

Cathay Pacific Airways Benefits

Unless specified, the following Cathay Pacific Airways benefits apply to **Basic Cardmembers** only when effecting payment with American Express® Cathay Pacific Elite Credit Card / American Express® Cathay Pacific Credit Card issued in the Hong Kong Special Administrative Region of the People's Republic of China or Taiwan by American Express International, Inc. Any Bonus Asia Miles™ will be credited directly to **Basic Cardmember's** Asia Miles account within 4-6 weeks of the qualifying transaction.

TERMS AND CONDITIONS:

Marco Polo Club Green Tier membership enrolment fee waiver

Enrolment fee for the Marco Polo Club Green Tier membership will be waived when Cardmember applies for membership online through www.cathaypacific.com after successful application of the Card. Membership will be renewed annually by the Marco Polo Club upon meeting the published criteria. The current annual renewal criteria for Green Tier is 20 club points or payment of USD**100** renewal fee. If Cardmember does not meet the Green Tier renewal criteria, the Cardmember's Marco Polo Club membership will expire and the Cardmember will remain as an Asia Miles member. Cathay Pacific Airways Limited reserves the right to change the terms and conditions of the Marco Polo Club. For more information on membership benefits of the Marco Polo Club, please visit www.cathaypacific.com.

Cathay Pacific inflight shopping bonus

Applicable only on Cathay Pacific operated flights. Cardmember must present his / her Marco Polo Club / Asia Miles membership card at time of purchase for Asia Miles crediting. A minimum net spending of HK\$**500** on a single sales receipt applies. Cathay Pacific will credit the Cardmember with 2 Asia Miles for every HK\$**5** you spend.

Full payment must be made by American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card. Home delivery items and payment by vouchers are not eligible to earn Asia Miles. Offer cannot be used in conjunction with The Marco Polo Club inflight shopping bonus.

Cathay Pacific online booking bonus

Applicable only to Cathay Pacific tickets purchased online through www.cathaypacific.com and settled in Hong Kong dollar. Cardmember must log in using his/ her own Marco Polo Club/ Asia Miles membership number to make the purchase and the ticket purchased must be for the same Cardmember who travels and completes the journey. When making a purchase, the "Name of Cardholder" entered in the Payment Details page must match the name registered with the Marco Polo Club/ Asia Miles membership. Cathay Pacific will credit American Express Cathay Pacific Elite Credit Cardmember with 1 Bonus Asia Mile for every HK\$**6** of the ticket fare, and credit American Express Cathay Pacific Credit Cardmember with 1 Bonus Asia Mile for every HK\$**8** of the ticket fare. Flights and Hotels packages provided by Cathay Holidays Limited booking through www.cathaypacific.com, tickets purchased through Cathay Pacific China website and award redemption bookings are not eligible.

Full payment must be made by American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card.

10% discount on Asia Miles mileage renewal fee, mileage transfer fee, and purchase fee of Asia Miles Gift Miles™

Applicable only to transactions completed online through www.asiamiles.com. Cardmember must log in using his / her own Marco Polo Club / Asia Miles membership number and be the same member who renews, transfers Asia Miles or purchases Asia Miles Gift Miles. For relevant terms and conditions, please visit www.asiamiles.com.

Full payment must be made by American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card.

Cathay Pacific Airways and Asia Miles terms and conditions apply.

Priority Pass™ Membership*

* With effect from April 23, 2019 ("Effective Date"), the Complimentary Priority Pass Membership will be removed from American Express Cathay Pacific Elite Credit Card Benefit for all existing Cardmembers.

Cardmember who has applied for American Express Cathay Pacific Elite Credit Card and the account opened on or before October 31, 2018 will not be able to access lounges with the Priority Pass Membership Card from April 23, 2019 onwards.

For Basic Cardmember who has applied for American Express Cathay Pacific Elite Credit Card and with account opened between November 1, 2018 and March 31, 2019 (both dates inclusive), they can continue to submit the application for the Priority Pass Membership until July 31, 2019 and enjoy 12 months membership from the date Priority Pass Membership Card is issued.

TERMS AND CONDITIONS:

- Complimentary Priority Pass Membership is applicable to Basic Cardmember of American Express Cathay Pacific Elite Credit Card issued in the Hong Kong Special Administrative Region of the People's Republic of China by American Express International, Inc. but not valid for Supplementary Cardmembers.
- Basic Cardmembers who are entitled to the complimentary Priority Pass Membership must meet one of the following requirements:
 - The tenure of American Express Cathay Pacific Elite Credit Cardmembership is within the first 12 months; and/or
- Upon successful enrollment to Priority Pass, Cardmembers may enjoy the complimentary Priority Pass Membership with 4 lounge visits in the Priority Pass Membership year. After the free visits have been used, each visit is charged at the prevailing rate to your American Express Cathay Pacific Elite Credit Card. Cardmembers may check usage of their lounge visits and the subsequent visit prevailing rate via www.prioritypass.com.
- Your Priority Pass Membership may be cancelled any time without prior notice should:
 - Cardmember does not fulfill the spending requirement at the time of your American Express Cathay Pacific Elite Credit Card renewal. This spending requirement is subject to change from time to time at the discretion of American Express and prior notice of such changes will be provided to Cardmembers; and/or
 - Cardmember cancels American Express Cathay Pacific Elite Credit Card; and/or
 - American Express Cathay Pacific Elite Credit Card is being cancelled by American Express.
- Priority Pass will not issue another Membership Card to Cardmember who is already enrolled in Priority Pass Membership under another American Express program at the time of the enrollment.
- Priority Pass will charge lounge usage fees for accompanying guests at the prevailing rate to your American Express Cathay Pacific Elite Credit Card.
- American Express may release information concerning the status of a Cardmember's Credit Card Account and any updates to the Cardmember's particulars to Priority Pass, in the event Priority Pass requests the same, for the sole purpose of servicing (including a review of) the Cardmember's Priority Pass Membership.
- In case of any dispute, the decision of American Express International, Inc. shall be final.

- Priority Pass Membership Terms and Conditions are subject to change without prior notice.
- The list of participating airport lounges is subject to change without prior notice, please visit www.prioritypass.com for the latest list.
- Priority Pass Conditions of Use applies.

Plaza Premium Lounge Access[^]

[^] With effect from April 1, 2020 ("Effective Date"), the number of access to Plaza Premium Lounge with your Basic and Supplementary Card of American Express Cathay Pacific Elite Credit Card will be changed from unlimited access to a total of 10 times access for each calendar year. The initial 10 times access to Plaza Premium Lounge period is from April 1, 2020 to December 31, 2020. From January 1, 2021 onwards, each program period shall run from January 1 to December 31 for each calendar year.

The Plaza Premium Lounge Access is applicable to Cardmembers of American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card issued in the Hong Kong Special Administrative Region of the People's Republic of China by American Express International, Inc.

Basic and Supplementary Cardmembers of American Express Cathay Pacific Elite Credit Card can enjoy either one of the following complimentary services per visit per day with a total of 10 times access for each calendar year.

1. The Plaza Premium Lounge. Lounge facilities include:

- Buffet Meal and non-alcoholic beverages
- Hot Shower
- Internet Access
- Local / International Newspaper and Magazines
- Telephone for Local Calls
- Mobile / laptop battery recharging facilities

OR

- Complimentary 15-minute seated massage

Please visit www.americanexpress.com/plazanetwork for the list of airport lounges.

TERMS AND CONDITIONS:

Basic and Supplementary Cardmember of American Express Cathay Pacific Elite Credit Card can enjoy a total of 10 times Plaza Premium Lounge access. The initial 10 times access to Plaza Premium Lounge period is from April 1, 2020 to December 31, 2020. From January 1, 2021 onwards, each program period shall run from January 1 to December 31 for each calendar year.

- Cardmember is required to present his/her American Express Cathay Pacific Elite Credit Card, and a boarding pass showing a confirmed reservation for same-day travel at lounge reception to enjoy the offer .
- Facilities vary by locations. Cardmember has to contact the specific lounge for details of available facilities.
- Relevant applicable fee such as entrance fee for a guest will be charged to Cardmember's Card Account.
- Offer cannot be used in conjunction with other promotional offers.
- Use of the lounge is subject to Plaza Premium Lounge Management Limited Terms and Conditions.
- American Express International, Inc. shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of taking or using any of the Offer, except for any liability which cannot be excluded by law.
- In case of any dispute, the decision of American Express International, Inc. shall be final.
- Terms and Conditions are subject to change without prior notice.

Basic and Supplementary Cardmembers of American Express Cathay Pacific Credit Card can enjoy either one of the following complimentary services per visit per day by presenting the respective coupon that will be sent to the Basic Cardmember.

1. The Plaza Premium Lounge. Lounge facilities include:

- Buffet Meal and non-alcoholic beverages
- Hot Shower
- Internet Access
- Local / International Newspaper and Magazines
- Telephone for Local Calls
- Mobile / laptop battery recharging facilities

OR

- Complimentary 15-minute seated massage

Please visit www.americanexpress.com/plazanetwork for the list of airport lounges.

TERMS AND CONDITIONS:

- Each coupon entitles the Cardmember to one complimentary visit to the lounge or one time complimentary service as stated ("Offer"). Facilities vary by locations, Cardmember has to contact the specific lounge for details of available facilities.
- Cardmember is required to present the coupon, along with his/her American Express Cathay Pacific Credit Card, and a boarding pass showing a confirmed reservation for same-day travel at lounge reception to enjoy the offer.
- Photocopy of this coupon is not accepted.
- Relevant applicable fee such as entrance fee for a guest will be charged to Cardmember's Card Account.
- Offer cannot be used in conjunction with other promotional offers.
- Use of the lounge is subject to Plaza Premium Lounge Management Limited Terms and Conditions.
- American Express International, Inc. shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of taking or using any of the Offer, except for any liability which cannot be excluded by law.
- In case of any dispute, the decision of American Express International, Inc. shall be final.
- Terms and Conditions are subject to change without prior notice.

Up to 3-day priority redemption for selected discount flight awards bookings online from time to time

American Express Cathay Pacific Credit Cardmembers who hold Marco Polo Club Silver Tier or above may enjoy 3-day priority redemption while all other American Express Cathay Pacific Credit Cardmembers may enjoy 2-day priority redemption on selected discounted flight awards booking offer. Terms and Conditions apply. For details, please refer to Asia Miles website www.asiamiles.com.

No Worries Guarantee

The No Worries Guarantee is applicable to Cardmembers of American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card issued in the Hong Kong Special Administrative Region of the People's Republic of China by American Express International, Inc.

As an American Express Cathay Pacific Elite Credit Cardmember / American Express Cathay Pacific Credit Cardmember, you can enjoy various purchase protection plans when you spend on the Card.

Return Guarantee*

Should you change your mind about something that you bought in Hong Kong, you can return your purchases directly to American Express. Just bring them back to us within 30 days of purchase and we will give you a refund**. The maximum coverage is HK\$5,000 per claim and HK\$15,000 per year. You only need to pay the first HK\$150 of each item.

45 Days Cover*

Designed to give Cardmembers peace of mind, the 45 Days Cover insures you against accidental damage or theft for up to 45 days after the date of purchase. The maximum claim is HK\$150,000 per Master Policy Year, with a maximum of HK\$30,000 per item, limit to 5 claims per Master Policy Year. A deductible of HK\$150 per item will be payable by you.

Extended Warranty*

Designed to protect Cardmembers in the event that your purchases breakdown, the Extended Warranty will automatically provide one extra year of warranty when the manufacturer's warranty of one to three years expires. The maximum coverage is HK\$40,000 per item, and HK\$150,000 per year**.

Price Protection*

With Price Protection, you can relax and shop as you please. If, within 14 days of buying something, you see an identical item for purchase at a cheaper price in Hong Kong, we will refund the difference**. The minimum difference is HK\$150 and the maximum coverage is HK\$2,500 per item and HK\$15,000 per year.

*For enquiries, claims or a copy of the Terms and Conditions, please call our Customer Service Hotline.

** Once all the required documents are submitted and the claim is approved, we will credit your Card account within 10 working days.

Online Fraud Protection Guarantee

The security you trust from American Express in the real world is now available in cyberspace. Shop online with your Card and you won't be held responsible for any fraudulent charge[^]. Now you can shop with confidence anytime, anywhere. For details, please visit www.americanexpress.com.hk.

[^] Provided that you notify us immediately upon discovery of any fraudulent transactions on your statement and you have complied with the Credit Card Conditions. "Immediately" means on or before the due date of the statement in which the fraudulent transaction appears.

The plan is underwritten by Chubb Insurance Hong Kong Limited, American Express International, Inc. does not act as an agent or fiduciary for you, and American Express International, Inc. may act on behalf of the insurance provider, as permitted by law.

If the English version of these terms and conditions does not conform to the Chinese version, the English version shall prevail.

American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card Travel Insurance

Chubb Insurance Hong Kong Limited (hereinafter called the "Company") hereby certifies an American Express Cathay Pacific Elite Credit Cardmember / American Express Cathay Pacific Credit Cardmember who receives this Certificate (superceding all prior certificates which are now null and void) has Travel Accident coverage as outlined below subject to the provisions, limits and other terms contained in the Master Policy which is held by American Express International, Inc. (hereinafter referred to as the "Policyholder"), and which may be inspected there.

Policy Number for American Express Cathay Pacific Elite Credit Card: NAC0000034

Policy Number for American Express Cathay Pacific Credit Card: NAC0000035

Policyholder: American Express International, Inc., Hong Kong

Covered Person:

A person shall be a Covered Person under Policy Number NAC0000034 /NAC0000035 ('the Policy') only if:

i. He or she is the

- a) Basic or Supplementary Cardmember who has an American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card issued by the Policyholder and billed in Hong Kong Dollars; or
- b) legally married spouse or dependent child under age 23 of any "Covered Person" described in a) above; and
- ii. His or her American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card is billed by the Policyholder in Hong Kong Dollars.

For the purpose of this Policy, a **common law marriage** is not considered a legal marriage. **Dependent Child** means a legally dependent child, including a stepchild or legally adopted child of any Covered Person described in i. a) above; and who is wholly dependent on such Covered Person(s) for financial support.

COVERAGE REQUIREMENTS

A Covered Person will be fully insured for benefits under the Policy while taking a Covered Trip on a Common Carrier Conveyance only when the entire fare has been charged to his/her American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card.

A) TRAVEL ACCIDENT INSURANCE COVER:

MAXIMUM INDEMNITY PER COVERED PERSON

In the event the entire fare has been charged to duplicate or multiple American Express® Cards while the Covered Person takes a Covered Trip on a Common Carrier Conveyance, the Covered Person will be entitled for the highest benefit under one such card, as stated in the "Schedule of Benefits", for any one Loss sustained by any one individual Covered Person as a result of any one accident.

In no event will duplicate or multiple American Express Cards or American Express Travel Cover or Travel Accident Insurance Certificates obligate the Company in excess of the "Schedule of Benefits" for any one Loss sustained by any one accident under Policy NAC0000034 / NAC0000035 or under other American Express Travel Cover or Travel Accident Insurance Certificates wherever issued.

TRAVEL INSURANCE

DEFINITIONS

"Injury" means bodily injury which:

- i. is caused by an accident which occurs whilst the Covered Person's insurance is in force under the Policy; and
- ii. results in Loss insured by the Policy; and
- iii. creates a Loss due, directly and independently of all other causes, to such accidental bodily injury.

"Loss" as used above with reference to hand or foot means complete and permanent severance through or above the wrist or an ankle joint; as used with reference to eye means the irrecoverable loss of entire sight of such eye; or loss of life of the Covered Person.

"Common Carrier Conveyance" means any air, land or water conveyance operated under a license for the transportation of passengers for hire.

"Covered Trip" means:

- i. a trip outside of the country of domicile (one-way or round trip) taken by the Covered Person between the Point of Departure and the Final Destination as shown on the Covered Person's ticket; and
- ii. the Covered Person's entire fare for such trip has been charged to an American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card prior to any Injury.

"Scheduled Airline" means an airline listed in the Official Airline Guide or ABC World Airways Guide where the 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 at regular and specific times.

"Specially Designated List" means names of a person, entities, groups or corporations specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

DESCRIPTION OF BENEFITS

Common Carrier Benefit:

The benefits specified in the Schedule of Benefits will be paid if, a Covered Person suffers Loss resulting from Injury after the entire fare has been charged to his/her Card; provided, however, such Injury is sustained under the circumstances specified as below:

* Such Injury received while riding as a passenger, in or boarding or alighting or being struck by the Common Carrier while overseas.

Additional Benefits:

1. Airport Transportation Benefit:

If a Scheduled Airline ticket is purchased for a Covered Trip prior to the Covered Person's departure for the airport, this Benefit is payable if the Covered Person sustains any Injury while riding as a passenger in a land Common Carrier Conveyance, rental car or a scheduled helicopter operated as a Common Carrier Conveyance, but only:

- a. when going directly to an airport for the purpose of boarding an aircraft for a Covered Trip; or
- b. when leaving directly from an airport after alighting from an aircraft from a Covered Trip.

2. Airport Premises Benefit:

If a Scheduled Airline ticket is purchased for a Covered Trip prior to boarding, this Benefit is payable if the Covered Person sustains any 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, an aircraft from a Covered Trip.

SCHEDULE OF BENEFITS

The American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card Coverage Maximum Benefit Amounts

Maximum Benefit:

Loss of Life	HK\$3,500,000
Dismemberment:	
Loss of both hands or both feet	HK\$3,500,000
Loss of one hand and one foot	HK\$3,500,000
Loss of entire sight of both eyes	HK\$3,500,000
Loss of entire sight of one eye and one hand or one foot	HK\$3,500,000
Loss of one hand or one foot	HK\$1,750,000
Loss of entire sight of one eye	HK\$1,750,000

The Company will pay the applicable benefit amount if a Covered Person suffers a Loss from an Injury while coverage is in force under the Policy, but only if such Loss occurs within 100 days after the date of accident which caused the Injury. Indemnity provided hereunder will not be paid under any circumstances for more than one of the Losses, the greatest, sustained by a Covered Person as the result of any one accident.

ON-BOARD TICKETING

In the event a Covered Person suffers a Loss from an Injury 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 Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit 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.

EXPOSURE AND DISAPPEARANCE

If the Covered Person is unavoidably exposed to the elements because of an accident on a Covered Trip which results in disappearance due to sinking or wrecking of a Common Carrier Conveyance, and if as a result of such exposure, the Covered Person suffers a Loss for which benefits are otherwise payable under the Policy, such Loss will be covered under the Policy.

If the Covered Person disappears because of an accident on a Covered Trip which results in the disappearance due to sinking or wrecking of a Common Carrier Conveyance, and if the Covered Person's body has not been found within 52 weeks after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that the Covered Person suffered Loss of life as a result of Injury covered by this Policy.

EXCLUSIONS

This Policy does not cover any Loss caused or contributed to by:

- i. suicide or self-destruction or any attempt thereat;
- ii. war or any act of war whether declared or undeclared;
- iii. Injury to which a contributory cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Covered Person or his or her beneficiaries;
- iv. while serving as an operator or crewmember of any Common Carrier Conveyance;
- v. any illegal act by or on behalf of the Covered Person and/or his/her beneficiaries;
- vi. 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;
- vii. any coverage or claims arising directly or indirectly from, caused by, a consequence of, arising in connection with or contributed to by any loss or expenses with respect to any applicable trade and economic sanction, law or regulation or a Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.

CLAIMS

Written notice of a claim must be given to Chubb Insurance Hong Kong Limited, 25th Floor, Shui On Centre, No. 6-8 Harbour Road, Wanchai, Hong Kong within 60 days after the occurrence or commencement of any Loss covered by the Policy or as soon thereafter as reasonably possible. Benefits will be payable upon receipt of due written proof, as required by the Company, of a legitimate covered Loss.

Payment of Claims: Benefits will be paid to the surviving Covered Person or equally to the beneficiaries in the first of the following classes of successive preference beneficiaries in which there is a living member:

- a. The Covered Person's spouse;
- b. His or her children, including legally adopted children;
- c. His or her parents;
- d. His or her brothers and sisters;
- e. His or her estate.

In determining such person or persons, the Company may rely upon an affidavit by a member of any of the classes of preference beneficiaries described above. Payment based upon such affidavit shall fully discharge the Company from all obligations under the Policy. Any amount payable to a minor may be paid to the minor's legal guardian. Benefits for all other Losses sustained by a Covered Person will be paid to the Covered Person, if living, otherwise to the beneficiaries.

INDIVIDUAL TERMINATIONS

The insurance of any Covered Person shall immediately terminate:

- i. as of the date this Policy shall terminate;
- ii. on the date that the Cardmember ceases to be a Covered Person;
- iii. as of the premium due date, if the Policyholder fails to pay the required premium for the Cardmember except as the result of inadvertent error.

B) TRAVEL INCONVENIENCE INSURANCE COVER:

SCHEDULE OF BENEFITS

1. Missed Connections

If the Covered Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of the Covered Person's incoming confirmed connecting Scheduled Flight and no alternative onward transportation is made available to the Covered Person within four (4) hours of the actual arrival time of his or her incoming flight, the Company will indemnify the Covered Person for American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments up to HK\$4,000 for the Covered Person. This benefit does not apply if the transfer point is in the Covered Person's Country of Residence. In no event shall the total amount payable exceed HK\$4,000 per calendar year.

2. Flight Delay/ Cancellation / Overbooking

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 Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card charges incurred in respect of restaurant meals or refreshments up to HK\$4,000. In no event shall the total amount payable exceed HK\$4,000 per calendar year.

3. Luggage Delay

If the Covered Person's accompanied luggage checked in with the Common Carrier is not delivered to him or her within four (4) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, the Company will indemnify the Covered Person for American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to HK\$4,000 for the Covered Person. Should the Covered Person's accompanied luggage checked in with the Common Carrier not be delivered to him or her within six (6) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, the Company will indemnify the Covered Person for American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to HK\$8,000 for the Covered Person. This benefit does not apply if the luggage delay is in the Covered Person's Country of Residence. In no event shall the total amount payable exceed HK\$8,000 per calendar year.

4. Luggage Loss

If the Covered Person's accompanied checked in luggage is not delivered to him or her within forty-eight (48) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, such luggage will be assumed to be permanently lost and the Company will indemnify the Covered Person for American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card charges incurred within four (4) days of his or her arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to HK\$2,000 per item/set/piece, subject to a maximum of HK\$10,000 for the Covered Person. This benefit does not apply if the luggage loss is in the Covered Person's Country of Residence. In no event shall the total amount payable exceed HK\$10,000 per calendar year.

In no event shall the total amount payable under Luggage Delay and Luggage Loss arising out of the same insured event exceed HK\$10,000 per calendar year.

The above benefits apply in respect of Covered Persons who are Basic or Supplementary Cardmembers and for spouses and dependent children (as defined) but shall be subject to the per calendar year limit as specified per Card Account.

"Card Account" shall mean American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card issued by the Policyholder and billed in Hong Kong Dollars. Any Basic Card and Supplementary Card(s) will be regarded as one Card Account.

"Country of Residence" shall mean:

- a) the country of which the Covered Person is a permanent resident; or
- b) any other country to which the Covered Person is assigned or seconded.

SCHEDULED FLIGHT

"Scheduled Flight" means a flight in an aircraft where the airline is listed in the Official Airline guide or equivalent and the air carrier holds a certificate, licence 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 at regular and specific times. Scheduled Airline does not include Private Charter.

EXCLUSIONS

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

1. war or any act of war, whether declared or undeclared;
2. any illegal act by or on behalf of the Covered Person and/or his/her beneficiaries;
3. while serving as an operator or crew member of any conveyance;
4. confiscation or requisition by Customs or other Government authority;
5. failure of the Covered Person to take reasonable measures to save or recover lost luggage;
6. failure to notify the relevant airline authorities of missing luggage at the destination point and to obtain and complete a Property Irregularity Report;
7. any coverage or claims arising directly or indirectly from, caused by, a consequence of, arising in connection with or contributed to by any loss or expenses with respect to any applicable trade and economic sanction, law or regulation or a Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.

"Specially Designated List" means names of a person, entities, groups or corporations specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

CLAIMS

1. All information and evidence required by the Company or its agents shall be furnished at the expense of the Covered Person or his or her personal representative and shall be in such form and of such nature as the Company may prescribe.
2. Written notice of all claims must be given as soon as possible, but no later than twenty-one (21) days after the event giving rise to the claim to: Chubb Insurance Hong Kong Limited, 25th Floor, Shui On Centre, No. 6-8 Harbour Road, Wanchai, Hong Kong.
3. Original receipts relating to expenses incurred in respect of which indemnity is claimed under this insurance must be supplied to Chubb Insurance Hong Kong Limited. Also, the Record of Charge Form or a copy of the statement, verifying that the relevant flight tickets were charged to an American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card account and, in respect of lost or delayed luggage, a copy of the Property Irregularity Report obtained from the airline, must be supplied together with the following information:
 - Full details of the Flight (Airline, Flight Numbers, Departure Airport, Destination, Scheduled Times and Arrival Airport).
 - Full details of the Delay or Loss incurred.
 - Full details of expenses for which reimbursement is claimed.
 - Written receipts acknowledging the return of luggage (for luggage delay).
4. Once all the required documents are submitted and the claim is approved, the reimbursement will be made within 10 days.

MAXIMUM INDEMNITY

In no event will duplicate or multiple American Express Cards obligate the Company in excess of the limit stated herein for expenses incurred by any one individual Covered Person as a result of any one incident covered under this Policy.

TERMINATION

The insurance cover provided for any individual American Express Cathay Pacific Elite Credit Cardmember / American Express Cathay Pacific Credit Cardmember will terminate as of the date he or she ceases to be an eligible American Express Cathay Pacific Elite Credit Cardmember / American Express Cathay Pacific Credit Cardmember or the date of termination of the Master Policy, whichever is earlier. The cover provided is subject to any endorsement and/or amendments to the Master Policy. This cover replaces and supersedes any certificates that have been previously issued or details of terms of cover for the Policy provided prior to this document.

C) GENERAL CONDITIONS:

LEGAL JURISDICTION AND GOVERNING LAW

The Company shall in all competent judicial proceedings at the instance of parties suing in respect of matter arising out of this insurance acknowledge the jurisdiction of the Courts in Hong Kong Special Administrative Region of the People's Republic of China (herein after known as "Hong Kong"). The Policy shall be governed by and interpreted in accordance with Hong Kong Law, except as otherwise stated herein.

RIGHTS OF THIRD PARTIES

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

CHUBB PERSONAL INFORMATION COLLECTION STATEMENT

The Company ("We/Us") want to ensure that Our Insured Persons ("You") are confident that any personal data collected by Us is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which We collect and use personally identifiable information provided by You ("Personal Data"), the circumstances when Personal Data may be disclosed and information regarding Your rights to request access to and correction of Personal Data.

a) Purposes of Collection of Personal Data

We will collect and use Personal Data for the purposes of providing competitive insurance products and services to You, including considering Your application(s) for any new insurance policies and administering policies to be taken out with Us, arranging the cover and administering and managing Your and Our rights and obligations in relation to such cover. We also collect the Personal Data to be able to develop, establish and administer alliances and other arrangements with other organisations in relation to the administration and use of Our respective products and services. We may also use your personal data in other ways with your consent.

b) Transfer of Personal Data

Personal Data will be kept confidential and We will not sell Your Personal Data to any third party. We limit the disclosure of Your Personal Data but, subject to the provisions of any applicable law, Your Personal Data may be disclosed to:

- (i) third parties who assist Us to achieve the purposes set out in paragraphs 1 above. For example, We provide it to Our relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, doctors and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside Hong Kong);
- (ii) Our parent and affiliated companies, or any company within the Chubb local and outside Hong Kong;
- (iii) the insurance intermediary through which You accessed the system;
- (iv) provided to others for the purposes of public safety and law enforcement; and
- (v) other third parties with your consent.

With regard to the above transfers of Personal Data, where applicable, You consent to the transfer of Your Personal Data outside of Hong Kong.

c) Access and correction of Personal Data

Under the Personal Data (Privacy) Ordinance ("PDPO"), You have the right to request access to and correction of Personal Data held by Us about You and We will grant You access to and correct Your Personal Data as requested by You unless there is an applicable exemption under the PDPO under which We may refuse to do so. You may also request Us to inform You of the type of Personal Data held by Us about You.

Requests for access or correction of Personal Data should be addressed in writing to:

Chubb Data Privacy Officer
25th Floor, Shui On Centre
No. 6-8 Harbour Road
Wanchai, Hong Kong
Tel: (852) 3191 6222
Fax: (852) 2519 3233
E-mail: Privacy.HK@chubb.com

Your request to obtain access or correction will be considered within forty (40) days of Our receipt of Your request. We will not charge You for lodging a request for access to Your Personal Data and if We levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.

The plan is underwritten by Chubb Insurance Hong Kong Limited, American Express International, Inc. does not act as an agent or fiduciary for you, and American Express International, Inc. may act on behalf of the insurance provider, as permitted by law.

American Express International, Inc. (Effective April, 2017)

