

美國運通企業金卡/美國運通國泰航空尊尚企業卡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JMMNRG0001保障及規定條款，包括團體意外傷害保險、旅遊不便險、劫機延滯保險、意外醫療險、行李及個人物品之保險。以下所稱之企業卡、企業卡會員、企業卡帳號，均指美國運通企業金卡/美國運通國泰航空尊尚企業卡。

“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，或被該地面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時，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，非租用戶。

“**被保險人**”係指：

被保險人，係指全體企業卡會員們，其運輸費用係以企業金卡(包含會議卡)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，限由台灣發卡，以新台幣計價者，及贊助單位之職員或合作夥伴，其企業卡使用狀況良好者。

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係指：

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. 其費用係由贊助單位之企業金卡帳戶，商務差旅資訊系統帳戶，統一發單旅遊帳戶所支付者。

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. 其費用係由贊助單位之企業金卡帳戶，商務差旅資訊系統帳戶，統一發單旅遊帳戶所支付者。

由贊助單位所授權之任何人(經授權之旅客)，該贊助單位需有企業金卡帳戶，商務差旅資訊系統帳戶，統一發單旅遊帳戶，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”由本合約所保險，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，所稱失去視力，係指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**”係指九十天後，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，具備符合下列條件：

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，該主管機關係位於該飛機註冊之國家，該航空運輸者並應依據授權，發布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布者相同。

起飛時間，轉機場，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**”係指有參加企業金卡或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份之經濟；
 - 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金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，若被保險人是年齡未滿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\$27,000,000	NT\$10,000,000
雙手或雙腳或雙目	NT\$27,000,000	NT\$10,000,000
單手及單腳	NT\$27,000,000	NT\$10,000,000
單手或單腳及單眼	NT\$27,000,000	NT\$10,000,000
聽力及說話能力	NT\$27,000,000	NT\$10,000,000
單手或單腳	NT\$13,500,000	NT\$5,000,000
單眼	NT\$13,500,000	NT\$5,000,000
說話能力或聽力	NT\$13,500,000	NT\$5,000,000
同手之大拇指及食指	NT\$6,750,000	NT\$2,500,000

每一被保險人之最高理賠額

被保險人因發生一項意外而致意外傷殘時，不得將企業金卡帳戶或商務差旅資訊系統帳戶之理賠金額加總，向本公司求償。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。

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、沈沒後一年內均未尋獲屍體，依據本合約其他條款規定，應視為死亡。

應付之理賠額(單一件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企業金卡或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之地點時，或使用企業金卡或商務差旅資訊系統帳戶支付運輸費用時。

連續90天之商務旅行，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企業金卡或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。

登機購票

若被保險人於預定班機上遭受意外傷害，該機票係由登機時售出，且該被保險人未於登機前用美國運通企業金卡帳戶支付其運輸費用，本公司評估該項意外傷害，若該班機無其他之支付方式，將予理賠。然而，若是商務差旅資訊系統帳戶之使用者，則運輸費用必須要在登機前用商務差旅資訊系統帳戶支付，始享有保險。

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用美國運通企業金卡支付真正起飛時間前之旅館食宿費用，最高金額為新台幣10,000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用美國運通企業金卡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10,000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用美國運通企業金卡支付之服裝及必要物品費用，最高金額為新台幣35,000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(非起飛地)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用美國運通企業金卡支付到達目的地4天之服裝及必要物品費用，最高金額為新台幣49,000元。

上述被保險人之理賠給付，適用於基本卡會員，其配偶及23歲以下受撫養子女，但每一家庭最大理賠額，為基本卡會員理賠額之兩倍。

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費備妥，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企業金卡支付之發票或收據，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。
3. 符合本合約規定之理賠金額，將記入被保險人之美國運通企業金卡帳戶。

劫機延滯保險

若於被保險旅行途中，被保險人所搭乘之公共運輸工具遭劫持時，本公司應支付：

1. 被保險人因劫機而遭滯留之前24小時內，最高新台幣84,000元。
2. 被保險人因劫機而遭滯留之前72小時內，最高額外加上新台幣166,000元。

所稱之劫機，係指被保險人搭乘之公共運輸工具，非自願性地遭非機組員之人控制，或恐嚇要控制。

定義

“被承保之旅行”係指：

1. 於保險期間世界各地之旅行，但不包括飛往被保險人通常居住之國家。
2. 該旅行之運輸費用已由被保險人之企業金卡，或商務差旅資訊系統帳戶，或同事之企業金卡帳戶所支付。

其餘依照本合約各項條款及除外條款辦理。

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1,000,000元。

“醫療費用”係指於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。

行李及個人物品延伸保險

保險範圍

若於被承保之旅行中，被保險人之個人行李及物品遭竊，遺失或受損，本公司應支付其購置新品之費用，扣除耗損後，依據每項或每雙或每組新台幣13,125元計算，最多可賠償新台幣175,000元。珠寶，手錶及滑雪配備等，總計最多可賠償新台幣13,125元；若修理該物價格低廉，本公司得僅賠償其修理費。

定義

“被承保之旅行”係指：

1. 於保險期間世界各地之旅行，但不包括飛往被保險人通常居住之國家。
2. 該旅行之運輸費用已由被保險人之企業金卡，或商務差旅資訊系統帳戶，或同事之企業金卡帳戶所支付。

“每雙或每組”係指類似之一堆個人行李及物品，或是互相配合使用者。

“個人行李及物品”係指旅客通常攜帶或穿著之物品，被保險人於被承保之旅行中所攜帶或購買者，適用相關除外條款及限制。

“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，由被保險人之企業金卡，或商務差旅資訊系統帳戶，或同事之企業金卡帳戶所支付者。

時效

保險從離開通常之居所或工作場所，兩者較晚者起開始生效，直到返回通常之居所或工作場所，兩者較早者起開始生效，採24小時為基礎。

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

適用之條款及限制

1. 被保險人應事先盡注意之義務，確保其行李之安全。
2. 被保險人應採取合理之行為，避免其行李之遺失。
3. 本公司得於任何時候支付被保險人本合約之理賠款，此後本公司不再有支付義務。
4. 被保險人應採取實際之行為尋回遭竊或遺失之行李，並逮捕嫌犯，本公司得於任何時候認定，所遺失或所聲稱遺失之物品已尋回。
5. 若要主張索賠，被保險人應於返回通常居所之30天內，書面通知本公司，自費備妥證明索賠之書面說明，證據，資料，證書，收據等。
6. 若索賠事項為假，或相關證物為假，被保險人將喪失主張索賠之權利。
7. 主張索賠時，被保險人需備：
 - a. 購買原物品之收據，
 - b. 若遺失或遭竊，警察或運輸駕駛人之報告。
8. 若對於此遺失或損壞本公司有應付理賠款，針對該理賠款，本公司應為被保險人對此遺失或損壞權利之第二債權人，被保險人應全力協助本公司，以確保其權利。

除外條款

關於此延伸保險，適用以下除外條款，即本延伸保險不包括：

1. 每一被保險人每一意外理賠金額之首新台幣2,625元。
2. 租借，雇用或信託給被保險人之任何個人行李及物品。
3. 無人照料之個人行李及物品遭竊。
4. 發現行李損失後24小時以內，未向附近之警察局報案。
5. 個人行李及物品於運輸過程中遭損失，未立即通知運輸單位。
6. 向公司索賠，未提供警察報告或駕駛人之報告。
7. 對下列物品每項或每雙或每組求償超過新台幣13,125元：珠寶，手錶，照相設備及自有滑雪配備。
8. 於公開場合未予適當照顧行李以致損失物品。
9. 由電力或機械故障，磨損，蟲蛀，染色清洗造成之凹痕刮傷所引起之損失。
10. 遭海關或其他合法機關沒收之損失。
11. 以下物品之損失：租用之物品或設備，隱形眼鏡，假牙，債券，證券，金錢，旅行支票，郵票及文件，樂器，打字機，玻璃，陶瓷，古董，照片，運動設備，腳踏車，聽力輔助器，樣品及商品，電腦及電腦相關設備，個人記事，行動電話，電視，CD播放機，車輛及配件，船舶及配備。
12. 易碎物品，除非係因火災或水路運輸工具之意外所造成。
13. 被保險人蓄意之行為或疏忽。

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；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；包含連轎、高峰滑雪等冬季運動；距最近之海岸曳傘、附雪轎、跳台滑雪、高山滑雪、特技滑雪、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務。
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. 用酒精搭配服用藥物。
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，應於完成被保險人之個人、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代理人，取得代理人之收據後本公司即無支付義務。

時效

書面損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，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® Gold Corporate Card / American Express® Cathay Pacific Elite Corporate Card Travel Protector Plan (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 JMMNRG0001 which provides group accidental death and dismemberment, travel inconvenience, hijack, accident medical expense and baggage and personal possessions insurance benefits. Whenever used herein, Corporate Card, Corporate Cardmember and Corporate Card Account shall refer to American Express Gold Corporate Card/ American Express Cathay Pacific Elite Corporate Card.

"Accident" means and 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 traveling.

"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 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 (100) 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 vacation.

"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 of hire.

"Covered Persons" are:

All Gold Corporate Cardmembers whose Transportation Costs are charged to Gold Corporate Cards, including Meeting and Events Cards, issued by American Express Travel Related Service Company, Inc. its subsidiaries, affiliates and licensees (American Express), as long as the Card is billed from Taiwan in New Taiwan Dollars and who are officers, partners, proprietors or employees of Sponsoring Organizations and whose Card accounts 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 Gold Corporate Card Account, Business Travel Account or Centrally Billed 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 Gold Corporate Card Account, Business Travel Account or Centrally Billed Travel Account.

Any person authorized by a Sponsoring Organization (an Authorized Traveler) which has a Gold Corporate Card Account, Business Travel Account, Treasurers Card Account or Centrally Billed 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 regards 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 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 passenger service between named airports and 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 Schedule Flight ticket.

"Sponsoring Organization" means the corporation, partnership, association, proprietorship or any parent, subsidiary or affiliate thereof which participates in the Gold Corporate Card or 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 Gold 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 addition, 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\$27,000,000	NT\$10,000,000
Both hands or both feet or sight of both eyes	NT\$27,000,000	NT\$10,000,000
One hand and one foot	NT\$27,000,000	NT\$10,000,000
Either hand or foot and sight of one eye	NT\$27,000,000	NT\$10,000,000
Speech and hearing	NT\$27,000,000	NT\$10,000,000
Either hand or foot	NT\$13,500,000	NT\$5,000,000
Sight of one eye	NT\$13,500,000	NT\$5,000,000
Speech or hearing	NT\$13,500,000	NT\$5,000,000
Thumb and index finger of the same hand	NT\$6,750,000	NT\$2,500,000

MAXIMUM BENEFIT PER COVERED PERSON

In no event will multiple Gold Corporate Card Accounts or Business Travel Accounts obligate The Company to pay for more than one Loss sustained by any one individual Covered Person as a result of any one Accident. The Company's obligation under the policy will be determined according to the highest amount payable under any one of the American Express Accounts which provides in relation to the Accident and loss in question.

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 term of 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 provision 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 Gold Corporate Card Account, or such transportation Costs are charged on their behalf to a Business Travel Account.

Business Trip Coverage incorporates:

1. Common Carrier Benefit; and
2. Airport Transportation Benefit; and
3. Airport Premises 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 Corporate Card Account or 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 Trip longer than ninety (90) consecutive days, coverage ceases at 12:01 am at the Covered Person's location on the ninety-first (91st) 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 Trip 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 Gold Corporate Card Account, or such Transportation Costs are charge on their behalf 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.

On-Board Ticketing

In the event a Covered Person suffered a Loss on-board a Scheduled Airline flight for which the airline sells tickets on-board the flight and the Covered Person has not purchased his or her ticket by charging the ticket to an American Express Gold Corporate Card prior to boarding the flight, the Company will evaluate and pay such Loss where it can establish that no other form of payment was used for the flight in question. However, a flight is not a Covered Trip under a Business Travel Account eligibility class unless the fare for such trip has actually been charged to the Business Travel Account prior to the flight.

TRAVEL INCONVENIENCE INSURANCE

1. Missed Connections

If the Covered Person's confirmed onward connection 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 American Express Gold Corporate Card charges incurred prior to the actual departure time in respect of hotel accommodation and restaurant meals and refreshments up to NT\$10,000.

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 Gold Corporate Card charges 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\$10,000.

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 port of origin) of their flight, The Company will indemnify the Covered Person for American Express Gold Corporate Card charges incurred at the scheduled destination in respect of the emergency purchase of essential clothing and requisites up to NT\$35,000.

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 of origin) of their flight, such luggage will be assumed to be permanently lost and The Company will indemnify the Covered Person for American Express Gold Corporate Card charges 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\$49,000.

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

CLAIMS FOR TRAVEL INCONVENIENCE INSURENCE

1. All information and evidence required by The Company or its agents shall be furnished at the expense 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 Gold Corporate Card Account and, in respect of loss or delayed luggage, a copy of the property irregularly 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 arrival airport).
 - Full details of the delay or loss incurred.
 - Full details of expenses for which reimbursement is claimed.
3. Benefit payable under this insurance in respect of valid claims will be credited to the Covered Person's American Express Gold Corporate Card Account.

HI-JACK EXTENSION

If in the course of a Covered Trip, the Common Carrier Conveyance in which the Covered Person is traveling is hijacked, the Company will pay:

1. Up to NT\$84,000 after the first 24 hours during which the Covered Person is illegally detained as a result of a hijack.
2. Up to further NT\$166,000 after the first 72 hours during which the Covered Person is illegally detained as a result of hijack.

For the purpose of this extension, a hijack shall have occurred when control of the Common Carrier Conveyance, in which the Covered Person is traveling as a passenger, is involuntarily passed from the regular crew to a person or persons who has used, or threatened to use, violent means to obtain such control.

DEFINITIONS

"Covered Trip" shall mean a trip:

1. Commencing during the period of cover anywhere in the world, but to a destination outside the Covered Person's usual country of residence;
 2. for which the Transport Costs have been charged to the Covered Person's Gold Corporate Card, Business Travel Account or the Gold Corporate Card Account of a colleague.
- Subject otherwise to the terms, exclusions and conditions of the Policy.

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\$1,000,000.

"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 exclusions 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.

BAGGAGE AND PERSONAL POSSESSIONS EXTENSION

SCOPE OF COVERAGE

If, in the course of the Covered Trip, the Personal Baggage or Possessions of the Covered Person are stolen, lost or damaged, The Company will pay the cost of replacing the items as new to the Covered Person, after deducting an amount for wear and tear, up to a maximum sum insured of NT\$175,000 per Covered Trip, subject to a maximum of NT\$13,125 for any one article or Pair or Set of articles. Jewelry, watches and the Covered Person's own ski equipment shall be subject collectively to a maximum sum insured of NT\$13,125 per Covered Trip. If the item can be repaired economically, The Company will pay the cost of repair only.

DEFINITIONS

"Covered Trip" shall mean a trip:

1. commencing during the period of cover anywhere in the world, but to a destination outside the Covered Person's usual country of residence.
2. for which the Transport Costs have been charged to the Covered Person's Gold Corporated Card, Business Travel Account or the Gold Corporate Card Account of colleague.

"Pair or Set" means a number of items of Personal Baggage or Possessions associated as being similar or complementary or used together.

"Personal Baggage or Possessions" means items usually carried or worn by travelers, taken on or purchased on a Covered Trip by the Covered Person(s) for the Covered Person(s) individual use during a Covered Trip, subject to the exclusions and limitations contained herein.

"Transport Costs" means costs of travel as a fare paying passenger in any Common Carrier Conveyance; provided such costs are charged to the Covered Person's Gold Corporate Card Account, Business Travel Account or the Gold Corporate Card of a colleague.

OPERATIVE TIME

Coverage to apply on a twenty-four (24) hours basis from the time of leaving the usual place of residence or work, whichever is the later, to the time of return to the usual place of residence or work, whichever occurs first.

APPLICABLE CONDITIONS AND LIMITATIONS

1. The Covered Person must take all normal precautions to secure the safety of their Personal Baggage or Possessions.
2. The Covered Person must take all reasonable steps to avoid or minimize any claim.
3. The Company may at any time pay the Covered Person its full liability under the policy after which no further liability shall attach to The Company in any respect or as a consequence of such action.
4. The Covered Person shall take all practical steps to recover any article lost or stolen and to identify and ensure the prosecution of any guilty person(s). The Company may at any time at their expense and without prejudice to any issue between itself and Covered Person take such action as deemed fit for the recovery of the property lost or stated to be lost.

Issued by:

CHUBB (previously ACE)

10th Fl., No 8 Xin Yi Rd Sec. 5, Taipei 110, Taiwan

Hotline: 0800-339-899

CHUBB

5. Written notice shall be given to The Company no later than thirty (30) days after the Covered Person's return to their usual country of residence of any event which may lead to claim. The Covered Person shall supply The Company with a written statement substantiating the claim, together with all certificates, information, evidence and receipts required by The Company at the expense of the Covered Person.
6. If a fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefits under the policy all benefits thereunder shall be forfeited in so far as it relates to the Covered Person(s) question.
7. When claiming under the policy the Covered Person must produce:
 - a. a receipt for the purchase of the original goods,
 - b. in the event of loss or theft the report of the police or common carrier operator (as appropriate).
8. If The Company becomes liable for any payment under the policy in respect of loss or damage, The Company shall be subrogated, to the extent of such payment, to all the rights and remedies of the Covered Person against any party in respect of such loss or damage and shall be entitled at their own expense to sue in the name of the Covered Person. The Covered Person shall give to The Company all such assistance in their power as The Company may require to secure their rights and remedies.

EXCLUSIONS

In respect of this extension, the following additional exclusions will apply. The extension shall not cover:

1. The first NT\$2,625 of each and every claim and each and every occurrence, in respect of each and every Covered Person.
2. Any Personal Baggage or Possessions loaned, hired or entrusted to the Covered Person.
3. Theft of Personal Baggage or Possessions from unattended motor vehicles.
4. Any loss not reported to the local police at the vicinity of the loss within twenty-four (24) hours of discovery of such loss.
5. Any loss or damage to Personal Baggage or Possessions whilst in transit, which is not notified immediately to the common carrier operator.
6. Claims where the policy report or common carrier operators' report is not produced to The Company.
7. Claims in excess of NT\$13,125 in total for any one article and/or any Pair or Set of articles in respect of jewelry, watches, photographic equipment and own ski equipment.
8. Loss of any item whilst in a public place and not under the supervision of Covered Person.
9. Loss or damage resulting from electrical or mechanical breakdown, wear and tear, moth or vermin, denting or scratching or any process of dyeing or cleaning.
10. Loss or damage arising from confiscation or detention by Customs or other lawful officials and authorities.
11. Loss or damage in respect of hired property or equipment, contact or corneal lenses, dentures, bonds, securities, money, travelers checks, stamps or documents of any kind, musical instruments, typewriters, glass, china, antiques, pictures, sports gear whilst in use, pedal cycles, hearing aids, samples or merchandise, computers and computer related equipment, personal organizers, portable telephones, televisions, CD players, vehicles or accessories, boats and/or ancillary equipment.
12. Damage to fragile or brittle articles unless by fire or resulting from an accident to a seagoing vessel, aircraft or vehicle.
13. Any willful act or negligence of the Covered Person.

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 action under the influence of alcohol above the local permitted legal limit;
2. intentionally self-inflicted injury, suicide, self-destruction or any attempt thereof 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 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.) ("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 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; parascending; polo; potholing; professional sports; quad biking; rock climbing; rugby; scuba diving deeper than 30 meters; skidoo; sky diving; solo canyoning; solo caving; solo diving; solo mountain climbing; steeple chasing; tour operator safari (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, ski-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. fly 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 a 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 Benefitwhether 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)

10th Floor, No. 8, Sec. 5 Hsin Yi Road, Taipei, Taiwan, post code: 106

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.