



CORPORATE CARDS

Insurances & Coverage



INSURANCES* BUSINESS TRIPS

GLOBAL ASSIST

Assistance is offered in many cases when the traveler is in a critical situation.

TRAVEL ACCIDENT

Travelers are covered in the event of death or permanent disability as a result of an accident.

FLIGHT DELAY

The flight is delayed by more than 4 hours, the traveler missed his connection... take advantage of our guarantee.

LUGGAGE

Compensation for luggage delay or loss.

SUMMARY OF THE GUARANTEES

These summaries are provided exclusively for informational purposes and do not contain the full general terms and conditions of the insurance policies. It is therefore very important to take note of the complete general terms and conditions associated with the insurance. For the Dutch terms and conditions visit www.americanexpress.com/be/corporate-documenten. For the French terms and conditions visit www.americanexpress.com/be/documents-corporate. This English version is provided for convenience only. Should any conflict arise between this English version and the Dutch or French versions, the latter are the only binding documents and shall therefore prevail.

GUARANTEES	WHAT DOES THIS GUARANTEE PROVIDE?	WHAT IMPORTANT EXCLUSIONS OR ATTENTION POINTS NEED TO BE BORNE IN MIND?	LIMITS TO COVER
Ticket refund	Your flight is delayed by more than 4 hours or is overbooked, you have missed your connection and the airline does not offer an alternative within 4 hours. The guarantee covers the extra costs caused by a change to your regular travel ticket in the outward or return direction in a similar or higher comfort class.	The business trip must be paid for with the Corporate Card, Business Travel Account or Travel Card. If the airline company offers you an alternative allowing a departure within 4 hours, the guarantee will not apply.	Cover of genuine expenses up to 2,500 EUR per ticket, a maximum of twice per consecutive 12-month period.
Luggage delay	You arrive at your travel destination and your luggage does not arrive within 4 hours. Your urgent spending on clothing and immediate needs (e.g. toiletry basics etc.) made at the place of destination will be refunded. If your luggage has still not arrived after 48 hours, the expense ceiling will be raised.	The business trip must be paid for with the Corporate Card, Business Travel Account or Travel Card. This insurance covers inconveniences linked to luggage delays abroad (not on your return trip home) and does not cover either the delayed luggage itself or the contents of that luggage. The guarantee is granted on the basis of the genuine expenses incurred by the insured party: it is not a fixed sum etc.	Up to 200 EUR/trip after 4 hours and up to 1,050 EUR/trip after 48 hours (if the luggage has still not been retrieved).
Luggage insurance	In the event of loss, damage or theft of your luggage entrusted to a transporter, you can rely on compensation for your luggage and its contents.	The following are not considered luggage: objects intended for professional use, photography equipment, jewellery, computers, telephones etc. The guarantee is granted on the basis of the loss genuinely suffered; it is not a fixed sum etc.	Up to 5,000 EUR per insured party and per claim.
Delays to a journey and missed connections	Your journey is delayed by more than 4 hours or you have missed your connection due to a delay of 4 hours. You can claim compensation for your reasonable spending on hotel costs, meals and refreshments ensuing from this delay.	The business trip must be paid for with the Corporate Card, Business Travel Account or Travel Card. If the transport company has covered these costs, you cannot claim cover except for the non-refundable costs. Delays that occur on non-regular journeys (of the "charter" type) etc. are excluded.	Up to 200 EUR per insured party. Up to 400 EUR/trip for the entire party of travellers.
Travel accident	You are insured while travelling for death or permanent disability following an accident. The place of embarkation is also covered.	The entire trip must have been paid for with the Corporate Card, Business Travel Account or Travel Card. You have 24 hour cover when you are on a business trip; for a private trip, this cover only extends to accidents you suffer as a passenger on public transport.	Up to 350,000 EUR for business trips and 175,000 EUR for private trips.
Global Assist	Abroad, this insurance covers services such as: <ul style="list-style-type: none">• Advance of funds in the event of a medical and legal emergency, loss or theft of payment cards or travel documents• Sending urgent messages• Provision of an interpreter and advance payment of their fee• Organisation of repatriation/evacuation in the event of a medical emergency	<ul style="list-style-type: none">• Medical treatment is excluded• A maximum may be set for certain types of care• Medical fees for treatments received in Belgium are excluded, whether or not they result from an illness or accident abroad• Conditions known about before departure are excluded• Events resulting from the consumption of drugs, alcohol or other substances not prescribed by a doctor are excluded• Events resulting from a nuclear accident or terrorist act are excluded	See guarantee

REPORTING OF A CLAIM

- ▶ Call the number **+32 (0)2 808 58 30** for ticket refund, luggage insurance, journey delay's and missed connection or Global Assist.
- ▶ Call the number **+32 (0)2 516 97 83** to report your travel accident.
- ▶ **As appropriate, please have your travel or medical details to hand, and or receipts and also proof that you used the American Express card to pay for your trip.**

Legal Mentions : Insurances are taken out with Chubb European Group SE, Belgian branch, Chaussée de la Hulpe 166, 1170 Brussels, company number BE0867.068.548, registered at FSMA, NBB code 3158. Country of origin: France.

Assistance is taken out with Europ Assistance SA, branch in Ireland, Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77 (Ireland), number 907089, authorised to operate under the freedom to provide services in Belgium. Code 888. Country of origin: France

Please consult the following documents at any time:

- the General Insurance Conditions relating to the Cards and other Corporate Products (French or Dutch)
- the insurance product information document (IPID) - (French or Dutch)

Insurances related to the Cards and other Corporate Products, governed by Belgian law, are taken out with the aforementioned insurers by American Express Europe S.A. Belgian branch as part of a group insurance, for the benefit of the Cardholders, for a period of one year, tacitly renewable. They are also conditional on the validity of the Card.

Do you want to file a complaint?

Our complaints department and the insurance ombudsman are happy to help you. Insurance Ombudsman -35 Square de Meeûs 1000 Brussels Fax: +32 (2) 547 58 71 In French, http://www.ombudsman.as/fr/complaint/for_m.asp, and in Dutch, http://www.ombudsman.as/nl/complaint/for_m.asp.

Plus d'infos : <https://www.americanexpress.com/be/documents-corporate>

Meer informatie : <https://www.americanexpress.com/be/corporate-documenten>

Please contact your American Express Account Manager to find out more or visit our website [www.americanexpress.be\(.lu\)](http://www.americanexpress.be(.lu))

*Insurances are optional (depending on the Corporate Card Solution chosen by the Company for its beneficiaries).

You will find all the General Terms and Conditions and Corporate Card Insurances on our website.

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