

## Business Travel Insurance Certificate

**Policy No.: 4049/199312161/00/000**  
Valid from 30<sup>th</sup> April 2020 to 29<sup>th</sup> April 2021

As an American Express Corporate Cardmember you are automatically entitled (unless specifically excluded) to Complimentary Business Travel Insurance when you charge scheduled common carrier travel tickets to the Corporate Card. The Insurance cover is provided and underwritten by ICICI Lombard General Insurance Company Limited and is subject to the Terms & Conditions mentioned therein.

### DEFINITIONS

**"Accident"** means a sudden, unforeseen, unfortunate, uncontrollable and unexpected physical injury to the insured person caused by external, violent and visible means; however, it does not include the cumulative result of a series of small incidents.

**"Air Accident"** means an accident which arises out of Air Travel.

**"Air Travel"** means the act of boarding a standard aircraft as a fare paying passenger for the purpose of flying therein, flying to the point of destination & alighting there from following a flight.

**"Bodily Injury"** means any accidental physical bodily harm solely and directly caused by external, violent, visible and evident causes but does not include any sickness or disease.

**"Business or Business Purposes"** means any full or part time, permanent or temporary, activity undertaken in the premises with a view to profit or gain.

**"Checked Baggage"** shall mean the baggage handed by the Insured and accepted by an International Airline for an International Flight for transportation in the same aircraft as the Insured Person and for which the airline has provided a baggage receipt.

**"Damage"** shall mean loss or damage.

**"Disease"** means an alteration in the state of the body or of some of its organs, interrupting or disturbing the performance of the vital functions, and causing or threatening pain and weakness, malady, illness, sickness or disorder.

**"Deductible"** or **"Excess"** means the amount of expenses or loss to be borne by the Insured before the compensation under the Policy shall become payable and such expenses or loss shall not be reimbursed by the Company.

**"International Flight"** shall mean any scheduled air transport of passengers and / or freight from one country to another carried on by an International Airlines Company having registration and permits for the purpose.

**"Non-Air Accident"** means any accident other than an air accident.

**"Rail Accident"** means accident occurring on account of collision between trains or collision of trains against external objects, or derailment of train resulting in bodily injury.

**"Reasonable Medical charges"** means a charge which:

- Is charged for medical treatment, supplies or medical services that are medically necessary to treat the Insured for the disease or bodily injury
- Does not exceed the usual level of charges for similar medical treatment, supplies or medical services in the locality where the expense is incurred; and
- Does not include charges that would not have been made if no insurance existed.

**"Road Accident"** means an accident caused by or arising out of collision between two or more motor vehicles or collision of a motor vehicle against any external object, skidding of motor vehicle resulting in death or bodily injury, which would give rise to Third Party claims.

**"Standard type of Aircraft"** means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine; or operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft, or Scheduled Airlines.

**"Sum Insured"** means and denotes the amount of cover available as stated in Part I of the Schedule or any revisions thereof based on claim settled, as stated in the scope of cover of the Policy and, where appropriate, as more particularly described and limited per item insured in any annexure to the Schedule. This is the maximum compensation that the Company will pay for each and every claim with respect to individual cover under the Policy.

**"Trip"** means booked and planned travel out of, and back to, the Republic of India. **"Multi Trip"** shall mean one or more Trips in the Policy period. **"Single Trip"** shall mean one Trip.

**"Terrorism / Terrorist activity"** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist activity. Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of terrorism.

**"Valuables"** means photographic, audio, video, computer and any other electronic equipment, telecommunications and electrical equipment, telescopes, binoculars, antiques, watches, jewellery, furs and articles made of precious stones and metals.

**"Works of Art"** means and includes all those items, which are listed under Part I of the Schedule and excludes easily breakable items like porcelain, pottery and the like.

**"War"** means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**"Covered Persons"** Unless specifically excluded, an individual who has a Corporate Card billed in Indian Rupees issued by American Express Banking Corp., in his or her name. All the benefits mentioned under the Policy are payable only if the ticket is purchased on a valid Corporate Card or travel is booked on the Business Travel Account / Central Corporate Card with a valid spending of at least Rupee 1 in the previous 12 months from the date of claim. Irrespective of which Corporate Card is charged for purchasing the ticket, the person would be covered as long as he / she has a valid Corporate Card issued in his / her name.

The cover is available for the entire trip wherein case of a single ticket, the risk starts from the point the insured person leaves his residence / office for his Scheduled Flight and continues during air journey and ends when the Insured Person reaches his destined hotel or place of stay

at destination. In case of a closed loop ticket, the risk starts from the point the Insured Person leaves his residence for his Scheduled Flight and continues during the entire journey and ends when the Insured Person reaches his residence / office.

### SCOPE AND COVER OF LOSSES

#### Maximum coverage in INR

Cover	Jet Airways American Express Gold Card & Gold Corporate Card	Corporate Card, Corporate Meeting Card, Corporate Purchasing Card	Business Travel Account (Trip Coverage)
<b>1. Accidental Death</b>			
Air Accident	7,500,000	3,000,000	3,000,000
Non Air Accident Road/Rail	500,000	300,000	300,000
Permanent total disability	100,000	Nil	Nil
2. Loss of Checked Baggage	100,000	25,000	25,000
3. Delay in Receipt of Checked Baggage	20,000	5,000	5,000
4. Loss of Passport/ Documents	10,000	10,000	10,000
5. Missed Connecting Flight	10,000	Nil	Nil
6. Medical Expenses following an Accident	200,000	Nil	Nil

**Accidental Death** - Means a sudden, unforeseen, unfortunate, uncontrollable and unexpected physical injury to the insured person caused by external, violent and visible means, however, it does not include the cumulative result of a series of small incidents.

#### Important Conditions:

- 24-hours cover for all INR Corporate Cardmembers / Business Travel Accounts, wherever they are in the world.
- Cover is valid if death occurs within 12 (twelve) months from the date of the accident.
- Common Carrier Benefit: This benefit is payable if the Covered Person sustains accidental injury as a result of:
  - An accident which occurs while riding solely as a passenger in or boarding or alighting from a Common Carrier Conveyance for a Covered Trip; or
  - Being struck by such Common Carrier Conveyance.
- "Common Carrier Conveyance" means an air, land or water vehicle operated by a common carrier licensed to carry passengers for hire. This includes licensed aircrafts, licensed helicopters, rail, taxis, ships, and car rentals (only when not self driven).
- A trip is "Covered Trip" if:
  - It is a trip taken by the Covered Person between the Point of Departure and the final destination as shown on the Covered Person's ticket and
  - The Covered Person's entire fare for such trip has been charged to an American Express Corporate Card / Business Travel Account.
- Airport Transportation Benefit: If a Scheduled Airline Ticket is purchased for a Covered Trip prior to the person's departure for the airport, this benefit is payable if the Covered Person sustains any injury while riding as a person in land Common Carrier Conveyance, rental car or a scheduled helicopter operated as a Common Carrier Conveyance, but only
  - When going directly to an airport for the purpose of boarding an aircraft for a Covered Trip; or
  - When leaving directly from an airport after alighting from an aircraft from Covered Trip.

**Delay in Receipt of Checked Baggage** - The expenses incurred for emergency purchase of basic essential items due to delay in receipt of Checked Baggage for more than 6 hours from the scheduled arrival time at the destination for delivery of baggage that has been checked by an International Airline for an Outbound/Inbound international flight.

#### Important Conditions:

- Only for Checked-in Baggage delay for over 6 hours.
- For purchase of essential items.

**Loss of Passport / Documents** - In the event of loss of the Insured Person's Passport and / or travel related documents, the insurer would compensate not exceeding the Sum Insured, the cost of issuing the new documents.

#### Important Conditions:

- Includes manuscripts, business books, tickets, credit cards, passport, visa, et cetera.
- Limited to replacing the physical document, without any linkage to the value of information contained (except for credit cards and tickets, where cover is for obtaining duplicates).

**Missing of connecting international flight during transit** - The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to compensate the Insured a sum not exceeding the Sum Insured, unless otherwise agreed by the Company, in the event the Insured misses or fails to take a connecting international flight of an international airline due to the delay in arrival of another international flight, in which the Insured is travelling, beyond 6 hours of the schedule arrival time.

**Important Conditions:** Subject to the other terms and conditions contained in this Policy, the Company shall be liable to pay the claim under this Section only if:

- The Insured has actually boarded the first international flight.
- Connecting international flight's schedule departure timing is at least 6 hours after the schedule arrival of the first

**Medical Expenses following an Accident** - If the Insured shall sustain any bodily injury resulting solely and directly from road / rail accident and upon advice of a Medical Practitioner or a Surgeon, is required to incur hospitalisation expenses for medical / surgical treatment at any nursing home / hospital in India as an inpatient, the Company will reimburse such expenses not exceeding the Sum Insured, as per the conditions of the Policy.

## General Exclusions:

### Accidental Death

1. Payment of compensation in respect of death, of Insured (a) from intentional self-injury, suicide or attempted suicide; (b) whilst under the influence of intoxicating liquor or drugs; (c) whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
2. Payment of compensation in respect of death, of Insured Person (a) from participation in winter sports, skydiving / parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any professional sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which the Insured is untrained, unless specifically covered under the Policy (b) directly or indirectly caused by venereal disease or insanity; (c) arising or resulting from the Insured committing any breach of the law with criminal intent.
3. Payment of compensation in respect of death, of the Insured due to, or arising out of, or directly or indirectly connected with or traceable to, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of all kinds.
4. Payment of compensation in respect of death of, or bodily injury or any disease or illness to the Insured while serving in any branch of the military or armed forces of any country during war or warlike operations.
5. Payment of compensation in respect of death of, or bodily injury or any disease or illness of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

### Loss of Checked Baggage

1. No partial loss or damage shall be compensated by the Company. However, total loss or damage of an individual unit(s) of baggage shall not be construed as falling within this exclusion.
2. No claim will be paid for valuable items as defined. Such items should at all times be carried by the Insured Person and not packed as part of checked baggage.
3. Upon payment of the claim under this Section, any recovery from an International airline under the terms of the Warsaw Convention shall become the property of Company.
4. Any flight of an International or National Airline for an international inbound/outbound flight to/from Republic of India.

### Delay in Receipt of Checked Baggage

Any flight of an International or National Airline for an international inbound/outbound flight to/from Republic of India.

### Loss of Passport / Documents

1. Loss of or damage to passport and travel related documents due to or on account of confiscation or detention by customs, police or other authority.
2. Theft or loss which is not reported to the police authority within 24-hours of discovery of the theft or loss and an official report obtained from the police authority.
3. Loss or theft of passport and travel related documents on account of being left unattended by the Insured unless left in a locked hotel room or apartment and an appropriate sized safety deposit box was not available for use by the Insured.
4. Any flight of an International or National Airline for an international inbound/outbound flight to/from Republic of India.

### Missed Flight

Any flight of an International or National Airline for an international inbound/outbound flight to/from Republic of India.

### Medical Expenses following an Accident

1. Death or Disablement directly or indirectly due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil commotion or rebellion, military, naval or air service or breach of law of hunting, steeple chasing, revolution, insurrection, mutiny, engaging in aviation other than as a passenger (fare paying or otherwise) in any licensed Standard Type of Aircraft.
2. Circumcision or Strictures or Vaccination or Inoculation or change of life or beauty treatment of any description or Dental or Eye Treatment or Intentional Self Injury or Insanity or Dissipation or Nervous Breakdown (which expression shall cover also general debility "run down" conditions and general "overhaul") or Venereal Disease or Intemperance or the use of intoxicating drugs or liquors or any diseases, injury, death or disablement directly or indirectly due to any one or more of them.
3. Any hospitalisation / domiciliary hospitalisation expenses incurred on bodily injury resulting directly or indirectly proximately or remotely from accident (not caused by or arising out of the use of a motor vehicle) other than road and / or rail accident as defined in this Policy.
4. Expenses on vitamins unless forming part of treatment for injury as certified by the attending medical practitioner.
5. Naturopathy treatment.

## General Exclusions / Conditions

1. Damage directly or indirectly occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, civil commotion or loot or pillage in connection herewith.
2. Any damage arising from or in consequence of requisition by or under the order of any public authority.
3. Damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
4. Any legal liability of whatever nature, directly or indirectly caused by or contributed to by or arising from ionising radiation of or contention by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or any weapon having nuclear components.
5. Loss of interest, consequential loss, delay, loss of market.
6. Any loss or damage arising out of terrorism / terrorist activity is not covered under any sections of this comprehensive Policy.
7. For the purpose of this Policy where several bodily injuries are attributable directly or indirectly to the same road / rail accident all such bodily injuries shall be treated as single bodily injury and all the admissible hospital expenses arising out of such bodily injuries shall be treated as one claim.

### Sanction Limitation and Exclusion

This benefit under the card insurance is being given under an insurance Policy, reinsured under the regulatory framework governed by United Nations and / or trade economic sanctions, laws or regulations by European Union, USA, UK. As per the reinsurance condition, notwithstanding anything mentioned anywhere in the Policy and / or certificate any benefit under this insurance shall not be provided to any specially designated nationals or the countries embargoed by US Treasury department.

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. The states that are reflecting as embargoed in the site of Treasury department of US Govt. (<http://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx>) are: Balkans, Belarus, Burma, Cote d'Ivoire (Ivory Coast), Cuba, Democratic Republic of the Congo, Iran, Iraq, Liberia, Lebanon, Libya, North Korea, Somalia, Sudan, Syria, Zimbabwe.

### Claims:

For all queries relating to Insurance covers or to report a claim you could call **ICICI Lombard Helpline No. 1800 2666** or contact at: [ihealthcare@icicilombard.com](mailto:ihealthcare@icicilombard.com)

Claim Intimation / Upload Documents / Claim Status can be tracked by clicking Web Link: <https://www.icicilombard.com/IL-Health-Care/ClaimIntimationOnlineTracking>

The Cardmember needs to report the claim within 30 days of the occurrence of the loss. Benefits will be payable upon receipt of due written proof, as required by ICICI Lombard General Insurance Company Limited for the specific claim being made, of legitimate covered loss. The benefits will be paid to the insured's nominee(s) and if no person has been nominated, then to the legal heirs of the insured.

**For an overview of the documents, which need to be furnished to ICICI Lombard General Insurance Company Limited along with your claim, please refer to the table below:**

Types of Insurance	Documents to send while filing claim
Accidental Death (Air Accident )	- Claim Form - Death Certificate - Copy of the passport - Proof of travel
Accidental Death (Non-Air Accident)	- Claim Form - Death Certificate - Copy of the passport - Proof of travel
Loss of Checked Baggage	- Claim Form - Passenger Irregularity Report (PIR) - Nil Compensation Certificate from the airline - Interim relief report
Delay in receipt of Checked Baggage	- Claim Form - Passenger Irregularity Report (PIR) - Nil Compensation Certificate from the airline - Interim relief report
Loss of Passport / Documents	- Claim Form - FIR - Nil Compensation Certificate from the airline - Interim relief report
Missed Flight	- Claim Form - Passenger Irregularity Report (PIR) - Nil Compensation Certificate from the airline - Interim relief report
Medical Expenses following an Accident	- Claim Form - FIR - Hospitalisation/ Medical Bills - Doctors prescriptions - Discharge summary