

SECTION A

YOUR TRAVEL PROTECTION BENEFITS FOR THE AMERICAN EXPRESS® INTERNATIONAL CURRENCY GREEN CARD (OBTAINED WITHIN THE UNITED KINGDOM)

This is **SECTION A** of Your Travel Protection Benefits document. You should refer to this section if you applied for your Card in the United Kingdom or via our American Express ICC website.

Otherwise, please refer to **SECTION B** for your travel protection benefit details.

The travel protection benefits provided are the same under the two sections, however, the basis on which we provide them is different.

AMERICAN EXPRESS TRAVEL INCONVENIENCE & TRAVEL ACCIDENT INSURANCE

Insurance Product Information Document

CHUBB®

Company (Insurer): Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request (FS Register number 820988).

Product: The American Express® International Currency Green Card

This document provides a summary of the main cover and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in your policy document.

What is this type of insurance?

This insurance provides accidental death cover and delay insurance when travelling, where travel has been paid for using your American Express card.



What is insured?

This policy pays benefits as below in accordance with the policy wording as a result of the following:

Travel Inconvenience

- ✓ **Flight delay** or missed connection: up to US\$/€175 per person for reimbursement of additional travel, refreshment or accommodation costs if alternative arrangements have not been made available within 4 hours.
- ✓ **Missed connection** – up to US\$/€200 per person for reimbursement of refreshment or accommodation costs if alternative arrangements have not been made available within 6 hours. A further US\$/€300 for extended delay after 10pm.
- ✓ **Baggage delay** – Up to an additional US\$/€300 for purchase of essential items if baggage not arrived at the airport within 6 hours of your arrival.
- ✓ Up to an additional US\$/€500 per person if your baggage has not arrived at the airport within 48 hours of your arrival.

Travel Accident

- ✓ US\$/€100,000 for accidental death or accident resulting in complete loss of or permanent loss of use of limb, sight, speech or hearing while travelling on a public vehicle where the ticket was bought on the Card account.

Hijack – In the event of hijack on a public vehicle:

- ✓ US\$/€1,500 after 24 hours detained, and a further US\$/€3,000 after 72 hours.



What is not insured?

Travel Inconvenience

- ✗ Travel which is not purchased on the Card account.
- ✗ Delays of less than 4 hours.
- ✗ Costs which are recoverable from any other source.
- ✗ Baggage delay – items not immediately necessary for your journey.
- ✗ Baggage delay or extended baggage delay on the final leg of your Trip.
- ✗ Where alternative arrangements have been offered by the airline and refused by you or you have voluntarily accepted compensation for not travelling on an overbooked flight.

Travel Accident/Hijack

- ✗ Accidents on or involving vehicles privately hired or chartered.
- ✗ Travel Accident - Self-inflicted injuries, suicide or attempted suicide; and any pre-existing infirmity at the start your journey.
- ✗ Injuries sustained whilst under the influence of alcohol or non-prescribed drugs.
- ✗ Travelling against government advice or subject to UN embargo.
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions.

	 <p>Are there any restrictions on cover?</p> <ul style="list-style-type: none"> ! All benefits are dependent on the use of the Card. ! Travel Accident – Benefit amounts reduced to 50% for loss of one hand or one foot or loss of sight in one eye etc. ! Travel inconvenience – Under missed connection, claims where insufficient time has been allowed to connect with your ongoing flight.
	<p>Where am I covered?</p> <p>✓ For Travel Accident (including Hijack) and Travel Inconvenience – Worldwide</p>
	<p>What are my obligations?</p> <p>Travel Inconvenience and Travel Accident Insurance is provided for the Cardmember. All insurance benefits are dependent on the use of the Card.</p> <p>During the period of insurance</p> <ul style="list-style-type: none"> • You must supply, at your own expense, any documentation, information and evidence we reasonably require. • Reasonable care must be taken to prevent injury and to protect personal belongings. <p>In the event of a claim</p> <ul style="list-style-type: none"> • If you need to submit a non-emergency insurance claim, please visit americanexpress.com/icc/insuranceportal. <p>Alternatively, please call the number on the back of your American Express Card.</p>
	<p>When and how do I pay?</p> <p>The insurance is provided under a group insurance policy that American Express Services Europe Limited holds with Chubb for the benefit of its Cardmembers. There is no additional charge or premium for this insurance.</p>
	<p>When does the cover start and end?</p> <p>The cover starts when you take out the Card and continues for as long as you have the Card. You are entitled to be covered for Business Trips (and certain Personal Trips) as described in your terms and conditions.</p>
	<p>How do I cancel the contract?</p> <p>You may cancel this insurance by cancelling your Card at any time. If you do this within 14 days of activating your Card, any money you have paid for the Card will be returned to you. Please refer to your Cardmember agreement for more details.</p>

SECTION A

Contents:

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2. TERMS OF BUSINESS
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1. KEY INFORMATION

HOW TO CLAIM

If you need to submit a non-emergency insurance claim, please visit the 24/7 Card Benefit Centre at www.americanexpress.com/icc/insuranceportal.

Alternatively please call the number on the back of your Card;
or **+44 (0)20 3126 4128** for Travel Accident or Hijack.

Please be ready to provide Your Card number, which should be used as Your reference number.

Please ensure that copies are kept of all documentation relating to a claim. For further details please see the 'How to Claim' section within the full Policy Terms and Conditions provided to you.

CUSTOMER SERVICE & COMPLAINTS

American Express and the Insurer are dedicated to providing a high quality service and aim to maintain this at all times. However, should you have a complaint, please contact American Express so your complaint can be dealt with as soon as possible. Contact details are:

American Express Services Europe Limited
Global Customer Research and Solutions
Department 333
1 John Street
BRIGHTON
BN88 1NH
United Kingdom
Telephone: **0800 032 7401**

American Express and Chubb European Group SE are members of the Financial Ombudsman Service (FOS) in the United Kingdom which may be approached for assistance if you are not satisfied with the response you receive. The Ombudsman will only consider your case if you have first given American Express and the Insurer the opportunity to resolve it. Contact details are given below. A leaflet explaining its procedure is available on request.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Website: www.financial-ombudsman.org.uk
Telephone: **0800 023 4567**
or **+44 (0) 20 7964 0500** (from abroad)
Fax: **020 7964 1001**

COMPENSATION SCHEME

In the unlikely event that American Express Services Europe Limited, Chubb European Group SE or Inter Partner Assistance are unable to meet their obligations, you may be entitled to compensation under the UK Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the UK FSCS. Their contact details are:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY
United Kingdom
Telephone: **0800 678 1100** or **+44 (0) 20 7741 4100**
Website: www.fscs.org.uk

2. TERMS OF BUSINESS

The information in this section explains the basis of the insurance services provided to you by American Express. The group insurance policies are arranged and held by American Express Services Europe Limited, registered in England and Wales with Company Number 1833139, registered office Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX ("American Express") for the benefit of Cardmembers.

1 The UK Financial Conduct Authority (FCA)

The UK FCA is the independent non-governmental body in the United Kingdom that regulates financial services.

2 Whose products do American Express offer?

American Express only offers Travel Inconvenience, Travel Accident and Hijack insurance underwritten by Chubb European Group SE.

3 Which service will American Express provide you with?

You will not receive advice or a recommendation from American Express for any insurance associated with your Card.

4 What will you have to pay American Express for their services?

There is no additional charge, fee or premium payable for the insurance benefits provided with your Card.

American Express does not act as an agent or fiduciary for you, and may act on behalf of the insurance provider (as its agent or otherwise), as permitted by law. American Express may receive commissions from providers, and commissions may vary by provider and product. In some cases, an American Express group company may be the Insurer or reinsurer and may earn insurance or reinsurance income. The arrangements with certain providers, including the potential to reinsure products, may also influence the insurance which is provided to Cardmembers.

5 Who regulates American Express?

American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and authorised and regulated by the Financial Conduct Authority (reference number 661836). Details can be found by visiting the FCA website www.fca.org.uk/register.

6 Ownership

American Express Services Europe Limited is ultimately owned by the American Express Company.

7 What to do if you have a complaint

If you wish to register a complaint, please contact:

In writing to:
American Express Services Europe Limited
Global Customer Research and Solutions
Department 333
1 John Street
BRIGHTON
BN88 1NH
United Kingdom

Telephone: **0800 032 7401**

Further details on the complaints process are contained in the Policy Terms and Conditions. If you cannot settle your complaint, you may be entitled to refer it to the UK Financial Ombudsman Service.

8 Is American Express covered by the UK Financial Services Compensation Scheme (FSCS)?

American Express is covered by the UK FSCS. You may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about compensation scheme arrangements is available from the UK FSCS.

9 Remuneration and Compensation

We arrange the policy with the insurer on your behalf. We provide this to you as part of your Card Membership and there is no additional charge to you for doing this. We do not receive any remuneration or commission from the insurer for arranging this policy.

DEMANDS AND NEEDS

This insurance meets the demands and needs of Cardmembers who require Travel Inconvenience and Travel Accident insurance cover alongside their Card account. American Express has not provided opinions or recommendations on the suitability of the insurance for you.

3. POLICY TERMS AND CONDITIONS

These Policy Terms and Conditions give full details of the insurance cover provided with the American Express® International Currency Green Card under the group policy of insurance held by American Express Services Europe Limited with Chubb European Group SE.

Chubb European Group SE shall not be deemed to provide cover and Chubb European Group SE shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Chubb European Group SE to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations, or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

ELIGIBILITY

The benefits described in these Policy Terms and Conditions are dependent upon a Card being issued, the Card account being valid and the account balance having been paid in accordance with the Cardmember agreement at the time of any incident giving rise to a claim.

All benefits are dependent on the use of the Card.

The benefits outlined in these Policy Terms and Conditions may be varied, withdrawn or cancelled at any time. You will be given at least 30 days' written notice of any detrimental change.

BENEFIT LIMITS

All benefit limits in this document are shown in US Dollars and Euros. US Dollar limits apply only to American Express International Dollar Green Cardmembers and all approved benefit payments will be made in US Dollars subject to these limits. Euro limits apply only to American Express International Euro Green Cardmembers and all approved benefit payments will be made in euros subject to these limits.

DEFINITIONS

Whenever the following words or phrases appear in **bold**, they will have the meaning as described below:

"Account" or **"Card Account"** means **Your** American Express Charge Card account with American Express on which the International Currency Green Card is issued.

"American Express" means American Express Services Europe Limited.

"Card" means any **Card** or other **Account** access device issued to a **Cardmember** (or a **Supplementary Cardmember**) for the purpose of accessing the **Account**.

"Cardmember" means any individual who holds a valid **Account**.

"Children" means any of **Your Children** (including step-**Children**, fostered or adopted **Children**) under the age of 23, who are financially dependent on **You** and who are not in full time employment. (The term **"Child"** shall have a corresponding meaning).

"Covered Trip" means a) a trip by **Public Vehicle** where the entire fare has been charged to **Your Account**, prior to the accident taking place, and b) a trip taken by **You** between the first point of departure and the final destination as shown on **Your** ticket.

"Insured" means (i) Main **Cardmember** and their **Family**, (ii) **Supplementary Cardmembers**.

"Family" means **Your** partner or spouse, living at the same address as **You**, and **Your Children**.

"Loss of hearing" means permanent profound deafness, which means the quietest sound **You** can hear is louder than 90 decibels when tested by a qualified audiologist.

"Loss of sight" shall be deemed to have occurred:

- a. Loss of Sight in Both Eyes - Permanent blindness which, based on medical evidence, **You** will never recover from and which results in **Your** name being added (on the authority of a qualified ophthalmic specialist) to the Register of Blind Persons maintained by the government; or

- b. Loss of Sight in One Eye - Permanent blindness which, based on medical evidence, **You** will never recover from, in an eye to the degree that, after correction using spectacles, lenses or surgery, objects that should be clear from 60 feet away can only be seen from 3 feet away or less.

“Our/Us/We/Insurer” means:

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request (FS Register number 820988).

“Policy” means the insurance cover provided under the **Policy Terms and Conditions**.

“Policyholder” means American Express Services Europe Limited.

“Policy Terms and Conditions” means these terms and conditions.

“Public Vehicle” means any air or land vehicle, river or sea-going vessel operated under licence for the transport of fare paying passengers. **Public Vehicles** do not include vehicles hired or chartered privately.

“Supplementary Cardmember” means a person who has been nominated by the **Cardmember** to be issued with an additional **Card** on the **Account** and is also covered by the insurance benefits included with the Card.

“You/Your” means the **Insured** person.

INSURANCE BENEFITS

Insurance benefits under this Policy are secondary: **We** will only pay amounts under this **Policy** if they are not covered by other insurance, state benefits or other agreements. **You** must inform **Us** of these and assist **Us** and/or any relevant third parties in seeking reimbursement where appropriate.

TRAVEL INCONVENIENCE, TRAVEL ACCIDENT AND HIJACK

This Section 3 details the Travel Inconvenience, Travel Accident and Hijack benefits provided with the **Card**.

Travel Inconvenience, Travel Accident and Hijack insurance cover is provided for the **Cardmember** and their **Family** and **Supplementary Cardmembers**.

IMPORTANT INFORMATION:

For the benefits under this Section 3 to apply, travel tickets must have been purchased in full using:

- a. the **Card**;
- b. American Express Membership Rewards® points; or
- c. air miles that have been converted from American Express Membership Rewards points.

3.1 TRAVEL INCONVENIENCE

The travel, refreshment and accommodation costs, and the purchase of essential items covered under this Travel Inconvenience Section 3.1 must be charged to **Your Card** to be eligible.

Travel Inconvenience benefits under this Section 3.1 are provided to cover any flight between named airports, on an aircraft operated by an airline, licensed by the relevant authorities for the air transportation of fare paying passengers. Cover does not apply to flights on aircraft chartered or hired privately.

If **You** are travelling with **Your Family, Your Supplementary Cardmembers** and are claiming under the same **Card Account**, the benefits stated under this Travel Inconvenience Section 3.1 must be shared and the maximum benefit amounts will refer to the total amounts claimed by all those people together and do not apply per person.

- 1) **You** will be reimbursed up to US\$175 or €175 (as applicable) for necessary additional travel, refreshment and accommodation costs incurred prior to Your actual departure if:
 - a. (Delay, Cancellation) **Your** pre-booked flight is delayed or cancelled and no alternative is made available within 4 hours of its published departure time;
 - b. (Missed connection) **You** miss **Your** connecting flight due to the late arrival of **Your** previous pre-booked flight on which **You** travelled and no alternative is made available within 4 hours of the published departure time.

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- 2) For overbooking **You** will be reimbursed up to US\$200 or €200 (as applicable) incurred between the scheduled and actual departure times for refreshment and accommodation costs incurred prior to **Your** actual departure. In the event that the delay to **Your** published departure time continues and no alternative travel arrangement is made within 6 hours of the published departure time or no alternative travel arrangement is available before 10pm that day (whichever occurs first), **You** will be reimbursed a further US\$300 or €300 (as applicable) for hotel accommodation and services used prior to **Your** departure.
- 3) **You** will be reimbursed for the purchase of essential items, including but not limited to clothing, medication and toiletries up to:
 - a. (**Baggage delay**) US\$300 or €300 (as applicable) if **Your** checked-in baggage has not arrived at **Your** destination airport within 6 hours of **Your** arrival;
 - b. (**Extended baggage delay**) An additional US\$500 or €500 (as applicable) if **Your** checked-in baggage has still not arrived at **Your** destination airport within 48 hours of **Your** arrival.
- 4) We will not pay more than 5 claims per **Card Account** for a delay, cancellation, overbooking, or missed connection and 3 claims per **Card Account** for a baggage delay or extended baggage delay in any 12 month period.

EXCLUSIONS

You will not be covered in respect of the following:

- 1) Under missed connection, claims where insufficient time has been allowed to arrive to connect with **Your** ongoing flight.
- 2) Additional costs where the airline has offered alternative travel arrangements or accommodation and these have been refused.
- 3) Baggage delay or extended baggage delay on the final leg of **Your** return flight.
- 4) Under baggage delay and extended baggage delay, items that are not immediately necessary for **Your** journey.
- 5) Items purchased after **Your** baggage has been returned to **You**.
- 6) Failure to obtain a Property Irregularity Report from the relevant airline authorities confirming **Your** missing baggage at **Your** destination.
- 7) Where **You** voluntarily accept compensation from the airline in exchange for not travelling on an overbooked flight.
- 8) Costs which are recoverable from any other source.
- 9) Not taking reasonable care of **Your** baggage.
- 10) Industrial action which has commenced or has been announced prior to booking **Your** flight.
- 11) Confiscation or destruction of **Your** baggage by any government, customs or public authority.

3.2 TRAVEL ACCIDENT

YOUR BENEFITS

This benefit only applies to accidents caused by a sudden identifiable violent external event that happens by chance:

- 1) While travelling on, boarding or alighting from or being struck by a **Public Vehicle**; or
- 2) While going directly to, or being on the premises of an airport, seaport or railway station for the purpose of boarding an aircraft, ship or train for a **Covered Trip**; or immediately after alighting from an aircraft, ship or train used for a **Covered Trip** while on the premises of an airport, seaport or railway station.

You will be covered for the following:

US\$100,000 or €100,000 (as applicable) if **You** have an accident during a **Covered Trip** which within 365 days causes:

- a. death;
 - b. the complete and permanent loss of use of any limb;
 - c. **Your** entire and irrecoverable **Loss of Sight**, loss of speech or **Loss of Hearing**;
- 1) The maximum amount that will be paid to **You**, or **Your** estate in the event of **Your** death, will be US\$100,000 or €100,000 (as applicable). The benefit amount for death during a **Covered Trip** is reduced to US\$10,000 or €10,000 (as applicable) for **Children** under the age of 16.
 - 2) In the event of **You** holding more than one card issued by **American Express**, **We** will not pay more than the highest benefit amount stated in one of those card's policy terms and conditions for any one event.

EXCLUSIONS

You will not be covered in respect of the following:

- 1) Any claim related directly or indirectly to any physical defect or infirmity, which existed before the start of **Your** journey.
- 2) **You** suffering from sickness or disease not directly resulting from a sudden identifiable violent external event that happens by chance.

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- 3) Accidents on or involving vehicles chartered or hired privately.
- 4) Not taking reasonable care.
- 5) **Your** self-inflicted injuries except where trying to save human life.
- 6) **Your** injuries caused by **Your** negligence or failure to follow the laws and regulations of the country where **You** are travelling.
- 7) **Your** suicide or attempted suicide.
- 8) **Your** injuries or accidents which occur while under the influence of alcohol (above the local legal driving limit) or drugs unless as prescribed by a registered medical practitioner.
- 9) Trips in, or booked to countries or any part of any country to which a government agency has advised against travelling or all but essential travel.
- 10) Any fraudulent, dishonest or criminal act committed by **You**, or anyone with whom **You** are in collusion.
- 11) Declared or undeclared war or hostilities.
- 12) The actual, alleged or threatened discharge, dispersal, seepage, migration, escape release of or exposure to any hazardous, biological, chemical, nuclear or radioactive solid, liquid or gaseous agent.

3.3 HIJACK

YOUR BENEFITS

In the event of a **Hijack**, where **You** have paid for **Your** ticket with:

- a. the **Card**;
- b. American Express Membership Rewards® points; or
- c. air miles that have been converted from American Express Membership Rewards points.

You will be paid:

- 1) US\$1,500 or €1,500 (as applicable) after the first 24 hours **You** are illegally detained; and
- 2) A further US\$3,000 or €3,000 (as applicable) after the first 72 hours.

EXCLUSIONS

You will not be covered in respect of the following:

- 1) Accidents on or involving vehicles chartered or hired privately.
- 2) Trips in, or booked to countries or any part of a country where a government agency has advised against travel or all but essential travel.
- 3) Any fraudulent, dishonest or criminal act committed by **You**, or anyone with whom **You** are in collusion.
- 4) Declared or undeclared war or hostilities.

GLOBAL ASSISTANCE

This section details the Global Assistance benefit provided with the Card.

The Global Assist helpline provides immediate assistance in an emergency, as detailed below, when travelling outside **Your** country of residence. This emergency service is available exclusively to the **Cardmember** and their **Family** and **Supplementary Cardmembers** travelling with them. It operates 24 hours a day, every day of the year on +44 (0) 20 3126 4113.

- If **You** have a medical problem, a fully qualified English speaking doctor is on hand to provide advice. When **You** need to see a doctor, dentist or optician, or **You** need to visit a local hospital, Global Assist can provide names, addresses and telephone numbers from a network of carefully selected specialists, and can arrange hospitalisation, a doctor to visit **You** where required and an advance of medical expenses up to US\$250 or €250 (as applicable).
- Global Assist will arrange for urgent items that are lost or left behind, and unavailable locally, to be dispatched to **You**, such as prescriptions and contact lenses. Up to two messages can be relayed to relatives or business associates to let them know what is happening.
- In case of legal difficulties, Global Assist will put **You** in touch with the relevant embassy or consulate; provide the name of a local lawyer, and an advance of legal fees up to US\$250 or €250 (as applicable). **You** can be advanced up to US\$250 or €250 (as applicable) if **Your** money is lost or stolen and no other means of obtaining cash is available.

For all the above services, Global Assist makes the necessary arrangements free of charge. Any cash advances, medical or shipping or other costs will be charged to **Your Card**.

The Global Assist benefit is serviced by Inter Partner Assistance S.A. and is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR

Inter Partner Assistance S.A. is part of the AXA Group.

HOW TO CLAIM

CLAIMS AND ASSISTANCE

If **You** need to submit a non-emergency insurance claim, please visit the 24/7 online Card Benefit Centre for American Express at www.americanexpress.com/icc/insuranceportal.

Alternatively please call the number on the back of your Card; or

+44 (0) 20 3126 4128 for Travel Accident or Hijack.

Please be ready to provide **Your** Card number, which should be used as **Your** reference number. Please ensure that copies are kept of all documentation relating to a claim. For further details please see the 'How to Claim' section within the full Policy Terms and Conditions provided to you.

CLAIMS CONDITIONS AND REQUIREMENTS

- 1) All claims and potential claims must be reported within 30 days of the incident or event giving rise to the claim.
- 2) **We** will only pay amounts if they are not covered by another insurance, state benefits or other agreements. **You** must inform **Us** of these and assist **Us** and/or third party providers in seeking reimbursement where appropriate.
- 3) Interest will only be paid on claims if payment has been unreasonably delayed following **Our** receipt of all the required information.
- 4) Please ensure that **You** keep copies of all documentation that **You** send to **Us** to substantiate a claim.
- 5) If **You** or any other interested party does not comply with the obligations as shown in these terms and conditions, **Your** claim may be declined. Should you deliberately cause the event which led to the claim, or in the event that **You** commit any fraudulent act, or refuse to follow the advice given by the claims handlers, then the claim may be denied.
- 6) We may require **You** to be examined by a medical practitioner or specialist appointed by **Us** to enable **Us** to assess a claim fully.
- 7) Please provide all the following items, information and documentation and anything else reasonably requested by **Us** in order to make a claim. These must be provided at **Your** own expense.

Benefit	Information required
General	<ul style="list-style-type: none"> Your Card number All documents must be original Completed claim form when needed

TRAVEL INCONVENIENCE AND TRAVEL ACCIDENT

Benefit	Information required
Travel Inconvenience	<ul style="list-style-type: none"> Airline Ticket Proof that You purchased the flight on Your Card or with American Express Membership Rewards points or with airmiles converted from American Express Membership Rewards points Airline's confirmation of delay, cancellation, missed connection or overbooking, and their confirmation that no alternative was made available within 4 hours Airline confirmation of baggage delay (Property Irregularity Report) including details of baggage return date and time Itemised receipts and proof of purchases made using Your Card
Travel Accident	<ul style="list-style-type: none"> Proof that You purchased the ticket on Your Card or with American Express Membership Rewards points or with airmiles converted from American Express Membership Rewards points Evidence from the appropriate organisation detailing the accident Approved medical reports

POLICY CONDITIONS

DURATION OF COVER

You are entitled to the insurance benefits under the **Policy** from the moment **You** first spend on **Your Card** and for as long as the eligibility criteria stated at the beginning of these **Policy Terms and Conditions** continue to be met or until **We** withdraw or cancel the insurance benefits by notice to **You**.

VARIATION OF COVER

We reserve the right to add to these **Policy Terms and Conditions** and/ or make changes or withdraw certain insurance benefits:

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- 1) For legal or regulatory reasons; and/or
- 2) To reflect new industry guidance and codes of practice; and/or
- 3) To reflect legitimate cost increases or reductions associated with providing this insurance; and/or
- 4) For any other legitimate commercial reason, for example in the event of a change of underwriter. If this happens, **American Express** will write to **You** with details of the changes at least 30 days before **We** make them. **You** may cancel **Your** rights under this **Policy** by cancelling **Your Card** if **You** do not agree to any proposed changes.

CANCELLATION OF COVER

If **American Express** decide to cancel the **Policy** under which the insurance benefits are provided to **You, We**, or **American Express** with **Our** authority, will write to **You** at the latest address held on file for **You**. The **Policy** will then be cancelled no fewer than 30 days after the date of the letter.

LAW & LANGUAGE

This **Policy** shall be governed and construed in accordance with the laws of England and Wales and the courts of England and Wales alone shall have jurisdiction in any dispute. All communication of and in connection with the **Policy Terms and Conditions** shall be in the English language.

TAXES AND COSTS

Other taxes or costs may exist or apply, which are not imposed by **Us**.

ASSIGNMENT

You cannot transfer the insurance cover provided with **Your Card** to any other person.

COMPLIANCE WITH POLICY REQUIREMENTS

Where **You** or **Your** personal representatives do not comply with any obligation to act in a certain way specified in this **Policy**, **We** reserve the right not to pay a claim.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this **Policy**. Only the **Insurer** and **You** can enforce the terms of this **Policy**. No other party may benefit from this contract as of right. The **Policy** may be varied or cancelled without the consent of any third party.

REASONABLE PRECAUTIONS

You shall take all reasonable steps to avoid or minimise any loss or damage that may be covered by this **Policy**.

CUSTOMER SERVICE & COMPLAINTS

We and **American Express** are dedicated to providing a high quality service and want to maintain this at all times. If for some reason **You** are unhappy, please let **American Express** know by calling on **0800 032 7401** or, if **You** would prefer to put **Your** concerns in writing, please write to:

American Express
Global Customer Research and Solutions
Department 333
1 John Street
BRIGHTON
BN88 1NH
United Kingdom

American Express and Chubb European Group SE are members of the Financial Ombudsman Service (FOS) in the United Kingdom who may be approached for assistance if **You** are not satisfied with the response **You** receive. A leaflet explaining its procedure is available on request. Contact details are:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
United Kingdom
Website: financial-ombudsman.org.uk
Telephone: **0800 023 4567**
or: **+44 20 7964 0500** (from abroad)
Fax: **020 7964 1001**

UK FINANCIAL CONDUCT AUTHORITY and PRUDENTIAL REGULATION AUTHORITY

American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and authorised and regulated by the Financial Conduct Authority (reference number 661836). Details can be found by visiting the FCA website www.fca.org.uk/register.

SECTION A

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request (FS Register number 820988).

The Global Assist benefit is serviced by Inter Partner Assistance S.A. and is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR

Inter Partner Assistance S.A. is part of the AXA Group.

UK FINANCIAL SERVICES COMPENSATION SCHEME

American Express Services Europe Limited and Chubb European Group SE are covered by the UK Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the UK FSCS if any party cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the UK FSCS:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY
United Kingdom
Telephone: **0800 678 1100** or **+44 (0) 207 741 4100**
Website: www.fscs.org.uk

DATA PROTECTION

Details of **You**, **Your** insurance cover under this policy and **Your** claims will be held by **Us**, Inter Partner Assistance S.A. and Chubb, each acting as Data Controller of **Your** personal data, for insurance benefits provided by them respectively under this policy.

Data **You** provide under the travel inconvenience section of the policy will be held by AXA Travel Insurance as Data Processor on behalf of Chubb.

Data will be held for underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **Our** website privacy notices (see below).

We collect and process these details as necessary for performance of **Our** contract of insurance with **You** or complying with **Our** legal obligations, or otherwise in **Our** legitimate interests in managing **Our** business and providing **Our** products and services.

These activities may include:

- a) use of special categories of data about the health or vulnerability of **You** or others involved in **Your** claims, which has been provided with **Your** prior consent, in order to provide the services described in this policy;
- b) disclosure of information about **You** and **Your** insurance cover to companies within the AXA group of companies or Chubb group of companies, to **Our** service **Providers** and agents in order to administer and service **Your** insurance cover, to provide **You** with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c) monitoring and/or recording of **Your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d) technical studies to analyse claims and premiums, adapt pricing, consolidate financial reporting (incl. regulatory); detailed analyses on individual claims and calls to better monitor **Providers** and operations; analyses of customer satisfaction and construction of customer segments to better adapt products to market needs;

SECTION A

- e) obtaining and storing any relevant and appropriate supporting evidence for **Your** claim, for the purpose of providing services under this policy and validating **Your** claim; and
- f) sending **You** feedback requests or surveys relating to **Our** services, and other customer care communications.

Before collecting and/or using any special categories of data **We** will establish a lawful basis which will allow **Us** to use that information. This basis will typically be:

- **Your** explicit consent
- the establishment, exercise or defence by **Us** or third parties of legal claims
- the provision of this policy and/or services under the policy by agreement between **Us** to enable **You** to make insurance claims
- an insurance specific exemption provided under local laws of EU Member States and other countries implementing the GDPR, such as in relation to the processing of health data of an insured person's family members or the special categories of personal data of individuals on a group policy.

We carry out these activities within the UK, in and outside the European Economic Area, in relation to which processing the data protection laws and or agreements **We** have entered into with the receiving parties provide a similar level of protection of personal data.

In providing **You** with this policy and the benefits available under it, **We** will use the personal data **You** provide **Us**, including any medical and other special categories of data for **Your** insurance cover, the provision of benefits and the payment of claims. If **You** provide **Us** with details about other individuals who may benefit under this policy, **You** agree to inform them of **Our** use of their personal data as described in this document and in **Our** website privacy notice (see below).

You are entitled on request to a copy of the information **We** hold about **You**, and **You** have other rights in relation to how **We** use **Your** data (as set out in **Our** website privacy notice – see below). Please let **Us** know if **You** think any information **We** hold about **You** is inaccurate, so that **We** can correct it.

If **You** want to know what information is held about **You** by AXA Travel Insurance Limited, or Chubb European Group SE, or have other requests or concerns relating to **Our** use of **Your** data, please write to **Us** at:

Data Protection Officer
AXA Travel Insurance Limited
106-108 Station Road
Redhill
RH1 1PR
Email: dataprotectionenquiries@axa-assistance.co.uk

Or

Data Protection Officer
Chubb
100 Leadenhall Street
London
EC3A 3BP

Email: dataprotectionoffice.europe@chubb.com

Our full privacy notice is available at:
axapartners.com/en/page/en.privacy-policy or
www2.chubb.com/uk-en/footer/privacy-policy.aspx

Alternatively, a hard copy is available on request.

MATERIAL DISCLOSURE

It is **Your** responsibility to provide full and accurate information to **Us** and **American Express** when **You** take out **Your Card** and throughout the life of the **Policy**. It is important that **You** ensure all statements **You** make on **Your** application form, over the telephone, on claim forms and other documents are full and accurate. Failing to provide information when requested could affect the validity of this **Policy** and may mean that all or part of a claim may not be paid.

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CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request (FS Register number 820988).

The Global Assist benefit is serviced by Inter Partner Assistance S.A. and is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR

Inter Partner Assistance S.A. is part of the AXA Group.

SECTION B

YOUR TRAVEL PROTECTION BENEFITS FOR THE AMERICAN EXPRESS® INTERNATIONAL CURRENCY GREEN CARD (OBTAINED OUTSIDE OF THE UNITED KINGDOM)

This is **SECTION B** of Your Travel Protection Benefits document. You should refer to this section if you applied for your Card outside the United Kingdom.

Otherwise, please refer to **SECTION A** for your travel protection benefit details.

The travel protection benefits provided are the same under the two sections, however, the basis on which we provide them is different.

SECTION B

Contents:

1. KEY INFORMATION
 - (i) General Information
 - (ii) Summary of Benefits
2. TERMS OF BUSINESS
3. TRAVEL PROTECTION BENEFIT DETAIL

1. KEY INFORMATION

(i) GENERAL INFORMATION

This document is not a contract of insurance. This document summarises the travel protection benefits available to American Express International Currency Green Cardmembers who did not apply for the Card in the United Kingdom.

In order to provide the Cardmembers with the travel protection benefits, American Express Services Europe Limited of Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX, United Kingdom has entered into an insurance contract with the insurance company Chubb European Group SE (the "Insurer").

American Express Services Europe Limited is the only policyholder and only it has direct rights under the insurance contract against the Insurer; it holds this insurance contract for the benefit of the Cardmembers. The Cardmembers do not have a contract of insurance or any direct rights under the policy.

Cardmembers are authorised by American Express Services Europe Limited to contact the Insurer directly on its behalf for the purpose of making a claim under the travel protection benefits. This does not alter the basis upon which the travel protection benefits are held by American Express Services Europe Limited for the benefit of Cardmembers; and provides no rights to Cardmembers to bring legal proceedings against the Insurer on behalf of American Express Services Europe Limited; nor will any act or omission of a Cardmember affect any rights of American Express Services Europe Limited under the insurance contract with the Insurer.

Cardmembers must comply with the obligations detailed in this document in respect of their travel protection benefits and must contact the Insurer as soon as possible in the event of an incident arising to a claim.

ELIGIBILITY

The benefits described in this document are dependent upon a Card being issued, the Card account being valid and the account balance having been paid in accordance with the Cardmember agreement at the time of any incident giving rise to a claim.

All benefits are dependent on the use of the Card.

The travel protection benefits may be varied, withdrawn or cancelled in certain circumstances in accordance with the Travel Protection Benefit Details and Cardmember agreement. You will be given at least 30 days' written notice of any detrimental change.

DURATION OF BENEFITS

You are entitled to the travel protection benefits from the moment you first spend on your Card and for as long as the eligibility criteria (as set out above) continue to be met or until we withdraw or cancel the travel protection benefits by notice to you.

(ii) SUMMARY OF BENEFITS

BENEFIT LIMITS

All benefit limits in this document are shown in US Dollars and Euros. US Dollar limits apply only to American Express International Dollar Green Cardmembers and all approved benefit payments will be made in US Dollars subject to these limits. Euro limits apply only to American Express International Euro Green Cardmembers and all approved benefit payments will be made in Euros subject to these limits.

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The following table sets out the benefits payable:

Subject to Conditions, benefits are provided per protected person, per claim	Key Exclusions & Limitations	Section Number
TRAVEL INCONVENIENCE Reimbursement of necessary expenses up to: <ul style="list-style-type: none">• US\$/€175 for flight delay or missed connection• US\$/€200 for overbooking• US\$/€300 for extended delay due to overbooking• US\$/€300 for baggage delayed by an airline for 6 hours or more• An additional US\$/€500 for extended baggage delay by an airline if your baggage does not arrive within 48 hours of arrival	KEY EXCLUSIONS & LIMITATIONS <ul style="list-style-type: none">• Costs where a transport provider has offered an alternative• Baggage delay on the final leg of a trip• Purchases made after baggage has been returned• Costs which are recoverable from any other source	3.1
TRAVEL ACCIDENT <ul style="list-style-type: none">• US\$/€100,000 for death or the loss of a limb, or the loss of sight, or the loss of speech or loss of hearing while travelling on a public vehicle where the ticket was purchased on the Card account	KEY EXCLUSIONS & LIMITATIONS <ul style="list-style-type: none">• Accidents on or involving vehicles chartered or hired privately (i.e. not a public vehicle)• Not taking reasonable care• The benefit amount for death is reduced to US\$/€10,000 for death of a child under the age of 16.	3.2
HIJACK OF A PUBLIC VEHICLE <ul style="list-style-type: none">• US\$/€1,500 after the first 24 hours that you are illegally detained• A further US\$/€3,000 after the first 72 hours	KEY EXCLUSIONS & LIMITATIONS <ul style="list-style-type: none">• Where the ticket for the travel on the public vehicle which is hijacked has not been purchased on the Card	3.3

OTHER TRAVEL SERVICES

GLOBAL ASSISTANCE ON OR RELATING TO A TRIP
<ul style="list-style-type: none">• 24 hour assistance helpline• Emergency cash advance up to US\$/€250• Dispatch of prescriptions; prescription spectacles and contact lenses

YOUR RIGHT TO CANCEL

You may cancel your travel protection benefits by cancelling your Card at any time. If you do this within 14 days of receiving your Card, any money you have paid for the Card will be returned to you. Please refer to your Cardmember agreement for more details.

HOW TO CLAIM

If **You** need to submit a non-emergency insurance claim, please visit the 24/7 online Card Benefit Centre for American Express at www.americanexpress.com/icc/insuranceportal.

Alternatively please call the number on the back of your Card;
or **+44 (0) 20 3126 4128** for Travel Accident or Hijack.

Please be ready to provide **Your** Card number, which should be used as **Your** reference number. Please ensure that copies are kept of all documentation relating to a claim. For further details please see the 'How to Claim' section within the full **Policy Terms and Conditions** provided to you.

CUSTOMER SERVICE & COMPLAINTS

American Express is dedicated to providing a high quality service and aims to maintain this at all times. However, should you have a complaint, please contact American Express so your complaint can be dealt with as soon as possible. Contact details are:

SECTION B

American Express
Global Customer Research and Solutions
Department 333
1 John Street
Brighton
BN88 1NH
United Kingdom

Telephone: **0800 032 7401**

American Express and Chubb European Group SE are members of the Financial Ombudsman Service (FOS) in the United Kingdom which may be approached for assistance if you are not satisfied with the response you receive. The Ombudsman will only consider your case if you have first given American Express and the Insurer the opportunity to resolve it. Contact details are given below. A leaflet explaining its procedure is available on request.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
E14 9SR
London
United Kingdom

Website: www.financial-ombudsman.org.uk

Telephone: **0800 023 4567**

or **+44 20 7964 0500**

Fax: **020 7964 1001**

COMPENSATION SCHEME

In the unlikely event that American Express Services Europe Limited, Chubb European Group SE or Inter Partner Assistance are unable to meet their obligations, you may be entitled to compensation under the UK Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the UK FSCS. Their contact details are:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY
United Kingdom
Telephone: **0800 678 1100** or **+44 (0) 20 7741 4100**
Website: www.fscs.org.uk.

2. TERMS OF BUSINESS

The information in this section explains the basis of the travel benefit protection services provided to you by American Express.

These travel protection benefits derive from insurance contracts which American Express Services Europe Limited, registered in England and Wales with Company Number 1833139, registered office Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX ("American Express") has made with the insurance company Chubb European Group SE (the "Insurer"). American Express is free to amend, extend or terminate these contracts at its sole discretion.

1 Whose products do American Express offer?

American Express offers Travel Inconvenience, Travel Accident and Hijack benefits. In order to provide you with these benefits, American Express holds a contract of insurance with Chubb European Group SE.

2 Which service will American Express provide you with?

You will not receive advice or a recommendation from American Express for any travel protection benefits associated with your Card.

3 What will you have to pay American Express for their services?

There is no additional charge, fee or premium payable for the travel protection benefits provided with your Card. American Express may receive commissions from third parties in relation to this product and may act on behalf of the travel protection benefits provider (as its agent or otherwise).

SECTION B

American Express does not act as an agent or fiduciary for you. You do not have a contract of insurance or any direct rights under the policies. American Express will aim to inform you 30 days in advance of any changes to the available benefits which may be to your detriment.

You are authorised by American Express to contact the Insurer directly on its behalf for the purpose of making a claim under the travel protection benefits. This does not alter the basis upon which American Express holds the travel protection benefits for your benefit and does not provide you with any rights to bring legal proceedings against the Insurer on behalf of American Express, nor will any act or omission by you affect any rights of American Express under the insurance contracts. You must comply with the obligations detailed in this document in respect of your travel protection benefits.

4 Ownership

American Express Services Europe Limited is ultimately owned by the American Express Company.

5 What to do if you have a complaint

If you wish to register a complaint, please contact:

American Express
Global Customer Research and Solutions
Department 333
1 John Street
BRIGHTON
BN88 1NH
United Kingdom

Telephone: **0800 032 7401**

Further details on the complaints process are contained in the Travel Protection Benefit Details. If you cannot settle your complaint, you may be entitled to refer it to the UK Financial Ombudsman Service.

6 Is American Express covered by the UK Financial Services Compensation Scheme (FSCS)?

American Express is covered by the UK FSCS. You may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business, the circumstances of the claim and your geographical location. Further information about compensation scheme arrangements is available from the UK FSCS.

7 Remuneration and Compensation

We arrange the policy with the insurer on your behalf. We provide this to you as part of your Card Membership and there is no additional charge to you for doing this. We do not receive any remuneration or commission from the insurer for arranging this policy.

TRAVEL PROTECTION BENEFIT DETAILS

These Travel Protection Benefit Details give full details of the benefits provided with the American Express® International Currency Green Card arising from contracts of insurance held by American Express Services Europe Limited with Inter Partner Assistance and Chubb European Group SE.

Chubb European Group SE shall not be deemed to provide cover and it shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Chubb European Group SE to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations, or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

ELIGIBILITY

The benefits described in these Travel Protection Benefit Details are dependent upon a Card being issued, the Card account being valid and the account balance having been paid in accordance with the Cardmember agreement at the time of any incident giving rise to a claim.

All benefits are dependent on the use of the Card.

The benefits outlined in these Travel Protection Benefit Details may be varied, withdrawn or cancelled at any time. We will aim to give you at least 30 days' written notice of any detrimental change.

BENEFIT LIMITS

All benefit limits in this document are shown in US Dollars and euros. US Dollar limits apply only to American Express International Dollar Green Cardmembers and all approved benefit payments will be made in US Dollars subject to these limits. Euro limits apply only to American Express International Euro Green Cardmembers and all approved benefit payments will be made in euros subject to these limits.

DEFINITIONS

Whenever the following words or phrases appear in bold, they will have the meaning as described below:

“Account” or **“Card Account”** means **Your** American Express Charge Card account with American Express on which the International Currency Green Card is issued.

“American Express” means American Express Services Europe Limited.

“Card” means any **Card** or other **Account** access device issued to a **Cardmember** (or a **Supplementary Cardmember**) for the purpose of accessing the **Account**.

“Cardmember” means any individual who holds a valid **Account**.

“Children” means any of **Your Children** (including step-**Children**, fostered or adopted **Children**) under the age of 23, who are financially dependent on **You** and who are not in full time employment. (The term **“Child”** shall have a corresponding meaning).

“Covered Trip” means a) a trip by **Public Vehicle** where the entire fare has been charged to **Your Account**, prior to the accident taking place, and b) a trip taken by **You** between the first point of departure and the final destination as shown on **Your** ticket.

“Family” means **Your** partner or spouse, living at the same address as **You**, and **Your Children**.

“Hijack” means that the control of the **Public Vehicle** in which **You** are travelling has involuntarily passed from the regular crew to a person or persons who have used, or threatened to use, violent means to obtain such control.

“Insurer” means:

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“Loss of hearing” means permanent profound deafness, which means the quietest sound **You** can hear is louder than 90 decibels when tested by a qualified audiologist.

“Loss of sight” shall be deemed to have occurred:

- a. Loss of Sight in Both Eyes - Permanent blindness which, based on medical evidence, **You** will never recover from and which results in **Your** name being added (on the authority of a qualified ophthalmic specialist) to the Register of Blind Persons maintained by the government; or
- b. Loss of Sight in One Eye - Permanent blindness which, based on medical evidence, **You** will never recover from, in an eye to the degree that, after correction using spectacles, lenses or surgery, objects that should be clear from 60 feet away can only be seen from 3 feet away or less.

“Our/Us/We” means American Express

“Protected Person” means (i) Main **Cardmember** and their **Family**, (ii) **Supplementary Cardmembers**.

“Public Vehicle” means any air or land vehicle, river or sea-going vessel operated under licence for the transport of fare paying passengers. **Public Vehicles** do not include vehicles hired or chartered privately.

“Supplementary Cardmember” means a person who has been nominated by the **Cardmember** to be issued with an additional **Card** on the **Account** and is also covered by the insurance benefits included with the **Card**.

“You/Your” means the **Protected Person**.

3. TRAVEL PROTECTION BENEFIT DETAILS

Travel protection benefits are secondary: **We** will only pay amounts under these Travel Protection Benefit Details if they are not covered by insurance, state benefits or other agreements. **You** must inform the Insurer of these and assist the Insurer and/or any relevant third parties in seeking reimbursement where appropriate.

TRAVEL INCONVENIENCE, TRAVEL ACCIDENT & HIJACK

This Section 3 details the Travel Inconvenience and Travel Accident benefits provided with the Card.

Travel Inconvenience, Travel Accident and **Hijack** benefits are provided for the **Cardmember** and their **Family** and **Supplementary Cardmembers**.

IMPORTANT INFORMATION:

For the benefits under this Section 3 to apply, travel tickets must have been purchased in full using:

- a) the **Card**;
- b) American Express Membership Rewards® points; or
- c) air miles that have been converted from American Express Membership Rewards points.

3.1 TRAVEL INCONVENIENCE

The travel, refreshment and accommodation costs, and the purchase of essential items covered under this Travel Inconvenience Section 3.1 must be charged to **Your Card** to be eligible.

Travel Inconvenience benefits under this Section 3.1 are provided to cover any flight between named airports, on an aircraft operated by an airline, licensed by the relevant authorities for the air transportation of fare paying passengers. The benefits do not apply to flights on aircraft chartered or hired privately.

If **You** are travelling with **Your Family, Your Supplementary Cardmembers** and are claiming under the same **Card Account**, the benefits stated under this Travel Inconvenience Section 3.1 must be shared and the maximum benefit amounts will refer to the total amounts claimed by all those people together and do not apply per person.

- 1) **You** will be reimbursed up to US\$175 or €175 (as applicable) for necessary additional travel, refreshment and accommodation costs incurred prior to **Your** actual departure if:
 - a. (Delay, Cancellation) **Your** pre-booked flight is delayed or cancelled and no alternative is made available within 4 hours of its published departure time;
 - b. (Missed connection) **You** miss **Your** connecting flight due to the late arrival of **Your** previous pre-booked flight on which **You** travelled and no alternative is made available within 4 hours of the published departure time.
- 2) For overbooking **You** will be reimbursed up to US\$200 or €200 (as applicable) incurred between the scheduled and actual departure times for refreshment and accommodation costs incurred prior to **Your** actual departure. In the event that the delay to **Your** published departure time continues and no alternative travel arrangement is made within 6 hours of the published departure time or no alternative travel arrangement is available before 10pm that day (whichever occurs first), **You** will be reimbursed a further US\$300 or €300 (as applicable) for hotel accommodation and services used prior to **Your** departure.
- 3) **You** will be reimbursed for the purchase of essential items, including but not limited to clothing, medication and toiletries up to:
 - a. (Baggage delay) US\$300 or €300 (as applicable) if **Your** checked-in baggage has not arrived at **Your** destination airport within 6 hours of **Your** arrival;
 - b. (Extended baggage delay) An additional US\$500 or €500 (as applicable) if **Your** checked-in baggage has still not arrived at **Your** destination airport within 48 hours of **Your** arrival.
- 4) **We** will not pay more than 5 claims per **Card Account** for a delay, cancellation, overbooking, or missed connection and 3 claims per **Card Account** for a baggage delay or extended baggage delay in any 12 month period.

EXCLUSIONS

You will not be paid in respect of the following:

- 1) Under missed connection, claims where insufficient time has been allowed to arrive to connect with **Your** ongoing flight.
- 2) Additional costs where the airline has offered alternative travel arrangements or accommodation and these have been refused.
- 3) Baggage delay or extended baggage delay on the final leg of **Your** return flight.
- 4) Under baggage delay and extended baggage delay, items that are not immediately necessary for **Your** journey.
- 5) Items purchased after **Your** baggage has been returned to **You**.
- 6) Failure to obtain a Property Irregularity Report from the relevant airline authorities confirming **Your** missing baggage at **Your** destination.

SECTION B

- 7) Where **You** voluntarily accept compensation from the airline in exchange for not travelling on an overbooked flight.
- 8) Costs which are recoverable from any other source.
- 9) Not taking reasonable care of **Your** baggage.
- 10) Industrial action which has commenced or has been announced prior to booking **Your** flight.
- 11) Confiscation or destruction of **Your** baggage by any government, customs or public authority.

3.2 TRAVEL ACCIDENT

YOUR BENEFITS

This benefit only applies to accidents caused by a sudden identifiable violent external event that happens by chance:

- 1) While travelling on, boarding or alighting from or being struck by a **Public Vehicle**; or
- 2) While going directly to, or being on the premises of an airport, seaport or railway station for the purpose of boarding an aircraft, ship or train for a **Covered Trip**; or
- 3) Immediately after alighting from an aircraft, ship or train used for a **Covered Trip** while on the premises of an airport, seaport or railway station.

You will be paid for the following:

US\$100,000 or €100,000 (as applicable) if **You** have an accident during a **Covered Trip** which within 365 days causes:

- a. death;
 - b. the complete and permanent loss of use of any limb;
 - c. **Your** entire and irrecoverable **Loss of Sight**, loss of speech or **Loss of Hearing**;
- 1) The maximum amount that will be paid to **You**, or **Your** estate in the event of **Your** death, will be US\$100,000 or €100,000 (as applicable). The benefit amount for death during a **Covered Trip** is reduced to US\$10,000 or €10,000 (as applicable) for **Children** under the age of 16.
 - 2) In the event of **You** holding more than one card issued by **American Express**, **We** will not pay more than the highest benefit amount stated in one of those card's Travel Protection Benefit Details for any one event.

EXCLUSIONS

You will not be paid in respect of the following:

- 1) Any claim related directly or indirectly to any physical defect or infirmity, which existed before the start of **Your** journey.
- 2) **Your** suffering from sickness or disease not directly resulting from a sudden identifiable violent external event that happens by chance.
- 3) Accidents on or involving vehicles chartered or hired privately.
- 4) Not taking reasonable care.
- 5) **Your** self-inflicted injuries except where trying to save human life.
- 6) **Your** injuries caused by **Your** negligence or failure to follow the laws and regulations of the country where **You** are travelling.
- 7) **Your** suicide or attempted suicide.
- 8) **Your** injuries or accidents which occur while under the influence of alcohol (above the local legal driving limit) or drugs unless as prescribed by a registered medical practitioner.
- 9) Trips in, or booked to countries or any part of any country to which a government agency has advised against travelling or all but essential travel.
- 10) Any fraudulent, dishonest or criminal act committed by **You**, or anyone with whom **You** are in collusion.
- 11) Declared or undeclared war or hostilities.
- 12) The actual, alleged or threatened discharge, dispersal, seepage, migration, escape release of or exposure to any hazardous, biological, chemical, nuclear or radioactive solid, liquid or gaseous agent.

1.3 HIJACK

YOUR BENEFITS

In the event of a **Hijack**, where **You** have paid for **Your** ticket with:

- a. the Card;
- b. American Express Membership Rewards® points; or
- c. air miles that have been converted from American Express Membership Rewards points.

You will be paid:

- 1) US\$1,500 or €1,500 (as applicable) after the first 24 hours **You** are illegally detained; and
- 2) A further US\$3,000 or €3,000 (as applicable) after the first 72 hours.

EXCLUSIONS

You will not be paid in respect of the following:

- 1) Accidents on or involving vehicles chartered or hired privately.

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- 2) Trips in, or booked to countries or any part of a country where a government agency has advised against travel or all but essential travel.
- 3) Any fraudulent, dishonest or criminal act committed by **You**, or anyone with whom **You** are in collusion.
- 4) Declared or undeclared war or hostilities.

GLOBAL ASSISTANCE

This section details the Global Assistance benefit provided with the **Card**.

The Global Assist helpline provides immediate assistance in an emergency, as detailed below, when travelling outside **Your** country of residence. This emergency service is available exclusively to the Cardmember and their **Family** and **Supplementary Cardmembers** travelling with them. It operates 24 hours a day, every day of the year on **+44 (0) 20 3126 4113**.

- If **You** have a medical problem, a fully qualified English speaking doctor is on hand to provide advice. When **You** need to see a doctor, dentist or optician, or **You** need to visit a local hospital, Global Assist can provide names, addresses and telephone numbers from a network of carefully selected specialists, and can arrange hospitalisation, a doctor to visit **You** where required and an advance of medical expenses up to US\$250 or €250 (as applicable).
- Global Assist will arrange for urgent items that are lost or left behind, and unavailable locally, to be dispatched to **You**, such as prescriptions and contact lenses. Up to two messages can be relayed to relatives or business associates to let them know what is happening.
- In case of legal difficulties, Global Assist will put **You** in touch with the relevant embassy or consulate; provide the name of a local lawyer, and an advance of legal fees up to US\$250 or €250 (as applicable). **You** can be advanced up to US\$250 or €250 (as applicable) if **Your** money is lost or stolen and no other means of obtaining cash is available.
- For all the above services, Global Assist makes the necessary arrangements free of charge. Any cash advances, medical or shipping or other costs will be charged to **Your** Card.

The Global Assist benefit is serviced by Inter Partner Assistance S.A. and is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR

Inter Partner Assistance S.A. is part of the AXA Group.

HOW TO CLAIM

CLAIMS AND ASSISTANCE

In order to report a non-emergency claim, please visit www.americanexpress.com/icc/insuranceportal

Alternatively please call the number on the back of your Card.

Or call **+44 (0) 20 3126 4128** for Travel Accident or Hijack.

Please be ready to provide **Your Card** number, which should be used as **Your** reference number. Please ensure that copies are kept of all documentation relating to a claim. For further details please see the 'How to Claim' section within the full **Policy Terms and Conditions** provided to you.

CLAIMS CONDITIONS AND REQUIREMENTS

- 1) All claims and potential claims must be reported within 30 days of the incident or event giving rise to the claim.
- 2) The Insurer will only pay amounts if they are not covered by insurance, state benefits or other agreements. **You** must inform the Insurer of these and assist the Insurer and/or third party providers in seeking reimbursement where appropriate.
- 3) Interest will only be paid on claims if payment has been unreasonably delayed following receipt of all the required information.
- 4) Please ensure that **You** keep copies of all documentation that **You** send to the Insurer to substantiate a claim.
- 5) If **You** or any other interested party does not comply with the obligations as shown in these terms and conditions, **Your** claim may be declined. Should you deliberately cause the event which led to the claim, or in the event that **You** commit any fraudulent act, or refuse to follow the advice given by the claims

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handlers, then the claim may be denied.

- 6) The Insurer may require **You** to be examined by a medical practitioner or specialist appointed by the Insurer to enable the Insurer to assess a claim fully.
- 7) Please provide all the following items, information and documentation and anything else reasonably requested by the Insurer in order to make a claim. These must be provided at **Your** own expense.

Benefit	Information required
General	<ul style="list-style-type: none">• Your Card number• All documents must be original• Completed claim form when needed

TRAVEL INCONVENIENCE AND TRAVEL ACCIDENT

Benefit	Information required
Travel Inconvenience	<ul style="list-style-type: none">• Airline Ticket• Proof that You purchased the flight on Your Card or with American Express Membership Rewards points or with airmiles converted from American Express Membership Rewards points• Airline's confirmation of a delay, cancellation, missed connection or overbooking, and their confirmation that no alternative was made available within 4 hours• Airline confirmation of baggage delay (Property Irregularity Report) including details of baggage return date and time• Itemised receipts and proof of purchases made using Your Card
Travel Accident	<ul style="list-style-type: none">• Proof that You purchased the ticket on Your Card or with American Express Membership Rewards points or with airmiles converted from American Express Membership Rewards points• Evidence from the appropriate organisation detailing the relevant accident• Approved medical reports

TRAVEL PROTECTION BENEFIT CONDITIONS

DURATION OF TRAVEL PROTECTION BENEFITS

You are entitled to the travel protection benefits described in this document from the moment **You** first spend on **Your Card** and for as long as the eligibility criteria stated at the beginning of these Travel Protection Benefit Details continue to be met or until **We** withdraw or cancel the travel protection benefits by notice to **You** or in accordance with the Cardmember agreement.

VARIATION OF TRAVEL PROTECTION BENEFITS

We reserve the right to add to these Travel Protection Benefit Details and/or make changes or withdraw certain travel protection benefits:

- 1) For legal or regulatory reasons; and/or
- 2) To reflect new industry guidance and codes of practice; and/or
- 3) To reflect legitimate cost increases or reductions associated with providing these travel protection benefits; and/or
- 4) For any other legitimate commercial reason, for example in the event of a change of underwriter who underwrites **Our** underlying policies.

If this happens, **We** will write to **You** with details of the changes at least 30 days before **We** make them. **You** may cancel **Your** travel protection benefits by cancelling **Your Card** if **You** do not agree to any proposed changes.

CANCELLATION OF TRAVEL PROTECTION BENEFITS

If **We** decide to cancel a contract under which travel protection benefits are provided to **You**, **We** will write to **You** at the latest address held on file for **You** stating the date on which **Your** travel protection benefits will be cancelled.

LAW & LANGUAGE

The travel protection benefits shall be governed and construed in accordance with the laws of England and Wales and the courts of England and Wales shall have jurisdiction in any dispute. All communication with **Us** about and in connection with the Travel Protection Benefit Details shall be in the English language.

TAXES AND COSTS

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Other taxes or costs may exist or apply, which are not imposed by **Us**.

ASSIGNMENT

You cannot transfer the travel protection benefits provided with **Your Card** to any other person.

COMPLIANCE WITH REQUIREMENTS

Where **You** or **Your** personal representatives do not comply with any obligation to act in a certain way specified in these Travel Protection Benefits Details, We reserve the right not to pay a benefit.

REASONABLE PRECAUTIONS

You shall take all reasonable steps to avoid or minimise any loss or damage that may be protected by these travel protection benefits.

CUSTOMER SERVICE & COMPLAINTS

We are dedicated to providing a high quality service and want to maintain this at all times. If for some reason **You** are unhappy, please let **Us** know by calling on **0800 032 7401** or, if **You** would prefer to put **Your** concerns in writing, please write to:

American Express
Global Customer Research and Solutions
Department 333
1 John Street
Brighton BN88 1NH
United Kingdom

American Express and Chubb European Group SE are members of the Financial Ombudsman Service (FOS) in the United Kingdom who may be approached for assistance if **You** are not satisfied with the response **You** receive. A leaflet explaining its procedure is available on request. Contact details are:

Financial Ombudsman Service
Exchange Tower
E14 9SR
London
United Kingdom

Telephone: **0800 023 4567**
or: **+44 20 7964 0500** (from abroad)
Fax: **020 7964 1001**

Email: enquiries@financial-ombudsman.org.uk
Website: financial-ombudsman.org.uk

UK FINANCIAL SERVICES COMPENSATION SCHEME

American Express is covered by the UK Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the UK FSCS if American Express cannot meet its obligations. This depends on the type of business, the circumstances of the claim and your geographical location. Further information about compensation scheme arrangements is available from the UK FSCS.

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY
United Kingdom

Telephone: **0800 678 1100** or **+44 (0) 20 7741 4100**,
Fax: **+44 (0) 20 7892 7301**
Website: www.fscs.org.uk

DATA PROTECTION

Details of **You**, **Your** insurance cover under this policy and **Your** claims will be held by **Us**, Inter Partner Assistance SA and Chubb, each acting as Data Controller of **Your** personal data, for insurance benefits provided by them respectively under this policy.

Data will be held for underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **Our** website privacy notices (see below).

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We collect and process these details as necessary for performance of **Our** contract of insurance with **You** or complying with **Our** legal obligations, or otherwise in **Our** legitimate interests in managing **Our** business and providing **Our** products and services.

These activities may include:

- a) use of special categories of data about the health or vulnerability of **You** or others involved in **Your** claims, which has been provided with **Your** prior consent, in order to provide the services described in this policy;
- b) disclosure of information about **You** and **Your** insurance cover to companies within the AXA group of companies or Chubb group of companies, to **Our** service **Providers** and agents in order to administer and service **Your** insurance cover, to provide **You** with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c) monitoring and/or recording of **Your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d) technical studies to analyse claims and premiums, adapt pricing, consolidate financial reporting (incl. regulatory); detailed analyses on individual claims and calls to better monitor **Providers** and operations; analyses of customer satisfaction and construction of customer segments to better adapt products to market needs;
- e) obtaining and storing any relevant and appropriate supporting evidence for **Your** claim, for the purpose of providing services under this policy and validating **Your** claim; and
- f) sending **You** feedback requests or surveys relating to **Our** services, and other customer care communications.

Before collecting and/or using any special categories of data **We** will establish a lawful basis which will allow **Us** to use that information. This basis will typically be:

- **Your** explicit consent
- the establishment, exercise or defence by **Us** or third parties of legal claims
- the provision of this policy and/or services under the policy by agreement between **Us** to enable **You** to make insurance claims
- an insurance specific exemption provided under local laws of EU Member States and other countries implementing the GDPR, such as in relation to the processing of health data of an insured person's family members or the special categories of personal data of individuals on a group policy.

We carry out these activities within the UK, in and outside the European Economic Area, in relation to which processing the data protection laws and or agreements **We** have entered into with the receiving parties provide a similar level of protection of personal data.

In providing **You** with this policy and the benefits available under it, **We** will use the personal data **You** provide **Us**, including any medical and other special categories of data for **Your** insurance cover, the provision of benefits and the payment of claims. If **You** provide **Us** with details about other individuals who may benefit under this policy, **You** agree to inform them of **Our** use of their personal data as described in this document and in **Our** website privacy notice (see below).

You are entitled on request to a copy of the information **We** hold about **You**, and **You** have other rights in relation to how **We** use **Your** data (as set out in **Our** website privacy notice – see below). Please let **Us** know if **You** think any information **We** hold about **You** is inaccurate, so that **We** can correct it.

If **You** want to know what information is held about **You** by AXA Travel Insurance Limited, or Chubb European Group SE, or have other requests or concerns relating to **Our** use of **Your** data, please write to us at:

Data Protection Officer
AXA Travel Insurance Limited
106-108 Station Road
Redhill
RH1 1PR
Email: dataprotectionenquiries@axa-assistance.co.uk

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Or

Data Protection Officer
Chubb
100 Leadenhall Street
London
EC3A 3BP
Email: dataprotectionoffice.europe@chubb.com

Our full privacy notice is available at: axapartners.com/en/page/en.privacy-policy or www2.chubb.com/uk-en/footer/privacy-policy.aspx

Alternatively, a hard copy is available on request.

MATERIAL DISCLOSURE

It is **Your** responsibility to provide full and accurate information to **Us** and **American Express** when **You** take out **Your Card** and throughout the life of the **Policy**. It is important that **You** ensure all statements **You** make on **Your** application form, over the telephone, on claim forms and other documents are full and accurate. Failing to provide information when requested could affect the validity of this **Policy** and may mean that all or part of a claim may not be paid.

American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and authorised and regulated by the Financial Conduct Authority (reference number 661836). Details can be found by visiting the FCA website www.fca.org.uk/register.

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request (FS Register number 820988).

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