



American Express® Corporate Card & Business Travel Account

Insurance Conditions for American Express Travel Insurance

The provisions of the Insurance Contract Act of 16 June 1989 no. 69 (FAL) shall also apply to the insurance policy provided that there is no deviation from them in the conditions.

1.WHO IS COVERED BY THE INSURANCE

The insurance covers

- the holder of a valid Norwegian American Express Card ("card member") providing they are under 80 years of age on the date of any insured incident, and
- his/her spouse/cohabitant and unmarried children under 25 years of age who live together with the card member or who, whilst attending school/college and undergoing initial training, live away from home and is supported by the card member ("insured"), and
- work colleagues from the card member's company, or consultants working with the card member's company.

The insurance covers these persons only when they travel together with the card member.

A person with whom the card member lives in a relationship similar to marriage shall be considered a cohabitant, where it is stated in the National Register, or non-Norwegian equivalent, that the person concerned lives at the same address as the card member.

This insurance also covers travellers booked to valid Norwegian American Express Business Travel Accounts (BTA). Multiple persons booked to a single BTA will be regarded as a group for the relevant sections of this document.

2.WHERE AND WHEN THE INSURANCE IS VALID

The insurance covers all travel of **up to three months** outside Norway when **most (over 50%) of the tickets and/or fuel** (transport costs) for all insureds on the trip, is paid in advance with the American Express card or BTA. **In the case of trips lasting more than three months the insurance will end at 00.01 hours on day 91 but will apply again for the duration of the return trip.** The insurance shall commence from the time the insured leaves his/her home address or office address (whichever occurs last) until arrival back at the home or office address (whichever occurs first).

The insurance also covers travel in Norway subject to the same limitations as for travel abroad, provided that the trip involves at least one night's stay outside the home municipality, or an aircraft is used. **The cover shall then exclude point B.**

3.COVER PROVIDED BY THE INSURANCE

- A. Travel baggage
- B. Travel illness (not applicable in Norway).
- C. Travel accident
- D. Travel liability
- E. Cancellation, interruption or delay of holiday or journey
- F. Money and credit cards
- G. Additional expenses incurred in the transport of a sick person in Norway
- H. General conditions



A. TRAVEL BAGGAGE

1. The travel baggage cover includes

1.1 Baggage Loss and Damage

Sudden and unforeseen loss of, or accidental damage to, or theft of personal hand luggage/baggage that the insured is carrying on the journey, with up to NOK 20,000 per card member, or NOK 25,000 in total for a group of insureds travelling under the same American Express Card or BTA booking. Individual items and/or additional equipment for them will be compensated for up to a maximum of NOK 10,000 per item.

1.2 Travel Inconvenience- Baggage Delay

Expenses on presentation of original receipts for purchases of essential clothing, toiletries etc., with up to NOK 2,000 per card member **including** family, if the forwarded baggage is delayed and does not arrive by predetermined public transport. Payment made under this point will be deducted if compensation is paid according to point 1.1. The delay must be confirmed by the carrier. Compensation under this point will not be paid if the delay occurs on the journey home and the place of arrival of the forwarded baggage is the final destination by public transport on the return journey.

2. Travel baggage cover does not include

- documents and securities, cash, cheques, tickets, credit cards, furniture, moveables, motor vehicles and accessories for them, such as tools, spare parts, etc. and boats and accessories for them, including engines.
- damage to fragile objects during transport, or consequential damage due to a suitcase spilling out
- damage due to normal use or wear of the object, nor damage to suitcase, bag, rucksack etc. where the carrier is liable.

3. Safety regulations

The following safety regulations shall apply to the insurance:-The insured shall maintain supervision of the insured objects – either him/herself or with the assistance of others with whom the insured is personally acquainted.-The insured shall take care of his/her property to ensure that it is not stolen, lost or damaged.-In cars, buses, campers, boats or the like doors must be locked and windows closed when the insured leaves the vehicle/boat, and objects must not be visible.-The insured must not store objects on the roof of a car, bicycle luggage carriers, boat decks or the like after leaving the vehicle/boat.-The insured is obliged to ensure the insured objects are adequately and suitably packed for transport.-The insured must not forward or ship camera/video/and computer equipment, mobile telephone, radio/TV, cash, jewellery, precious stones, precious metal, fragile objects or perishable goods.

4. Action to take in the event of damage

Loss under this point must be reported immediately to the police or the top local authority. The original confirmation of such a report must be attached to the damage report.

5. Compensation

Compensation for objects shall be limited to what corresponding objects cost allowing for devaluation due to wear, reduced use and age. If an object can be repaired without a reduction in value, the insured will retain the insured object and Chubb will pay for the repair. If a lost object is found after compensation has been paid, the insured is entitled to retain the object provided that he/she repays the compensation. If he does not wish to do the object will devolve to Chubb. If there is disagreement on the value of the object, compensation will be established on the basis of a valuation (see general conditions).

Chubb will not cover the first NOK 150, except in the case of delayed baggage where no excess is charged.

B. TRAVEL ILLNESS

(does not apply within Norway)

1. Travel medical insurance covers

Expenses, up to NOK 25,000,000 (this limit does not apply for Repatriation which has no monetary maximum) that insured persons incur whilst travelling abroad if they fall seriously ill or are injured in an accident, or as a result of acute exacerbation of a chronic disease. Expenses allowing for an excess of NOK 150 will be covered for

- doctor or dentist fee.
- stay in a hospital or care expenses outside a hospital.
- dressing materials and medicine, as well as required treatment prescribed by a doctor.
- required transport expenses incurred in connection with the above points.



- extra costs of transport home if treatment is required to be given in Norway. If an escort is required, extra costs for one person will be paid. The treating doctor at the scene will evaluate the need for transport home together with Viking Assistance doctor (24 hours, tel.:+47 22 36 06 25.)

- costs of transport the deceased to Norway in the event of death, as well as transport of the baggage of the deceased.

In addition to the above, NOK 1,500 per day the insured remains in hospital for a reason that can be covered according to this point (B), up to a maximum of NOK 15,000.

2. Travel medical insurance does not cover

- pregnancy from the 8th month onwards, or voluntary termination and related diseases or medical conditions, unless the expenses are a direct consequence of an injury resulting from an accident or serious illness covered by the insurance.

- disease or injury that the insured has sustained by taking sleeping tablets, intoxicating, narcotic or pain killing drugs.

- disease or injury resulting from engaging in fighting or a criminal activity.

- disease or injury resulting from a particular flying or sports risk as mentioned in C.2 (last point).

- suicide or attempted suicide, unless the claimant provides evidence that that this was due to acute mental derangement as a result of poisoning (other than self-inflicted intoxication) or shock, but not mental illness in the medical sense.

- any treatment not confirmed as medically necessary

- for medical treatment that the insured travelled specifically to obtain

- for medication the insured is taking before and which he or she will have to continue taking during the trip

- for surgery, medical or preventative treatment which can be delayed in the opinion of the qualified medical doctor treating the insured until he or she returns to Norway

- additional travel and hotel expenses incurred which have not been authorised in advance

C. TRAVEL ACCIDENT

1. Travel accident insurance covers

Injury resulting from an accident involving the insured, which is meant a physical injury caused by a sudden, unforeseen, external event – accident – occurring during the term of the contract.

Mental damage, e.g. shock, is not regarded as injury due to accident unless physical injury has simultaneously occurred resulting in permanent disability providing entitlement to compensation.

2. Travel accident insurance does not cover

- accident injury caused by a disease or medical condition. If the disease or medical condition has exacerbated the consequences of the injury, Chubb is liable for the proportion of the consequences caused by the injury due to accident.

- accident injury due to war, warlike conditions, riot, insurrection or demonstrations, as well as nuclear reactions.

- injury occurring as a result of medical treatment, including errors during an operation, or use of medicinal products.

- injury caused by the effect of narcotics or other intoxicants, including alcohol.

- injury due to the influence of light or temperature, unless the insured was exposed to the influence as a result of an accident injury for which Chubb is liable, or unless the influence is due to an emergency in which the insured was involuntarily involved.

- diseases caused by HIV infection (AIDS or other HIV-related diseases or conditions), or the hepatitis B virus.

- injury occurring as a result of infection or insect stings/bites. Chubb is only liable for other infections when it is considered to have been established that the cause of the infection is injury due to an accident.

- suicide or attempted suicide.

- flying in an aircraft owned or leased by the card member's company-flying in an aircraft which is a chartered non-scheduled licensed common carrier hired by a single organization

- the insured having an accident which is contributed to by them driving a vehicle whilst the alcohol level in their blood is higher than the legal limit of the country where the accident occurs

- terrorism except when the accident occurs on a public conveyance not otherwise excluded under this cover and for which the insured has charged at least 50% of the travel costs to their American Express Corporate Card or BTA

- accidents resulting from the insured participating in manual work of any and every kind, this does not include if work is purely managerial, sales or administration.

- injury due to an accident caused during the participation in:-
a professional sport



- diving
- horse racing
- boxing, wrestling, karate and similar combative sports
- mountain climbing, hang gliding, paragliding, parachuting, sailboarding and the like
- professional running and motor sport
- voyages of discovery and expeditions
- when flying as a pilot or cabin crew.

3. Settlement of injuries-payments

3.1 Death

If the injury due to accident has resulted in death within two years, death benefit will be paid at

- NOK 800,000 for card members, work colleagues or consultants
- NOK 800,000 for insured spouse/cohabitant
- NOK 800,000 for insured child over 16 years of age
- NOK 30,000 for insured child under 16 years of age

Any disability benefit that may be paid for the same injury will be deducted.

If the insured person has disappeared, benefit shall be paid on the basis of the judgment of presumption of death. If the insured dies of another cause within two years of the occurrence of the accident injury, no death benefit will be paid. Death benefit is paid in accordance with the law.

3.2 Permanent medical disablement

If the accident injury has resulted, within two years, in disablement, which is assumed, to be permanent, disablement benefit is paid. Inability to work is not covered by the insurance. For 100% medical disablement the total sum assured is paid; for partial disablement a correspondingly smaller proportion is paid. If the insured dies more than two years after the occurrence of the accident injury, disablement benefit is paid provided that Chubb medical opinion suggests the injury would have resulted in permanent medical disablement. If the insured dies as a result of the accident injury within two years of the occurrence of the accident injury, no disablement benefit is paid. If disablement benefit is not paid death benefit according to point 3.1. is paid.

Sums assured in the case of 100% permanent disablement are:

- NOK 800,000 for card member, work colleagues or consultants
- NOK 800,000 for insured spouse/cohabitant
- NOK 800,000 for insured child over 16 years of age
- NOK 30,000 for insured child under 16 years of age.

3.3 Calculation of degree of disablement

When calculating the degree of disablement no consideration shall be given to profession, individual plants or factories, or social situation. The table published by the Department of Health and Social Security, in the Regulation of 21 April 1997, Parts II and III, but no other regulations, is used to determine the degree of permanent medical disablement. In other cases of disablement the degree of disablement shall be estimated, in which case the percentages indicated in the above-mentioned table will only serve as a guide. In the case of disablement in the organs or limbs mentioned, the rates indicated in the table form the limit of Chubb's obligation to pay benefit in all circumstances. The benefit shall be established according to the degree of disablement that must be assumed to be the final disablement. Benefit for one and the same injury may not exceed 100%, even if several limbs have been injured. Loss of or injury to a limb or organ, which was wholly unusable before the accident injury occurred, does not provide entitlement to disablement benefit. If a limb or organ was previously partially lost or unusable, a corresponding reduction is made when the degree of disablement is to be determined. Damage to teeth and an injury, which has merely a disfiguring effect, does not provide entitlement to disablement benefit. The degree of disablement is evaluated as soon as it can be considered permanent, but it must be evaluated within two years of the occurrence of the accident injury. If one of the parties considers that the degree of disablement may change, final settlement may be claimed, but no longer than three years after the accident injury occurred.

3.4 Safety regulations

If it may be assumed that the insured's position would be improved by an operation or other treatment, and if the insured refuses to undergo such treatment, consideration shall nevertheless be given the possibility if improvement such treatment may be assumed to have achieved when establishing the final degree of disablement.



D. TRAVEL LIABILITY

1. Travel Liability Insurance covers

1.1 Chubb will meet the cardmembers legal responsibility to pay compensation and legal costs to others where the cardmember accidentally causes:

a) physical injury, or death of anyone during the trip; and/or b) loss of, or damage to, property during the trip.

1.2 Chubb will pay up to a maximum of NOK 6,000,000 in total for all claimants in connection with all occurrences within consequent upon or attributable to one original source or cause during a trip.

2. Travel Liability Insurance does not cover

-Death of, or physical injury to the cardmember, any member of the cardmember family or anyone in the cardmembers service.

-Anything belonging to the cardmember, or anything which is the responsibility of the cardmember or any member of the cardmembers family or anyone employed by the cardmember.

-Any responsibility the cardmember undertake within a contract or agreement which would not have existed in law had that agreement not existed.

-Any responsibility resulting from the cardmember or any member of the cardmembers family owning or using: aircraft, horse-drawn vehicles, motorised or mechanically propelled or towed vehicles, boats (other than rowing boats, punts and canoes), jet skis, jet bikes, skidoos, animals (other than horses, domestic dogs or cats) or firearms.

-Any responsibility resulting from the cardmember, or any member of the cardmembers family's, trade, profession, occupation or supply of goods or services.

-Any responsibility resulting from willful or malicious acts by the cardmember.

-The benefit of the insurance under the Policy is supplementary and not a substitute for other insurance, which also covers these benefits. This also applies to insurance policies that state that their coverage is subsidiary to others. The Insurer will only pay amounts to the extent that they have not been paid by other insurance. You have the choice of which insurer to contact. By contacting Chubb, the cardmember agrees to inform Chubb of any other insurance coverage and seek reimbursement from the other insurer(s).

-The occupation, except temporarily for the purposes of the cardmember trip, or ownership of any land or building.

-Accidental injury or loss which has not been caused by the cardmember negligence.

-Any responsibility the cardmember has as an employer to anyone employed by the cardmember or any member of the cardmembers family in any trade, business or profession.

-Special Sports such as boxing; cave diving; horse jumping; hunting and hunting on horseback; professional sports; solo canyoning; solo caving; solo diving; solo mountain-climbing; steeplechasing; any form of motor racing, speed, performance or endurance tests and abseiling; American football; baseball; bungee jumping; canoeing; clay pigeon shooting; deep sea fishing; fell running; go-karting; hang gliding; hockey; horse riding; hot air ballooning; jet biking and jet skiing; martial arts; microlighting; mountain biking off tarmac; mountaineering; parachuting; paragliding; parascending; polo; potholing; quad biking; rock climbing; rugby; skidoo; scuba diving deeper than 30 meters; tour operator safari (where the cardmember or any other tourists will be carrying guns); trekking; war games/paint ball; white water canoeing and rafting; yachting more than 20 nautical miles from the nearest coastline.

E. CANCELLATION, DELAY, OR INTERRUPTION OF HOLIDAY OR JOURNEY

1. The cover includes

1.1 Cancellation or Interruption

Reasonable additional travel, to/from the geographical destination, and accommodation expenses incurred by the card member up to NOK 15,000 as a result of cancellation or interruption of the holiday or journey.

Expenses must be documented with original receipts. For a group of insureds travelling under the same American Express Card or BTA booking the limit is NOK 30,000 in total.

This point only applies in the event of:

- death or injury/illness of a card member or those travelling with him/her, or of his/her immediate family; or
- death or serious accident injury/illness of a business colleague travelling with him/her or the person whom the card member should have met, or the immediate family of these persons when there is no longer any purpose to the journey

Spouse/cohabitant, child and grandchild, parents or grandparents, sibling, brother/sister-in-law, parents and children-in-law are considered immediate family.

A valid cancellation or interruption shall be documented by a doctor.



1.2 Travel Inconvenience (part 1)

Reasonable and documented extra expenditure incurred by the card member in obtaining an established route or prepaid accommodation up to NOK 10,000. This point applies in the event of the card member's own illness or accident injury, and shall be documented by a doctor. This point also applies if an aircraft, ship or other means of transport on which the card member is travelling with a prepaid ticket is cancelled or delayed because of strike, criminal action, weather conditions, technical fault or other uncontrollable impediment.

1.3 Travel Inconvenience (part 2)

The card member's reasonable, documented extra expenses of up to NOK 1,500 to purchase necessary food and drink when the holiday or journey is delayed by at least six hours.

Any required overnight accommodation due to the delay is covered under the same compensation amount if the carrier does not cover this.

This point applies if the aircraft, ship or other means of transport on which the card member is travelling with a prepaid ticket is cancelled or delayed because of strike, criminal action, weather conditions, technical fault or other uncontrollable impediment.

1.4 Replacement of Employee

The reasonable additional travel, to/from the geographical destination, and accommodation expenses incurred by a replacement employee up to NOK 10,000 as a result of cancellation or interruption of the business journey for the card member, work colleague or consultant working with the cardmember. The replacement must take place within 14 days of the cancellation or interruption (section E 1.1).

2. The cover does not include:

- expenses incurred due to circumstances that were known or could reasonably have been predicted by the card member when booking or paying for the holiday, trip or accommodation.
- expenses that are covered by a tour operator, transport company, hotel etc.
- complications in pregnancy occurring where the trip ends within 1 month of the expected date of delivery or when travel has been against medical advice;

F. MONEY AND CREDIT CARDS

1. The cover includes and security regulations

money, regardless of currency, cheques, tickets and credit cards stolen from a card member or insured fellow travellers in the course of the last 72 hours before a prepaid journey begins, or during the journey, for up to NOK 12,000.

It is assumed that the insured had received money, cheques, cards or tickets with the intention of taking them with him/her, or had taken them on the journey, and that the insured was storing/keeping them properly when the loss occurred.

If the theft was carried out from a car it is assumed that the objects were stored in a separate, locked luggage compartment or locked glove compartment.

2. The cover does not include

- money, cheques, cards or tickets that have been left behind, dropped or lost.
- loss of invalid credit card.
- theft from a car, if the objects were not stored in a separate, locked luggage compartment or locked glove compartment.
- loss that occurs in the event of confiscation or reduction in value.

3. Action to be taken in the event of loss

Loss under this point must be reported immediately to the police or top local authority. The original confirmation of such a report must be attached to the loss report.

4. Loss settlement

For settlement of the loss an excess of NOK 150 is deducted unless payment has also been made under point A for the same loss and an excess has been deducted from that settlement.

G. EXTRA EXPENSES RELATING TO TRANSPORTATION OF SICK PERSONS (AMBULANCE SERVICE) IN NORWAY

1. The cover includes

- expenses relating to ambulance transport for a card member, work colleagues from the card member's company, or consultants working with the card member's company,



insured spouse/cohabitant and child in the event of accident injury or serious illness.
-expenses relating to ambulance transport, including one escort when transported home for further treatment.
-expenses for the repatriation of deceased persons, and the transport of a deceased person's luggage.

2. Action to be taken in the event of damage or loss

The necessity to incur expenses relating to the transportation of sick persons must be documented with the written confirmation of the treating doctor.

3. Compensation

Payments from national social security schemes are deducted from the compensation payment.

4. Loss Settlement

In settlement of the loss an excess of NOK 150 is deducted for each case to cover transportation of sick persons.

H. GENERAL CONDITIONS

The general conditions apply provided that they are not contradicted by the special conditions or the insurance certificate.

1. Special limitations to Chubb's liability to pay compensation

Chubb is not liable for loss or damage, or any increase in loss or damage which is caused directly or indirectly, or is connected with:

- nuclear reactions, ionising radiation, nuclear fuel or radioactive waste.
- radioactive, poisonous, explosive or other dangerous characteristic of nuclear charged explosive elements.
- the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination
- intoxication or poisoning with stimulants, narcotics or other similar poisons.
- participation in fights, apart from in self-defence, or criminal activity.

Economic consequential damage is not covered unless this is expressly mentioned in the conditions.

2. Malicious intent or gross negligence

If the insured has given rise to the insurance case through malicious intent, Chubb will not compensate for the damage. If the insured has given rise to the insurance case through gross negligence, Chubb's liability may be reduced or lapse. In the settlement emphasis must be placed on the degree of guilt, the course or progress of the damage, whether the insured was under self-inflicted intoxication, and all other conditions (cf. FAL § 4-8 og 13-9).

However, Chubb is liable if the insured was unable to understand the extent of his/her action because of age or mental state.

3. War Risk

Chubb is not liable for loss or damage caused by war or warlike conditions. The validity of the insurance is limited in all circumstances to 14 days from the time Chubb has determined that an area must be covered by the war risk provision, and is conditional upon the fact that the insured is present in the area affected when the war clause is invoked. Chubb will in no case be liable to war risk at the outbreak of war, whether war is declared or not, between states where one or more parties possesses nuclear weapons.

4. Notification of Insurance Cases

If an insurance case has occurred, anyone who considers he/she has a claim against Chubb must notify the company of this without undue delay (cf. FAL §§ 4-10 and 13-11).

In the case of failure to meet the notification obligation, through malicious intent or gross negligence, Chubb's liability toward the person concerned may be reduced or lapse (cf. FAL §§ 4-10 and 13-11). In any case the right to compensation shall lapse if claims have not been lodged with Chubb within one year after the rightful claimant gained knowledge of the facts on which the claim is based (cf. FAL §§ 8-5 and 18-5).

5. Obligations of the insured in event of loss or damage

If there is an impending risk that an insurance case will occur, or if an insurance case has occurred, the insured shall do everything that may reasonably be expected of him/her to avert or limit the loss (cf. FAL § 4-10). If the insured establishes that Chubb may have a claim to legal remedy against a third person, the insured shall what is required to secure the claim until the company itself is able to protect its interests.



6. Obligation to provide information in the settlement of compensation

The person who makes a claim against Chubb shall provide the company with the information and documents available to him or her and which Chubb requires to be able to respond to the claim (cf. FAL §§ 8-1 and 8-1). Together with the damage/loss report the insured shall provide documentary evidence that he holds a valid American Express Corporate Card or BTA, and that tickets and/or fuel have been paid by American Express Corporate Card or BTA. The documentation must indicate the persons who have travelled with the card member. If criminal actions have been committed the original police report must be attached. In the event of loss/damage of any other kind confirmation of the report to the nearest authority must be attached.

7. Violation of security regulations

If an insurance case occurs which are due to the violation of security regulations, it will be determined whether Chubb is to pay anything, and if so how much, taking into consideration the degree of guilt, the course or progress of the damage or loss and all other conditions.

8. Assessments

If there are grounds for claiming assessments according to the insurance conditions, the following provisions apply regarding the appropriate procedure: Assessments are issued by experts and impartial persons. Each of the parties shall appoint an assessor. If either party so wishes, he may select a separate assessor for certain case. If one of the parties has notified the other party of his choice in writing, the latter shall be obliged, within one week after he has received the notification, to inform the other party of the person he has chosen. The two assessors shall appoint an arbitrator for the assessment. If one of the parties so demands, the arbitrator shall reside outside the place of domicile of the parties, and outside the municipality in which the insurance case occurred. If one of the parties fails to appoint an assessor, one will be appointed on his behalf by the court in the circuit where the assessment is carried out. If the assessors do not agree on an arbitrator, one will be appointed in the same way. The assessors can obtain the information and conduct the investigations they consider necessary. The two assessors shall carry out the valuation without an arbitrator being called. If they do not agree, the arbitrator shall be called and he will issue his assessment on the points about which the assessors do not agree according to the same rules. If the arbitrator is called in, his fee shall be calculated on the basis of his assessment. However, the compensation shall not lie outside the limits imposed by the appointments made by the two assessors. The arbitrator's fee and any other costs associated with the assessment shall be shared equally between the parties. The valuation resulting from the assessment is binding upon both parties.

9. Interests

The insured may claim interests in accordance with FAL §§ 8-4 or 18-4.

10. The consequences of fraud

Persons found guilty of fraud against Chubb will lose any right provided for in the insurance policy or other insurance policies with Chubb relating to the same event, and Chubb may cancel any insurance policy with him or her, cf. FAL §§ 4-2 and 8-1, or §§ 13-2, 13-3 and 18-1.

11. Statutory interest

The insurance policy only covers statutory interest that can be valued in monetary terms.

12. Settlement by a committee

In cases of damage or loss the insured is entitled to refer the matter for settlement by a committee. For information contact Chubb or the Insurance Complaints Office, P.O. Box 53, Skøyen, 0212 Oslo. Telephone 23 13 19 60.

13. Processing of Personal Data

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



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

The policyholder and the insured can request a hard copy of the Personal Data Policy at any time, by contacting the insurer at dataprotectionoffice.europe@chubb.com.

14. Sanctions

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

Insurer for American Express Travel Insurance, American Express Corporate Card is:

Chubb European Group SE, a Norwegian Registered Foreign Company (NUF)

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