooking or missed connection which causes a delay of 4 hours or more Essential expenses up to US\$/€150 for baggage delayed by airline for 6 hours or more Expenses up to an additional US\$/€750 for extended baggage delay by airline if baggage does not arrive within 48 hours of arrival 	<p>KEY EXCLUSIONS & LIMITATIONS</p> <ul style="list-style-type: none"> All items must be purchased using the Card Costs where a transport operator has offered an alternative Baggage delay on the final leg of a Business Trip, or of a Personal Trip which does not form part of a Business Trip Purchases made after baggage has been returned Costs which are recoverable from any other source 	1
<p>BUSINESS TRAVEL ACCIDENT Applies to Cardmember and permanent employees, as authorised by the company.</p> <ul style="list-style-type: none"> Business Trip: US\$/€350,000 for death, or the complete loss of limb, sight, speech or hearing as a result of an accident whilst travelling on a Public Vehicle, or within 30 days of the outward travel leg (and prior to the return leg), where the travel ticket was purchased on the Card account Personal Trip: US\$/€100,000 for death, or the complete loss of limb, sight, speech or hearing as a result of an accident while travelling on a Public Vehicle, where the travel ticket was purchased on the Card account 	<p>KEY EXCLUSIONS & LIMITATIONS</p> <ul style="list-style-type: none"> Benefit amounts are reduced to 50% of the amounts specified for certain identified injuries An accident occurring more than 30 days after the outward journey of the Business Trip or at any time on a Personal Trip other than where you are travelling on a Public Vehicle (the travel ticket for which was paid for using the Card) Every day travel to and from work Manual work and work-related accidents Participating in any sports and activities other than golf, leisure running or jogging, racquet sports, use of a gym and swimming 	2

OTHER TRAVEL SERVICES

GLOBAL ASSISTANCE ON OR RELATING TO A TRIP

- 24 hour assistance helpline
- Emergency cash advance up to US\$/€1,000
- Dispatch of prescriptions; prescription spectacles and contact lenses

HOW TO CLAIM

In order to report a claim, please call:

for Travel Inconvenience **+44 (0) 870 600 0342** (select claims option); or for Business Travel Accident **+44 (0) 845 841 0059**.

Please be ready to provide your Card number, which should be used as your reference number. Please ensure that you keep copies of all documentation relating to a claim. For further details please see the 'How to Claim' section within the Travel Protection Benefit Details.

CUSTOMER SERVICE & COMPLAINTS

American Express are dedicated to providing a high quality service and aim to maintain this at all times. However, should you have a complaint, please contact American Express so your complaint can be dealt with as soon as possible. Please write to:

American Express Europe S.A.
Executive Customer Relations
1 John Street
Brighton
BN88 1NH
United Kingdom

Telephone: **+44 (0) 1273 576 151**.

American Express is a member of the Financial Ombudsman Service (FOS) who may be approached for assistance if you are not satisfied with the response you receive. Contact details are given below. A leaflet explaining its procedure is available on request:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
United Kingdom

Website: www.financial-ombudsman.org.uk

Telephone: 0800 023 4567
From a mobile: +44 (0) 300 123 9 123
From abroad: +44 20 7964 0500

The Ombudsman will only consider your case if you have first given American Express the opportunity to resolve it.

COMPENSATION SCHEME

In the unlikely event that American Express Europe S.A. or Chubb European Group SE are unable to meet their obligations, you may

be entitled to compensation under the UK Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the UK FSCS. Their contact details are UK Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street,

London EC3A 7QU, United Kingdom. Telephone 0800 678 1100 or +44 (0) 207 741 4100. Website: www.fscs.org.uk.

(I) TERMS OF BUSINESS

The information in this section explains the basis of the travel protection benefit services provided to you by American Express.

The information in this section explains the basis of the services provided to you by American Express.

These travel protection benefits derive from an insurance contract which American Express Europe S.A. registered in England and Wales with Company Number 1833139, registered office Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX ("American Express") has made with the insurance company Chubb European Group SE (the "Insurer"). American Express is free to amend, extend or terminate these contracts at its sole discretion.

1. Whose products do American Express offer?

American Express offer Travel Inconvenience and Business Travel Accident benefits. In order to provide you with these benefits, American Express holds a contract of insurance with Chubb European Group SE.

2. Which service will American Express provide you with?

You will not receive advice or a recommendation from American Express for any travel protection benefits associated with your Card.

3. What will you have to pay American Express for their services?

There is no additional charge, fee or premium payable for the travel protection benefits provided with the Card account.

American Express may receive commissions from third parties in relation to this product and may act on behalf of the travel protection benefits provider (as its agent or otherwise).

American Express does not act as an agent or fiduciary for you. You do not have a contract of insurance or any direct rights under the policies. American Express will aim to inform you 60 days in advance of any changes to the available benefits which may be to your detriment.

You are authorised by American Express to contact the Insurer directly on its' behalf for the purpose of making a claim under the travel protection benefits. This does not alter the basis upon which American Express hold the travel protection benefits for your benefit and does not provide you with any rights to bring

legal proceedings against the Insurer on American Express' behalf, nor will any act or omission by you affect any of American Express' rights under the insurance contracts. You must comply with the obligations detailed in this document in respect of your travel protection benefits.

4. Ownership

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

5. What to do if you have a complaint

If you wish to register a complaint, please write to:

American Express Europe S.A.
Executive Customer Relations
1 John Street
Brighton
BN88 1NH
United Kingdom

or telephone: **+44 (0) 1273 576 151.**

Further details on the complaints process are contained in the Travel Protection Benefit Details. If you cannot settle your complaint, you may be entitled to refer it to the UK Financial Ombudsman Service.

6. Are American Express covered by the UK Financial Services Compensation Scheme (FSCS)?

American Express are covered by the UK FSCS. You may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business, the circumstances of the claim and your geographical location. Further information about compensation scheme arrangements is available from the UK FSCS.

TRAVEL PROTECTION BENEFIT DETAILS

These Travel Protection Benefit Details give full details of the benefits provided with the American Express®

International Currency Corporate Gold Card arising from contracts of insurance held by American Express Europe S.A. with Chubb European Group SE.

ELIGIBILITY

The benefits described in these Travel Protection Benefit Details are dependent upon a Card being issued, the Card account being valid and the account balance having been paid in accordance with the Cardmember agreement at the time of any incident giving rise to a claim.

All benefits are dependent on the Card account having been used to purchase the travel tickets for the relevant trip, whether a Business Trip or a Personal Trip.

The benefits outlined in these Travel Protection Benefit Details may be varied, withdrawn or cancelled in certain circumstances in

accordance with the Travel Protection Benefit Details. In the event of any material change, American Express will give you or your company at least 60 days' written notice.

RIGHT TO CANCEL

Your company may cancel these travel protection benefits by cancelling your Card at any time.

DEFINITIONS

Whenever the following words or phrases appear in **bold**, they will have the meaning as described below:

“€” shall mean European euros.

“\$” shall mean United States dollars.

“Account” or “Card Account” means your American Express International Currency Gold **Corporate Card**.

“American Express” means American Express Europe S.A.

“Authorised Employee” means, applying to the Business Travel Accident benefit only, any other permanent employee of the **Company** whose own **Business Trip** and, if applicable, **Personal Trip** has been charged to **Your Card** with the prior authorisation of the **Company**.

“Business Trip” means a trip taken for the purpose of furthering the business of the **Company** that is made by **Public Vehicle** where the entire fare has been charged to the **Account**, prior to the incident taking place.

“Card” means any card issued to a Cardmember for the purpose of accessing the **Account**.

“Cardmember” means any individual who holds a **Card** and a valid **Account**.

“Company” means the company, business, firm, corporation, proprietorship or other sponsoring organisation which holds a corporate card account with **American Express**, pursuant to which the **Card** is issued to the **Cardmember**.

“Home” means the principal address in **Your**/the **Authorised Employee's** country of residence.

“Insurer” means:

– In respect of Travel Inconvenience and Business Travel Accident benefits:

Chubb European Group SE registered number 1112892 registered in England & Wales with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found online at <https://register.fca.org.uk/>

“Our/Us/We” means **American Express**.

“Personal Trip” means a trip taken during the course of a **Business Trip** (ie after the start but before the end) of a **Business Trip**, which does not relate to furthering the business of the **Company**, that is made by **Public Vehicle**, where the entire fare has been charged to the Account prior to the incident taking place. A **Reward Event** endorsed by the **Company** and charged to the **Account** constitutes a **Personal Trip**, whether taken within the course of a **Business Trip** or otherwise.

“Public Vehicle” means any air or land vehicle, river or sea-going vessel operated under licence for the transport of fare paying passengers. A **Public Vehicle** does not include vehicles hired or chartered privately.

“Reward Event” means any trip awarded by the **Company** to one or more employees to reward service to, or achievement in respect of work for, the **Company**.

“You/Your” means the American Express International Currency Corporate Gold **Cardmember**.

These travel protection benefits are secondary: **We** will only pay amounts if they are not covered by insurance, state benefits or other agreements. **You** must inform the **Insurer** of these and assist any relevant third parties in seeking reimbursement where appropriate.

All benefit limits in this document are shown in **\$** and **€**.

\$ limits apply only to American Express International Currency Corporate Gold Cardmembers whose account is billed in **\$** and all approved benefit payments will be made in **\$** subject to these limits.

€ limits apply only to American Express International Currency Corporate Gold Cardmembers whose account is billed in **€** and all approved benefit payments will be made in **€** subject to these limits. In the event of **You** holding more than one corporate product issued by **American Express**, **We** will not pay more than the highest benefit amount stated in one of those product's **Travel Benefit Details** for any one event.

1. TRAVEL INCONVENIENCE

This Section 1 details the Travel Inconvenience benefits provided with the **Card** for the **Cardmember** only. For the benefits under this Section 1 to apply, **Your** original travel tickets must have been purchased using the **Card Account** or the **Company's American Express** International Currency Business Travel Account or American Express International Currency Travel Manager Lodge Account.

Your travel, refreshment and accommodation costs, and the purchase of essential items that is a travel protection benefit under this Travel Inconvenience Section 1 must be charged to **Your Card** to be eligible for reimbursement.

YOUR BENEFITS

Travel Inconvenience benefits under this Section 1 are provided to cover any flight between named commercial airports, on an aircraft

operated by an airline licensed by the relevant authorities for air transportation of fare paying passengers whilst on a **Business Trip** or **Personal Trip**.

- 1) **You** will be reimbursed up to \$250 or €250 (as applicable) for necessary additional travel, refreshment and accommodation costs incurred prior to **Your** actual flight departure if:
 - a) (Delay, Cancellation or Overbooking) **Your** flight is delayed, cancelled, or overbooked and no alternative is made available within 4 hours of the published departure time;
 - b) (Missed connection) as a result of a delay to **Your** incoming connecting flight, **You** miss **Your** onward connecting flight and no alternative is made available within 4 hours of the published departure time.
- 2) **You** will be reimbursed for the purchase of essential items of toiletries and clothing:
 - a) (Baggage delay) up to \$250 or €250 (as applicable) if **Your** checked in baggage has not arrived at **Your** destination airport within 6 hours of **Your** arrival;
 - b) (Extended baggage delay) up to an additional \$850 or €850 (as applicable) if **Your** checked in baggage has still not arrived at **Your** destination airport within 48 hours of **Your** arrival.

EXCLUSIONS

You will not be paid for the following:

- 1) Under missed connection, claims where insufficient time has been allowed to arrive to connect with **Your** ongoing flight.
- 2) Additional costs where the airline has offered alternative travel arrangements or accommodation and these have been refused or where such additional costs have not been charged to **Your Card**.
- 3) Baggage delay or extended baggage delay on the final leg of **Your Business Trip**, or of a **Personal Trip** which does not form part of a **Business Trip**.
- 4) Under baggage delay and extended baggage delay, items that are not immediately necessary for **Your** trip.
- 5) Items purchased after **Your** baggage has been returned to **You**.
- 6) Failure to obtain a Property Irregularity Report from the relevant airline authorities confirming **Your** missing baggage at **Your** destination.
- 7) Where **You** voluntarily accept compensation from the airline in exchange for not travelling on an overbooked flight.
- 8) Costs which are recoverable from any other source.
- 9) Not taking reasonable care of **Your** baggage.
- 10) Industrial action which has commenced or has been announced prior to booking **Your** flight.
- 11) Confiscation or destruction of **Your** baggage by any government, customs or public authority.

2. BUSINESS TRAVEL ACCIDENT

This Section 2 details the Business Travel Accident benefits provided with the **Card** for the **Cardmember** and, if applicable, an **Authorised Employee**. For the benefits under this Section 2 to apply, travel tickets for the **Business Trip** and, if applicable, any **Personal Trip** taken must have been purchased using the **Card Account**.

BENEFITS

2.1 Business Trip:

This benefit only applies to accidents occurring during a **Business Trip** caused by a sudden identifiable violent external event that happens by chance:

- 1) while going directly to, or on the premises of, an airport, seaport or railway station for the purpose of boarding an aircraft, ship or train; or
- 2) while travelling on, boarding or alighting from or being struck by a **Public Vehicle**; or
- 3) immediately after alighting from an aircraft, ship or train while on the premises of an airport, seaport or railway station;

You and/or the **Authorised Employee** will be paid for the following: **\$400,000** or **€400,000** (as applicable) if **You** and/or the **Authorised Employee** have an accident during a **Business Trip** which within 365 days causes **You** and/or the **Authorised Employee** to suffer:

- a) death;
- b) the complete and permanent loss of use of any limb;
- c) the complete and irrecoverable loss of one or more of:
 - i. one hand and one foot;
 - ii. both hands; or
 - iii. both feet;
- d) the entire and irrecoverable loss of one or more of:
 - i. sight;
 - ii. speech; or
 - iii. hearing;
- e) the amount will be reduced by 50% to **\$200,000** or **€200,000** (as applicable) for the entire and irrecoverable loss of one or more of the following:
 - i. sight in one eye;
 - ii. hearing in one ear;
 - iii. loss of one hand or one foot; or
 - iv. loss of one index finger and thumb on the same hand.
- 4) immediately after leaving the premises of the airport, seaport or railway station following travel on a **Public Vehicle** where an injury is sustained within 30 days of the outward journey but prior to commencement of **Your** and/or the **Authorised Employee's** return **Business Trip**.

You and/or the **Authorised Employee** will be paid for the following: **\$350,000** or **€350,000** (as applicable) if **You** and/or the **Authorised Employee** have an accident during a **Business Trip** which within 365 days causes **You** and/or the **Authorised Employee** to suffer:

- a) death;
- b) the complete and permanent loss of use of any limb;
- c) the complete and irrecoverable loss of one or more of:
 - i. one hand and one foot;
 - ii. both hands; or
 - iii. both feet;
- d) the entire and irrecoverable loss of one or more of:
 - i. sight;
 - ii. speech; or
 - iii. hearing;
- e) the amount will be reduced by 50% to **\$175,000** or **€175,000** (as applicable) for the entire and irrecoverable loss of one or more of the following:
 - i. sight in one eye;
 - ii. hearing in one ear;
 - iii. loss of one hand or one foot; or
 - iv. loss of one index finger and thumb on the same hand.The maximum amount that will be paid to **You** or **Your** estate, and/or to the **Authorised Employee** or their estate following an accident occurring on a **Business Trip** will be **\$400,000** or **€400,000** (as applicable).

2.2 Personal Trip:

This benefit only applies to accidents occurring during a **Personal Trip** caused by a sudden identifiable violent external event that happens by chance:

- 1) while going directly to, or on the premises of, an airport, seaport or railway station for the purpose of boarding an aircraft, ship or train; or
- 2) while travelling on, boarding or alighting from or being struck by a **Public Vehicle**; or
- 3) immediately after alighting from an aircraft, ship or train while on the premises of an airport, seaport or railway station.

You and/or the **Authorised Employee** will be paid for the following: **\$125,000** or **€125,000** (as applicable) if **You** and/or the **Authorised Employee** have an accident during a **Personal Trip** which within 365 days causes **You** and/or the **Authorised Employee** to suffer:

- a) death;
- b) the complete and permanent loss of use of any limb;
- c) the complete and irrecoverable loss of one or more of:

- i. one hand and one foot;
 - ii. both hands; or
 - iii. both feet;
- d) the entire and irrecoverable loss of one or more of:
- i. sight;
 - ii. speech; or
 - iii. hearing;
- e) the amount will be reduced by 50% to **\$62,500 or €62,500** (as applicable) for the entire and irrecoverable loss of one or more of the following:
- i. sight in one eye;
 - ii. hearing in one ear;
 - iii. loss of one hand or one foot; or
 - iv. loss of one index finger and thumb on the same hand.

The maximum amount that will be paid to **You**, or **Your** estate, and/or the **Authorised Employee** or their estate following an accident occurring on a **Personal Trip** will be **\$125,000 or €125,000** (as applicable).

EXCLUSIONS

You and/or the **Authorised Employee** will not be protected in respect of the following:

- 1) Any claim related directly or indirectly to any physical defect, or infirmity which existed before the start of the relevant **Business Trip**, or **Personal Trip** if solely attending a **Reward Event**.
- 2) **You** /the **Authorised Employee** suffering from sickness or disease not directly resulting from an accident.
- 3) Any claim relating to 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 labour of any kind or any other work-related accident.
- 4) Any claim for an accident occurring during the course of everyday travel to and from work or an authorised or legitimate leave of absence, or a trip which is not a **Business Trip** or a **Personal Trip**.
- 5) Participating in any sports and activities other than golf, leisure running or jogging, racquet sports, use of a gym and swimming.
- 6) Participating in or training for any professional sports.
- 7) Service in the military, naval or air services of any country.
- 8) Participation in any military, police or fire-fighting activity.
- 9) Activities undertaken as an operator or crew member of any **Public Vehicle**.
- 10) Any accident whilst on any aircraft other than a scheduled flight operated by a licensed commercial airline company.

- 11) Flying in military aircraft or any aircraft which requires special permits or waivers.
- 12) Not taking reasonable care, or injuries caused by **You** or the **Authorised Employee's** negligence or failure to follow the laws and regulations of the country where **You**/the **Authorised Employee** are travelling.
- 13) Any fraudulent, dishonest or criminal act committed by **You** or an **Authorised Employee** or anyone with whom **You** or an **Authorised Employee** are in collusion.
- 14) Self inflicted injuries except where trying to save human life.
- 15) Suicide or attempted suicide.
- 16) Declared or undeclared war.
- 17) An act of terrorism (except while travelling on a scheduled flight) during a **Personal Trip** or **Business Trip**.
- 18) The actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive solid, liquid or gaseous agent.
- 19) **You**/the **Authorised Employee's** injuries or accidents which occur while under the influence of alcohol (above the legal driving limit) or drugs unless as prescribed by a registered medical practitioner.
- 20) Trips in, or booked to, countries or any part of any country to which a government agency has advised against travel or all but essential travel.

GLOBAL ASSISTANCE

This Section details the Global Assist benefit provided with the **Card**. The Global Assist helpline provides immediate assistance in an emergency, as detailed below, when **You** and/or an **Authorised Employee** are travelling outside the UK. It operates 24 hours a day, every day of the year on **+44 (0) 845 456 6524**.

- If **You** and/or an **Authorised Employee** have a medical problem, a fully qualified English speaking doctor is on hand to provide advice. When **You** and/or an **Authorised Employee** need to see a doctor, dentist or optician, or need to visit a local hospital, Global Assist can provide names, addresses and telephone numbers from a network of carefully selected specialists, and can arrange hospitalisation, a doctor to visit where required and an advance of medical expenses to **You** up to **\$400 or €400** (as applicable).
- 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** and/ or an **Authorised Employee** in touch with the relevant embassy or consulate; provide the name of a local lawyer, and arrange an advance of legal fees to **You** of up to **\$400 or €400** (as applicable). **You** can be advanced up to **\$1,000 or €1,000** (as applicable) 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**.

The Global Assist service is provided by AXA Travel Insurance (ATI), which is part of the AXA Assistance Group. ATI's registered address in Ireland is 10/11 Mary Street, Dublin 1.

HOW TO CLAIM CLAIMS AND ASSISTANCE

In order to report a claim, please call:

for Travel Inconvenience **+44 (0) 870 600 0342** (select claims option); or for Business Travel Accident **+44 (0) 845 841 0059**.

Please be ready to provide **Your Card** number, which should be used as **Your** reference number.

CLAIMS CONDITIONS AND REQUIREMENTS

- 1) All claims and potential claims must be reported within 30 days of the incident or event giving rise to the claim.
- 2) **We** will only pay amounts if they are not covered by insurance, state benefits or other agreements. **You**/the **Authorised Employee** must inform **Us** of these and assist with seeking reimbursement where appropriate.
- 3) Interest will only be considered on claims if payment has been unreasonably delayed following **Our** receipt of all the required information.
- 4) Please ensure copies are kept of all documentation sent to substantiate a claim.
- 5) **We** may require **You**/the **Authorised Employee** to be examined by a medical practitioner or specialist appointed by the **Insurer** to enable the **Insurer** to assess a claim fully.
- 6) If **You** or the **Authorised Employee** or any other interested party does not comply with the obligations as shown in these terms and conditions, **You** or the **Authorised Employee's** claim may be declined. Should you deliberately cause the event which led to the claim, or should **You** or the **Authorised Employee** commit any fraudulent act, or refuse to follow the advice given by the claims handlers, then the claim may be denied.
- 7) Please provide all the following items, information and documentation and anything else reasonably requested by the **Insurer** in order to make a claim. These must be provided at **Your**/the **Authorised Employee's** own expense.

Benefit	Information required
General	<ul style="list-style-type: none"> • Your Card number • Proof that You purchased the travel ticket on the Card or American Express International Currency Business Travel Account or American Express International Currency Travel Manager Lodge Account (where applicable) • All documents must be original • Completed claim form when required

TRAVEL INCONVENIENCE AND BUSINESS TRAVEL ACCIDENT

Travel Inconvenience	<ul style="list-style-type: none"> • Airline ticket • Airline's confirmation of delay, cancellation, missed connection or overbooking, and their confirmation that no alternative was made available within 4 hours • Airline confirmation (Property Irregularity Report) including details of baggage return date and time • Itemised receipts and proof of purchases made using Your Card
Business Travel Accident	<ul style="list-style-type: none"> • Evidence from the appropriate organisation detailing the accident • Approved medical reports

TRAVEL PROTECTION BENEFIT CONDITIONS

DURATION OF TRAVEL PROTECTION BENEFITS

You are entitled to travel protection benefits described in this document for **Business Trips** and **Personal Trips** which have been charged to the **Card Account**:

- provided that you continue to fulfil the eligibility criteria at the beginning of these Travel Benefit Details;
- provided that the travel protection benefits, Account or Card have not been withdrawn or cancelled by notice to You or the Company; and
- for the applicable time periods, as indicated in these Travel Benefit Details.

VARIATION OF TRAVEL PROTECTION BENEFITS

We reserve the right to add to these Travel Protection Benefit Details and/or make changes or withdraw certain benefits:

- For legal or regulatory reasons; and/or

- To reflect new industry guidance and codes of practice; and/or
- To reflect legitimate cost increases or reductions associated with providing these travel protection benefits; and/or
- For any other legitimate commercial reason, for example in the event of a change of underwriter who underwrites Our underlying policies.

If this happens **We** will write to **You** or the **Company** with details of the changes at least 60 days before they come into effect. **You** or the **Company** may cancel the **Card** if **You** or the **Company** do not agree to the proposed changes.

CANCELLATION OF TRAVEL PROTECTION BENEFITS

If **We** decide to cancel a contract under which travel protection benefits are provided, **We** will write to **You** or the **Company** (at the latest address held on file) to provide details including the date on which Your travel protection benefits will be cancelled.

RIGHT TO CANCEL

Your Company may cancel these travel protection benefits by cancelling **Your Card** at any time.

LAW & LANGUAGE

The travel protection benefits shall be governed and construed in accordance with the laws of England and Wales and the courts of England and Wales shall have jurisdiction in any dispute. All communication with **Us** of and in connection with the Travel Protection Benefit Details shall be in the English language.

TAXES AND COSTS

Other taxes or costs may exist or apply, which are not imposed by **Us**.

ASSIGNMENT

Neither **You** nor any other person entitled to benefit from the travel protection provided with **Your Card** (including an **Authorised Employee**) may transfer to any other person the travel protection benefits.

COMPLIANCE WITH TRAVEL PROTECTION BENEFIT REQUIREMENTS

Where **You**, **Your** personal representatives or an **Authorised Employee** or their personal representatives do not comply with any obligation to act in a certain way specified in these Travel Protection Benefit Details, **We** reserve the right not to pay a claim.

REASONABLE PRECAUTIONS

You and if applicable the Authorised Employee shall take all reasonable steps to avoid or minimise any loss or damage.

CUSTOMER SERVICE & COMPLAINTS

We are dedicated to providing a high quality service and aim to maintain this at all times. However, should you have a complaint, please contact **Us** so your complaint can be dealt with as soon as possible. Please write to:

American Express Europe S.A.
Executive Customer Relations
1 John Street
Brighton
BN88 1NH
United Kingdom.

or telephone: **+44 (0) 1273 576151**.

American Express is a member of the Financial Ombudsman Service (FOS) who may be approached for assistance if **You** are not satisfied with the response **You** receive. A leaflet explaining its procedure is available on request. Contact details are:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
United Kingdom.

Telephone: 0800 023 4567

From a mobile: +44 (0) 300 123 9 123

From abroad: +44 20 7964 0500

email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk.

UK FINANCIAL SERVICES COMPENSATION SCHEME

American Express is covered by the UK Financial Services Compensation Scheme (FSCS). **You** or an **Authorised Employee** may be entitled to compensation from the scheme if American Express cannot meet its obligations. This depends on the type of business, the circumstances of the claim and your geographical location. Further information about compensation scheme arrangements is available from the UK FSCS:

Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London
EC3A 7QU
United Kingdom

Telephone 0800 678 1100 or +44 (0) 20 7741 4100

Fax: + 44 (0) 207 892 7301

Website: www.fscs.org.uk.

DATA PROTECTION

Details of you, your insurance cover under this policy and your claims will be held by us, Inter Partner Assistance SA (Irish Branch) and Chubb, each acting as Data Controller of your personal data, for insurance benefits provided by them respectively under this policy.

Data you provide to AXA Travel Insurance when you make a claim under the policy will be held by AXA Travel Insurance as Data Controller, except for data provided for claims made under the travel

inconvenience and collision damage waiver sections of the policy, which will be held by AXA Travel Insurance as Data Processor on behalf of Chubb.

Data will be held for underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notices (see below).

We collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include:

- a) use of sensitive information about the health or vulnerability of you or others involved in your claims, which has been provided with your prior consent, in order to provide the services described in this policy.
- b) disclosure of information about you and your insurance cover to companies within the AXA group of companies or Chubb group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c) monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d) technical studies to analyze claims and premiums, adapt pricing, consolidate financial reporting (incl. regulatory); detailed analyses on individual claims calls to better monitor providers and operations; analyses of customer satisfaction and construction of customer segments to better adapt products to market needs;
- e) obtaining and storing any relevant and appropriate supporting evidence for your claim, for the purpose of providing services under this policy and validating your claim; and
- f) sending you feedback requests or surveys relating to our services, and other customer care communications.

Before collecting and/or using any sensitive personal data we will establish a lawful basis which will allow us to use that information. This exemption will typically be:

- your explicit consent
- the establishment, exercise or defence by us or third parties of legal claims

Insurance_ICC Corporate Green March2019

All Euro-denominated products and the US\$ vPayment product are issued by American Express Europe S.A. has its registered office at Avenida Partenón 12-14, 28042, Madrid, Spain. It is registered in Spain with tax identification number A-82628041 and is authorised and regulated by Banco de España. Where American Express Europe S.A. cards are issued in Spain but obtained within the European Economic Area, local rules may apply to the way that it conducts its business which can be enforced by that country's applicable regulatory authority.

All Dollar-denominated products are issued by American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and is authorised and regulated by the Financial Conduct Authority. Where American Express Services Europe Limited cards are issued in the UK but obtained within the European Economic Area, local rules may apply to the way that it conducts its business which can be enforced by that country's applicable regulatory authority.

- the provision of this policy and/or services under the policy by agreement between us to enable you to make insurance claims
- an insurance specific exemption provided under local laws of EU Member States and other countries implementing the GDPR, such as in relation to the processing of health data of an insured person's family members or the sensitive personal data of individuals on a group policy.

We carry out these activities within the UK, in and outside the European Economic Area, in relation to which processing the data protection laws and or agreements we have entered into with the receiving parties provide a similar level of protection of personal data. In providing you with this policy and the benefits available under it, we will use the personal data you provide us, including any medical and other sensitive information your insurance cover, the provision of benefits and the payment of claims. If you provide us with details about other individuals who may benefit under this policy, you agree to inform them of our use of their personal data as described in this document and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please let us know if you think any information we hold about you is inaccurate, so that we can correct it.

If you want to know what information is held about you by AXA Travel Insurance, or Chubb European Group SE, or have other requests or concerns relating to our use of your data, please write to us at: Email: dataprotectionenquiries@axa-assistance.co.uk

Or

Data Protection Officer
Chubb, 100 Leadenhall Street,
EC3A 3BP, London

Email: dataprotectionoffice.europe@chubb.com

Our full privacy notice is available at:

www.axa-assistance.com/en.privacypolicy or
<https://www2.chubb.com/uk-en/footer/privacy-policy.aspx>
Alternatively, a hard copy is available on request.

The **Providers**:

- a) may, subject to ensuring appropriate safeguards have been put in place by the recipients to preserve the security of **Your** information or that of an **Authorised Employee**, disclose and use information about **You** or an **Authorised Employee**, including information relating to **Your** or an **Authorised Employee's** medical status and health to companies within the American Express, Chubb and AXA Assistance worldwide groups

of companies, their partners, service providers and agents in order to administer, service and manage the benefits available, and for statistical analysis and fraud prevention purposes; and

- b) undertake the above within and outside the United Kingdom and the European Union. This includes processing information in the USA and other countries in which data protection laws are not as comprehensive as in the European Union. However, each of the Providers has taken appropriate steps to ensure the same (or equivalent) level of protection for information in the USA and other countries, as there is in the European Union.

If **You** have provided information about another person, **You** confirm that they have agreed to the **Providers** receiving and processing their personal data. **You** also confirm that **You** have informed them about who the **Providers** are and how their personal data will be used by the **Providers**.

In accordance with the terms of **Your Cardmember** agreement, **American Express** may use **You** or an **Authorised Employee's** information to develop lists for use within the American Express group of companies worldwide and its partners to develop or make offers (by mail, digital communication such as email or telephone) of products and services in which **You** or an **Authorised Employee** may be interested. The information used to develop these lists may be obtained from **Your** application, from information on where and how **You** use **Your Card** and from surveys and research (which may involve contact by mail, email or telephone) and information obtained from other external sources such as merchants or marketing organisations, excluding any sensitive personal data.

If **You** wish to have **Your** name removed from any marketing programmes or if **You** require any further information please contact **American Express** at the address above and provide **Your** full name, postal address and **Your Card** number. The American Express group of companies reserves the right to contact **You** by mail, digital communication such as email or telephone in connection with the operation of **Your Account**, the benefits provided with **Your Card** and related services.

INFORMATION PROVIDED BY YOU

In response to questions that **We** or the **Insurer** may ask **You**, it is **Your** responsibility to provide complete and accurate information to **Us** and the **Insurer** when **You** take out **Your Card** and thereafter. It is important that **You** ensure all statements **You** make on **Your** application form, over the telephone, on claim forms and other documents are full and accurate. Please note that if **You** or an **Authorised Employee** fail to take reasonable care to disclose any material information to **Us** or the **Insurer**, this could invalidate **Your** travel protection benefits and could mean that part or all of a claim may not be paid.