

## 美國運通商務差旅帳戶旅遊意外及誤失保障書 (TWD)

### 保險單

有效日期2014年3月1日起

本保險單詳細規定被保險人之保險範圍，由台灣美國運通國際股份有限公司（以下簡稱美國運通）及美商安達產物保險股份有限公司 台灣分公司（以下簡稱本公司）所簽訂。

### 定義及保險範圍

保險範圍，係指本保險合約JMMNCB0001保障及規定條款，包括團體意外傷害保險及旅遊不便險、意外醫療險、行李及個人物品之保險。

“意外”係指非預期之事件，造成身體傷害，包括被保險人於旅遊期間所搭乘公共運輸工具之爆炸災難。

“**航站安全保險金**”係指被保險人遭受身體傷害時所為之給付，但僅限於航站大廈中任一指定之旅客處，且被保險人必須是在正要登機前或剛從商務旅行或個人旅行之班機下機時才得以為之。

“**機場運輸安全保險金**”係指被保險人遭受身體傷害時所為之給付，但僅限被保險人搭乘、正要登上或離去地面之公共運輸工具，或被該公共運輸工具所碰撞，或於作為公共運輸工具之定期航班直昇機，且限於：

1. 直接往機場，登上預定班機的商務旅行或個人旅行時，或是
2. 直接從商務旅行或個人旅行之預定班機離去後，離開機場時。

“**身體傷害**”係指肉體上之傷害：

1. 由意外所造成；及
2. 係由獨立且單一之原因而產生，不包括由此傷害所直接引起之疾病、醫藥或手術治療；及
3. 意外發生100天之內之死亡或殘廢。

“**商務旅行**”係指贊助單位指定安排之商務旅行，以增進該贊助單位之業務者，但不包括每天來往通勤，善意之請假，及個人的附帶旅行及假期。

“**公共運輸交通工具保險金**”係指被保險人因意外遭受身體傷害時所為之給付，但僅限被保險人於商務旅行或個人旅行單純為乘客，搭乘或正要登上或離去公共運輸工具時，或被該公共運輸工具碰撞。

“**公共運輸工具**”係指領有合法可載客執照之空中，地面，或水中交通工具，非租用者。

“**被保險人**”係指：

被保險人，係指全體企業卡會員們，其運輸費用係以商務差旅資訊系統帳戶支付者，由American Express Travel Related Services Company, Inc. 及其子公司、關係企業及特約商(美國運通)所發行，只限由台灣發商務差旅資訊系統帳戶，以新台幣計價者，及贊助單位之職員或合作伙伴，其商務差旅資訊系統帳戶使用狀況良好者。

有商務差旅資訊系統帳戶之贊助單位職員，用該帳戶支付時，亦為被保險人。

被保險人之配偶及23歲以下受撫養之子女，在下列情形下亦為被保險人：

1. 在贊助單位之要求及支付下，與被保險人一起進行商務旅行；而且
2. 交通費用係由贊助單位之商務差旅資訊系統帳戶所支付者。

被保險人之配偶及23歲以下受撫養之子女，在下列個人旅行危難之情形下亦為被保險人：

1. 交通費用係由贊助單位之商務差旅資訊系統帳戶所支付者。

由贊助單位所授權之任何人(經授權之旅客)，該贊助單位需有商務差旅資訊系統帳戶，且其費用由該帳戶支付，限由台灣發卡，以新台幣計價者。

若被保險人遭受身體傷害時，“損失”由本合約所保障，定義如下：

1. 保險合約對被保險人係為有效，而且
2. 方式依「應付之理賠額」段之規定。

所稱之失去手與腳，係指手腕或腳踝關節之實體分離，所稱之失去視力，係指定完全無法恢復之失明，所稱之失去大拇指及食指，係指最靠近手掌關節之實體分離，所稱之失去語言能力，係指完全無法恢復之失語，所稱之失去聽力，係指完全無法恢復之雙耳失聰。

“**個人旅行**”係指被保險人出發地及其登機證上目的地之間的旅程，該旅程得為獨立之旅程，附帶之旅程，或是商務旅行後回程前之假期，個人旅行不以增進該贊助單位之業務為目的。

“**回程旅行**”係指九十日後，被保險人由商務旅行返回通常之居所及工作之地點。

“**預定之航機**”係指航空運輸者所駕駛之航空器，且需符合下列條件：

1. 該航空運輸者需領有相關單位發給之執照或類似之授權書，該主管關係位於該飛機註冊之國家，該航空運輸者並應依據授權，發佈旅客班機時刻表及價目表，定期及非定期者；而且
2. 該班機需定期且持續按照航線飛行，與ABC國際航線指南或修訂版所發佈者相同。起飛時間，轉機機場，及目的地機場，均應印製於被保險人之預定航機之機票及登機證上，以為參考。

“**贊助單位**”係指有參加商務差旅資訊系統帳戶之公司、合夥企業、機關或其母公司、子公司及關係企業。

“**恐怖行動**”係指反對某特性之個人或組織之行為：

1. 其包含下列特性：
  - a. 使用武力、暴力脅迫，
  - b. 危險行為脅迫，
  - c. 干擾、中斷電子通訊、資訊或機器運作系統之行為。
2. 有下列一項或二項皆有情事時：
  - a. 目的係為恐嚇脅迫一政府或其平民或任何一部分之經濟；
  - b. 其意圖顯示出為恐嚇脅迫一政府，或增強其政治、意識型態、宗教、社經目的，或是傳播(或傳播以反對)某一思想或意識型態。

“**運輸費用**”係指旅客搭乘公共運輸工具所需支付之旅行成本。

### 承保範圍

被保險人搭乘公共運輸工具旅遊時，在本合約之保險下可獲全額理賠，但應於預定航班起飛時間前，全部之交通費用或至少80%之套裝行程費用由企業卡或商務差旅資訊系統帳戶支付。

### 意外傷害之給付

若被保險人因身體受傷而致殘廢，本公司將依照下列之意外傷害給付表給付，但需符合下列條件：

1. 該意外傷害係於意外傷害發生後100天之內致成；且
2. 若一項意外造成不只一項給付，則取最高之理賠金額給付之。

依據保險法第135條準用第107條之規定，以未滿15歲之未成年人為被保險人訂立之保險契約，其死亡給付於被保險人滿15歲之日起發生效力。

此外，若被保險人是小於15足歲的「受撫養子女」，則給付金額上限為新台幣200萬。

### 意外傷害給付表

| 傷害/殘廢種類   | 商務及個人旅行傷害      | 24小時商務旅行傷害意外保險 |
|-----------|----------------|----------------|
| 死亡        | NT\$20,000,000 | NT\$10,000,000 |
| 雙手或雙腳或雙目  | NT\$20,000,000 | NT\$10,000,000 |
| 單手及單腳     | NT\$20,000,000 | NT\$10,000,000 |
| 單手或單腳及單眼  | NT\$20,000,000 | NT\$10,000,000 |
| 聽力及說話能力   | NT\$20,000,000 | NT\$10,000,000 |
| 單手或單腳     | NT\$10,000,000 | NT\$5,000,000  |
| 單眼        | NT\$10,000,000 | NT\$5,000,000  |
| 說話能力或聽力   | NT\$10,000,000 | NT\$5,000,000  |
| 同手之大拇指及食指 | NT\$5,000,000  | NT\$2,500,000  |

### 每一被保險人之最高理賠額

若使用美國運通商務差旅資訊系統帳戶預訂行程的被保險人同時是美國運通卡會員，本公司之最高理賠額係依據本合約所決定之美國運通帳戶中最高之理賠金額。無論任何情況，本公司沒有責任為任何一名被保險人因一項意外而賠償多於一次的損失。

### 爆炸及失蹤

若本合約保險之被保險人無法避免地遭受爆炸而意外傷殘，並因此造成應付之理賠金額，該意外傷殘即受本合約所承保。

若被保險人於所搭乘之公共運輸工具失蹤、迫降，沉沒後一年內均未尋獲屍體，依據本合約其他條約定，應視為死亡。

### 應付之理賠額 (單一意外僅適用於一項意外傷殘)

#### 商務旅行傷害之說明

被保險人於世界各地進行商務旅行而搭乘公共運輸工具遭受身體傷害，應予給付適用之理賠金額。上述之保險僅於該被保險人用商務差旅資訊系統帳戶支付其運輸費用之後始適用。

商務旅行傷害限於：

1. 公共運輸交通工具保險金；及
2. 機場運輸安全保險金；及
3. 航站安全保險金。

### 24小時商務旅行傷害意外保險

保險於下列兩者較後發生者為生效時。為了要進行商務旅行而搭乘公共運輸工具，被保險人離開其通常之居所及工作地點時，或使用商務差旅資訊系統帳戶支付運輸費用時。

連續90天之內之商務旅行，保險持續有效至下列兩者先發生者時為止：被保險人回到其通常之居所時或工作之地點時。

超過連續90天之商務旅行，保險持續有效至被保險人商務旅行之第91天且商務旅行之當地時間上午12時01分為止。

24小時商務旅行傷害意外保險包括：

1. 公共運輸交通工具保險金；及
2. 機場運輸安全保險金；及
3. 航站安全保險金；及
4. 24小時商務旅行傷害意外保險。

## 超過90天之商務旅行

當被保險人回程時，保險再度生效，回程之保險有：

1. 公共運輸交通工具保險金；及
2. 機場運輸安全保險金；及
3. 航站安全保險金。

回程時所發生之意外傷害，應付保險金額適用於商務旅行意外傷害給付表。

## 個人旅行傷害之說明

個人旅行傷害包含之給付保險，不含於商務旅行傷害之給付保險。

如同被保險人處所定義，經授權之旅客不適用個人旅行傷害之保險。

被保險人於世界各地進行個人旅行而搭乘公共運輸工具遭受身體傷害，應予給付適用之理賠額。上述之保險僅於該被保險人用商務差旅資訊系統帳戶支付其運輸費用之後始適用。

個人旅行之保險只限於：

1. 公共運輸交通工具保險金；及
2. 機場運輸安全保險金。及
3. 航站安全保險金。

與商務旅行傷害不同，個人旅行傷害不提供24小時意外保險。

## 旅遊不便險

### 1. 錯過轉機

被保險人若因其已確定搭乘飛往轉機地點之預定班機誤點或因超額訂票，導致被保險人無法搭上已確認之預定轉接班機，而且在被保險人實際到達之4小時內均無其他轉接班機，本公司應理賠該被保險人支付實際起飛時間前之旅館食宿費用，最高金額為新台幣6,500元。

### 2. 班機延誤

若被保險人已確認之預定班機，延後4小時以上起飛，或是因超額訂票導致被保險人無法搭上，且預定起飛之4小時內均無其他轉接班機，本公司應理賠該被保險人支付實際起飛時間前之旅館住宿及餐費，最高金額為新台幣6,500元。

### 3. 行李延誤

若被保險人已向公共運輸工具確認之行李，於被保險人到達預定目的地（非起飛地）之6小時內仍未運達，本公司應理賠該被保險人支付之服裝及必要物品費用，最高金額為新台幣20,000元。

### 4. 行李遺失

若被保險人已確認之行李，於被保險人到達預定目的地之48小時內仍未運達，視為該行李已遺失，本公司應理賠該被保險人支付到目的地（非起飛地）4天之服裝及必要物品費用，最高金額為新台幣20,000元。

上述被保險人之理賠給付，適用其配偶及23歲以下受撫養子女，但每一家庭最大理賠額，為理賠額之兩倍。

## 申請理賠旅遊不便險

1. 本公司所要求之相關資料及證據，應由被保險人或其代表人自備備妥，若本公司有制式格式，應採用之。
2. 相關費用之發票及收據，應提供給本公司。證明機票係由美國運通商務差旅資訊系統帳戶支付之發票或收據，行李延滯及遺失之證據，航空公司出具之行李異常報告，應連同下列資料提供給本公司：
  - 班機之詳細資料（航空公司、班機編號、起飛機場、中途休息機場、預定時間，及到達機場）。
  - 行李延滯及遺失之詳細資料。
  - 索賠費用之詳細資料

## 意外醫療費用延伸保險

於個人旅行、商務旅行或回程旅行，若被保險人搭乘或登上或離開公共運輸工具時身體受傷，並因此需支付醫療費用，出具發票或收據後，本公司應給付被保險人該費用，最高金額新台幣750,000元。

“醫療費用”係指被保險人通常居住國以外所發生之必要且合理之費用，包括註冊醫師所收取之住院費、手術費、其他檢驗及醫療費用，牙科及眼科費用不包括，若一般例行性之醫治已於回程旅行前完成，則該意外所引起者亦包括在內。

## 除外條款

關於此延伸保險，適用以下之除外條款：

1. 若該被保險人另有適用之其他保險合約，勞工保險，健康保險，全民健康保險等。
2. 於第一筆費用發生三個月後所產生之費用。
3. 被保險人年紀超過69歲。

承保人：

美商安達產物保險股份有限公司 台灣分公司  
台北市信義路五段8號10樓  
服務專線：0800-339-899

## 一般除外條款

本合約不包括下列之損失或因此所生之損失：

1. 法律定義之酒醉，意外時酒精含量超過上限。
2. 故意之自殘，自殺，或於心神喪失時所為。
3. 疾病，身心狀況不穩，醫療及手術，除非該醫療及手術直接因該身體傷害所引起。
4. 從事「勞力工作」或「特殊運動」（「勞力工作」指實際參與電子、機械或液壓機器設備之安裝、組裝、維護或修繕之給薪工作，（與純管理/監督、銷售或行政職位不同），或從事水管工、電工、燈光或音響技術員、木匠、油漆工/裝潢工人或建築工人，或任何勞動者之任何行業。）（「特殊運動」指：垂降；美式足球；拳擊；高空彈跳；獨木舟；洞穴潛水；泥製盤形飛靶射擊；海釣；需要特殊裝備、訓練和準備之極限運動；越野路跑；飛行（除了搭乘有執照之客機之乘客外）；小型單座賽車；懸掛式滑翔；曲棍球；馬術障礙超越；馬術；熱氣球；狩獵與騎馬狩獵；水上摩托車；武術；電動滑翔翼；在非柏油路面從事之越野單車騎乘；登山運動；包含競速、表演或耐久測試之任何形式的賽車；跳傘；高崖跳傘；車傘運動；馬球；洞穴探索；職業運動；四輪單車；攀岩；英式橄欖球；深度超過30公尺之水肺潛水；雪上摩托車；高空跳傘；單人溪降；單人洞穴探索；單人潛水；單人登山；越野障礙賽；旅行社狩獵旅行（受益人或任何其他旅客會攜帶槍械）；太空旅行；戰爭遊戲/漆彈；溪流泛舟與飄筏；包含連槳；高峰滑雪；冰上曲棍球；競賽雪橇；拖曳傘；俯臥雪橇；跳台滑雪；高山滑雪；特技滑雪等冬季運動；距最近之海岸線至少20海哩之帆船運動；從事任何競速、耐久或表演記錄之嘗試或練習賽跑。）
5. 發佈及未發佈之戰爭，或政府單位所主導之戰爭行為，惡意攻擊等，若該單位係秘密行動，且未於傷害發生地採取軍事行為（陸海空），則不視為戰爭。
6. 在任何國家之陸海空軍服役。
7. 參與軍事警察及救火活動。
8. 身為公共運輸工具之駕駛員或機組員。
9. 被保險人搭乘贊助單位所擁有或租用之航空器。
10. 搭乘特定機關所包租之非固定航行之航空器。
11. 搭乘軍機或需要特許之飛機。
12. 被保險人或其受益人蓄意進行非法行為。
13. 服用藥物、麻醉劑或迷幻藥，除非由內科醫師所開立。
14. 用酒精搭配藥物。
15. 直接或間接，真實或聲稱之有害生物、化學、輻射物質或氣體之排出、分散、滲漏及暴露。
16. 恐怖行動，除非於商務旅行或個人旅行有：
  - a. 公共運輸交通工具保險金；或
  - b. 機場運輸安全保險金；或
  - c. 航站安全保險金。

## 申請理賠

若有理賠事項應儘快書面通知本公司，應於完成被保險之個人、商務、回程旅行後20天內提供。

索賠服務：所有保險相關理賠事務應郵寄至下列地址：  
美商安達產物保險股份有限公司 台灣分公司  
台北市信義路五段8號10樓

## 支付理賠款

書面調查報告完成後即應支付理賠款。若被保險人死亡時，理賠款應交給被保險人之法定繼承人。取得法定繼承人之收據後本公司即無支付義務。

## 時效

書面損失證明完成失效三年後，在本合約下，不得採取任何法律行為要求恢復。

## 失效

於被保險人不再受保，或主合約到期時，兩者先發生者時，本證書所稱之保險失效。

中、英文本如有歧異，概以英文本為準。

CHUBB®

# American Express® Corporate Travel Protector Plan for American Express Business Travel Account Customers (TWD)

## CERTIFICATE OF INSURANCE Effective Date: 1 March 2014

This certificate provides details of insurance cover arranged by American Express International (Taiwan), Inc. ("American Express") with CHUBB (previously ACE), for the benefit of Covered Persons.

### DEFINITIONS AND SCOPE OF COVERAGE

This Description of Coverage describes the benefits, terms and conditions of this policy JMMNCB001 which provides group accidental death and dismemberment, travel inconvenience, accidental medical expenses and baggage and personal possessions insurance benefits.

**"Accident"** means an unexpected event which causes Bodily Injury and shall also include exposure resulting from a mishap on a Common Carrier Conveyance in which the Covered Person is travelling.

**"Airport Premises Benefit"** is the benefit amount payable if the Covered Person sustains Bodily Injury while upon any airport premises designated for passenger use, but only when the Covered Person is upon such premises immediately before boarding, or immediately after alighting from a Scheduled Flight on a Business Trip or Personal Trip.

**"Airport Transportation Benefit"** is the benefit amount payable if the Covered Person sustains Bodily Injury while riding as a passenger in, boarding, alighting from or being struck by a land Common Carrier Conveyance or a scheduled helicopter operated as a Common Carrier Conveyance, but only:

1. when going directly to an airport for the purpose of boarding a Scheduled Flight on a Business Trip or Personal Trip; or
2. when leaving directly from an airport after alighting from a Scheduled Flight on a Business Trip or Personal Trip.

**"Bodily Injury"** means physical injury which:

1. is caused by an Accident; and
2. occurs solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury; and
3. occasions the death or dismemberment within one hundred days from the date of the Accident.

**"Business Trip"** means a bona fide business trip on assignment by, or at the direction of, the Sponsoring Organization for the purpose of furthering the business of the Sponsoring Organization; but shall not include everyday travel to and from work, bona fide leaves of absence, personal side trips or vacations.

**"Common Carrier Benefit"** means the benefit amount payable if the Covered Person sustains Bodily Injury as a result of an Accident which occurs while riding solely as a passenger in or boarding or alighting from or being struck by a Common Carrier Conveyance whilst on a Business Trip or Personal Trip.

**"Common Carrier Conveyance"** means an air, land or water vehicle (other than a rental vehicle) licensed to carry passengers for hire.

**"Covered Persons"** are:

All Corporate Card Members whose Transportation Costs are charged to Business Travel Account issued by American Express Travel Related Services Company, Inc. its subsidiaries, affiliates and licensees (American Express), as long as the Business Travel Account is billed from Taiwan in New Taiwan Dollars, and who are officers, partners, proprietors or employees of Sponsoring Organizations and whose Business Travel Account are in good standing.

Employees of Sponsoring Organizations with American Express Business Travel Accounts, for whom Transportation Costs are charged to such accounts are also Covered Persons.

Spouses/Domestic Partners and dependent children under age 23 of Covered Persons are also Covered Persons if:

1. traveling with the Covered Person on a Business Trip and at the request and expense of the Sponsoring Organization; and
2. Transportation Costs are charged for them to the Sponsoring Organization's Business Travel Account.

Spouses/Domestic Partners and dependent children under age 23 of Covered Persons are also Covered Persons for Personal Trip Hazards if:

1. Transportation Costs are charged for them to the Sponsoring Organization's Business Travel Account.

Any person authorized by a Sponsoring Organization (an Authorized Traveler) which has a Business Travel Account issued by American Express needs to have their Transportation Costs charged to that account as long as the Card is billed from Taiwan in New Taiwan Dollars.

**"Loss"** is covered by the policy provided a Bodily Injury is sustained by the Covered Person, as defined:

1. whilst the policy is in force with respect to the Covered Person; and
2. under the circumstances and in the manner described in the paragraph entitled "When Benefits are Payable".

The term Loss shall mean with regard to hands and feet, actual severance through or above the wrists or ankle joints, and with regard to eyes, the entire irrecoverable loss of sight. Loss shall mean with regard to thumb and index finger actual severance through or above the joints closest to the palm; with regard to speech, entire and irrecoverable loss; and with regard to hearing, the entire and irrecoverable loss in both ears.

**"Personal Trip"** means a trip taken by the Covered Person between the point of departure and the final destination as shown on the Covered Person's ticket. The trip may be a stand alone trip; side trip; or vacation undertaken after the commencement of a Business Trip and prior to a Return Trip. A Personal Trip is not for the purpose of furthering the business of the Sponsoring Organization.

**"Return Trip"** means the Covered Person's return from a Business Trip after ninety (90) consecutive days to their residence or place of regular employment.

**"Scheduled Flight"** means a flight in an aircraft operated by an air carrier provided that:

1. such air carrier holds a certificate, license or similar authorization for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered, and in accordance with such authorization, maintains and publishes schedules and tariffs for passengers service between named airports at regular and specific times; and
2. such flight is regularly and continually flown on routes and at times as published in the ABC World Airways Guide or similar publication amended from time to time.

Departure times, transfer and destination points will be established in reference to the Covered Persons Scheduled Flight ticket.

**"Sponsoring Organization"** means the corporation, partnership, association, proprietorship or any parent, subsidiary or affiliate thereof which participates in the Business Travel Account Programs of American Express.

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

1. that involves the following or preparation for the following:
  - a. use of, or threat of, force or violence; or
  - b. commission of, or threat of, a dangerous act; or
  - c. commission of, or threat of, an act that interferes with or disrupts an electronic communication, information, or mechanical system; and
2. when one or both of the following applies:
  - a. the effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy;
  - b. it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

**"Transportation Costs"** means costs of travel as a fare paying Passenger in any Common Carrier Conveyance.

### COVERAGE REQUIREMENTS

A Covered Person will be fully insured for benefits under the Policy while taking a trip on a Common Carrier Conveyance only when the entire fare or at least 80% of packaged tour fare has been charged to an American Express Corporate Card or Business Travel Account in advance of the scheduled departure time.

### ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT

The Company shall pay a benefit amount determined from the Table of Losses (below) if a Covered Person sustains a Loss stated herein resulting from Bodily Injury, provided that:

1. such Loss occurs within one hundred (100) days after the date of Accident causing such Loss; and
2. if more than one Loss stated in said Table is sustained as the result of one Accident, only one of the amounts so stated, the largest, shall be payable.

Pursuant to Art. 135 of the Insurance Act which refers to Art. 107 of the Insurance Act, if the insurance contract is entered into when a minor is under 15 years of age, the death benefits shall only take effect once the insured reaches 15 years of age.

In additions, if Covered Person is "Dependent Child" under birthday age 15, the applicable benefit amount will be limited to NT\$2,000,000.

### TABLE OF LOSSES

| DESCRIPTION OF LOSS OF                        | BUSINESS&PERSONAL TRIP HAZARD | 24-HOUR ACCIDENT PROTECTION BUSINESS TRIP HAZARD |
|---|-------------------------------|--|
| Life  | NT\$20,000,000                | NT\$10,000,000                                   |
| Both hands or both feet or sight of both eyes | NT\$20,000,000                | NT\$10,000,000                                   |
| One hand and one foot                         | NT\$20,000,000                | NT\$10,000,000                                   |
| Either hand or foot and sight of one eye      | NT\$20,000,000                | NT\$10,000,000                                   |
| Speech and hearing                            | NT\$20,000,000                | NT\$10,000,000                                   |
| Either hand or foot                           | NT\$10,000,000                | NT\$5,000,000                                    |
| Sight of one eye                              | NT\$10,000,000                | NT\$5,000,000                                    |
| Speech or hearing                             | NT\$10,000,000                | NT\$5,000,000                                    |
| Thumb and index finger of the same hand       | NT\$5,000,000                 | NT\$2,500,000                                    |

### MAXIMUM BENEFIT PER COVERED PERSON

In the event that a Covered Person whose travel has been booked to an American Express Business Travel Account is also an American Express Card Member, our obligation under the Policy will be determined according to the highest amount payable under any one of the American Express Accounts which provides cover in relation to the Loss in question. Under no circumstances will we be obligated to pay for more than one Loss Sustained by any one individual Covered Person as a result of any one accident.

### EXPOSURE AND DISAPPEARANCE

If by reason of an Accident covered under the policy a Covered Person is unavoidably exposed to the elements and as a result of such exposure suffers a Loss for which a benefit amount is otherwise payable hereunder, such Loss will be covered under the terms of the policy.

If the body of a Covered Person has not been found one year after the disappearance, forced landing, stranding, sinking or wrecking of a Common Carrier Conveyance in which such person was an occupant then it shall be deemed, subject to all other terms and provisions of the Policy, that such Covered Person shall have suffered Loss of life.

**WHEN BENEFITS ARE PAYABLE** (Benefits are payable under only one hazard for any one Loss)

### Description of a Business Trip hazard

The applicable benefit amount is payable if the Covered Person sustains Bodily Injury on a Common Carrier Conveyance anywhere in the world while on a Business Trip. Such insurance shall apply only when and after the Covered Person charges their Transportation Costs to a Business Travel Account.

Business Trip Hazard is limited to:

1. Common Carrier Benefit; and
2. Airport Transportation Benefit; and
3. Airport Premise Benefit.

### 24 HOUR Accident Protection while on a Business Trip

Coverage begins when the Covered Person leaves their residence or place of regular employment for the purpose of going on a Business Trip on a Common Carrier Conveyance or at the time charges for Transportation Costs have been made to a Business Travel Account, whichever occurs last.

For Business Trips lasting up to a maximum of ninety (90) consecutive days, coverage remains continuously in effect until the Covered Person returns to their residence or place of regular employment, whichever occurs first.

For Business Trips longer than ninety (90) consecutive days, coverage ceases at 12:01 am at the Covered Person's location on the ninety-first (91<sup>st</sup>) day of a Business Trip.

24 Hour Accident Protection while on a Business trip incorporates:

1. Common Carrier Benefit; and
2. Airport Transportation Benefit; and
3. Airport Premises Benefit; and
4. 24 Hour Accident Protection Business trip Hazard.

#### Business Trips longer than ninety (90) days

Coverage is reactivated when the Covered Person begins the Return Trip. Coverage for the Return Trip is limited to:

1. Common Carrier Benefit; and
2. Airport Transportation Benefit; and
3. Airport Premises Benefit.

The applicable benefits amount payable for any Loss sustained during a Return Trip will be determined from the Business Trip Hazard column of the Table of Losses.

#### Description of a Personal Trip hazard

Benefits covered under a Personal Trip hazard are not covered under a Business Trip hazard.

Authorized Travelers, as defined within the Covered Person definition, are not eligible for Personal Trip cover.

The applicable benefit amount is payable if the Covered Person sustains Bodily Injury on a Common Carrier Conveyance anywhere in the world while on a Personal Trip. Such insurance shall apply only when and after the Covered Person charges their Transportation Costs to a Business Travel Account.

Coverage for Personal Trip is limited to:

1. Common Carrier Benefit; and
2. Airport Transportation Benefit; and
3. Airport Premises Benefit.

Unlike the Business Trip hazard, no twenty-four (24) hours coverage operates.

## TRAVEL INCONVENIENCE INSURANCE

### 1. Missed Connections

If the Covered Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to late arrival or overbooking, and no alternative onward transportation is made available to the Covered Person within four (4) hours of the actual arrival time of their incoming flight, The Company will indemnify the Covered Person for charges incurred prior to the actual departure time in respect of hotel accommodation and restaurant meals and refreshments up to NT\$6,500.

### 2. Flight Delay

If departure of a Covered Person's confirmed Scheduled Flight from any airport is delayed for four (4) hours or more, cancelled, or the Covered Person is denied boarding of the aircraft due to overbooking and no alternative transportation is made available to the Covered Person within four (4) hours of the scheduled departure time of such flight, The Company will indemnify the Covered Person for American Express Business Travel Account charged incurred prior to the actual departure time in respect of both hotel accommodation and restaurant meals or refreshments, but not only restaurant meals or refreshments up to NT\$6,500.

### 3. Luggage Delay

If the Covered Person's accompanied luggage checked with the Common Carrier Conveyance is not delivered to them within six (6) hours of the Covered Person's arrival at the scheduled destination point (not point or origin) of their flight, The Company will indemnify the Covered Person for costs incurred at the scheduled destination in respect of the emergency purchase of essential clothing and requisites up to NT\$20,000.

### 4. Luggage Loss

If the Covered Person's accompanied checked-in luggage is not delivered to them within forty-eight (48) hours of the Covered Person's arrival at the scheduled destination point (not point or origin) or their flight, such luggage will be assumed to be permanently lost and The Company will indemnify the Covered Person for costs incurred within four (4) days of their arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to NT\$20,000.

The above benefits apply in respect of Covered Persons and for Spouses/Domestic Partners and Dependent Children but shall be subject to a per family maximum indemnity of double the above eligible benefits as specified.

## CLAIMS FOR TRAVEL INCONVENIENCE INSURANCE

1. All information and evidence required by The Company or its agents shall be furnished at the expenses of the Covered Person or their personal representative and shall be in such forms and of such nature as The Company may prescribe.
2. Copies of invoices and/or receipts relating to expenses incurred in respect to which indemnity is claimed under this insurance must be supplied to Insurance Company of North America, Taiwan Branch. Also, the invoices and/or receipts, verifying that the relevant flight tickets were charged to an American Express Business Travel Account and, in respect of loss or delayed luggage, a copy of the property irregularity report obtained from the airline, must be supplied to Insurance Company of North America, Taiwan Branch together with the following information:
  - Full details of the flight (airline, flight numbers, departure airport, stop over destination, scheduled times and arrive airport).
  - Full details of the delay or loss incurred.
  - Full details or expenses for which reimbursement is claimed.

## ACCIDENT MEDICAL EXPENSES EXTENSION

If a Covered person, while riding solely as a passenger in or boarding or alighting from a Common Carrier Conveyance for a Personal, Business and/or Return Trip, sustains a Bodily Injury and as a direct result necessarily incurs Medical Expenses, The Company will indemnify the Covered Person for the expenses, upon the production of invoices and/or receipts incurred up to a maximum of NT\$750,000.

"Medical Expenses" shall mean all reasonable and customary costs necessarily incurred outside the Covered Person's country of domicile for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified, registered medical practitioner. Dental or optical expenses are excluded unless incurred as the result of an emergency following the Bodily Injury, provided that all routine dental and optical treatment is completed prior to the Return Trip.

## EXCLUSIONS

In respect of this extension, the following additional exclusion will apply:

1. Any expenses which are recoverable from any other insurance policy, Workers Compensation programs, health policies or programs, or national insurance program which is applicable to the Covered Person.
2. Any expenses incurred after three (3) months from the time of the incurring of the first expenses.
3. Expenses incurred by a Covered Person over the age of sixty-nine (69) years.

## GENERAL EXCLUSIONS

The policy does not cover any loss caused or contributed to by:

1. alcohol intoxication as defined in the jurisdiction where the Accident occurred and/or acting under the influence of alcohol above the local permitted legal limit;
2. intentionally self-inflicted injury, suicide, self-destruction or any attempted threat while sane;
3. illness, sickness, disease, physical or mental infirmity, or any medical or surgical treatment for such conditions, unless treatment of the condition is required as the direct result of a covered Bodily Injury;
4. participation in Manual Work or Special Sports ("Manual Work" means paid work with hands-on involvement in the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in 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.) ("Special sports" means: Abseiling; American football; baseball; boxing; bungee-jumping; canoeing; cave diving; clay pigeon shooting; deep sea fishing; extreme sports where special equipment, training and preparation are required; fell running; flying (other than as a passenger in a licensed passenger-carrying aircraft); go-karting; hang gliding; hockey; horse jumping; horse riding; hot air ballooning; hunting and hunting on horseback; jet biking and jet skiing; martial arts; microlighting; mountain biking off tarmac; mountaineering; motor racing of any form including speed, performance or endurance tests; parachuting; paragliding; parasailing; polo; potholing; professional sports; quad biking; rock climbing; rugby; scuba diving deeper than 30 metres; skidoo; sky diving; solo canyoning; solo caving; solo diving; solo mountain climbing; steeple chasing; tour operator safan (where Beneficiary or any other tourists will be carrying guns); trekking; war games/paint ball; white water canoeing and rafting; winter sports including bob sleigh, heli-skiing, ice hockey, luge, paraskiing, skeleton, ski-jumping, sky-racing, ski stunting; yachting more than 20 nautical miles from the nearest coastline; participation in attempts or practice runs for any speed, endurance or performance records).
5. declared or undeclared war or any act thereof; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the injury occurs shall not be deemed an act of war;
6. service in the military, naval or air service of any country;
7. participation in any military, police or fire-fighting activity;
8. activities undertaken as an operator or crew member of any Common Carrier Conveyance;
9. flying in aircraft owned or leased by the Covered Person's Sponsoring Organization;
10. flying in any aircraft which is a chartered non-scheduled licensed common carrier hired by a single organization;
11. flying in military aircraft or any aircraft which requires special permits or waivers;
12. commission of or attempt to commit an illegal act by or on behalf of the Covered Person or their beneficiaries;
13. taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a physician;
14. taking of alcohol in combination with any drug or medication.
15. directly or indirectly, 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;
16. an act of Terrorism except when such event occurs under:
  - a. Common Carrier Benefit; or
  - b. Airport Transportation Benefit; or
  - c. Airport Premises Benefit.whether on a Business Trip or a Personal Trip.

## CLAIMS

Written notice must be given as soon as possible of any occurrence likely to result in a claim and in any event within twenty (20) days of completion of the Covered Trip, Business, Personal and/or Return Trip.

Claims Service - all claims and correspondence relating to the insurance should be

addressed to:  
CHUBB (previously ACE)  
10<sup>th</sup> Fl., No 8 Xin Yi Rd Sec. 5, Taipei 110, Taiwan

## PAYMENT OF CLAIMS

Indemnities payable for any loss will be paid upon receipt of due written proofs of such loss. Indemnity or Loss of life and any other accrued indemnities unpaid at the Covered Person's death should be payable to the Covered Person's estate. The receipt from the Estate will fully discharge The Company.

## TIME LIMIT OF ACTIONS

No action at law or in equity shall be brought to recover under the policy after the expiration of three (3) years after the time written proof of loss is required to be furnished.

## TERMINATION

The cover referred to in the certificate will terminate as of the date he or she ceases to be a Covered Person or on the termination of the master policy, whichever is earlier.

Issued by:

CHUBB (previously ACE)

10<sup>th</sup> Fl., No 8 Xin Yi Rd Sec. 5, Taipei 110, Taiwan

Hotline: 0800-339-899

**CHUBB**