

Your travel
protection benefits



The American Express® Card

YOUR TRAVEL PROTECTION BENEFITS FOR THE AMERICAN EXPRESS® INTERNATIONAL CURRENCY GREEN CARD (OBTAINED WITHIN THE EUROPEAN ECONOMIC AREA)

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

- a) on the American Express website;
- b) in response to mail or an email from American Express; or
- c) through a bank in a country within the EEA*

* Countries within the EEA are:		
Austria	Greece	Netherlands
Belgium	Hungary	Norway
Bulgaria	Iceland	Poland
Cyprus	Ireland	Portugal
Czech Republic	Italy	Romania
Denmark	Latvia	Slovakia
Estonia	Liechtenstein	Slovenia
Finland	Lithuania	Spain
France	Luxembourg	Sweden
Germany	Malta	United Kingdom

* Correct as at time of printing (September 2013).

Otherwise, if you applied for your Card through a bank in a country outside the EEA*, please go to page 20 and refer to the **ORANGE SECTION** 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.

CONTAINS:

1. KEY INFORMATION:

- (i) Policy Summary
- (ii) Terms of Business

2. POLICY TERMS AND CONDITIONS

KEY INFORMATION

(i) POLICY SUMMARY

IMPORTANT INFORMATION

This Policy Summary contains some important facts about the insurance (the travel protection benefits) provided with the American Express® International Currency Green Card (the “Card”). It does not contain the full Policy Terms and Conditions and it is important that these are read to ensure full understanding of the cover provided. Full Policy Terms and Conditions are provided with your Card and can also be found on the American Express website.

The insurance is provided under a group insurance policy that American Express Services Europe Limited holds with an insurer for the benefit of its Cardmembers. There is no additional charge or premium for this insurance. The insurer that underwrites the policy is:

- For Travel Inconvenience and Travel Accident, Chubb European Group (company number 1112892), Chubb Building, 100 Leadenhall Street London EC3A 3BP, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority with registration number 202803 (“Chubb”).

ELIGIBILITY

The benefits described in this Policy Summary 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 insurance benefits may be varied, withdrawn or cancelled in certain circumstances in accordance with the Policy Terms and Conditions. You will be given at least 30 days’ written notice of such a change.

DURATION OF COVER

You are entitled to the insurance benefits under the group policy 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 insurance benefits by notice to you.

SUMMARY OF COVER

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.

The following table sets out the benefits payable:

keyfacts[®]

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	<u>KEY EXCLUSIONS & LIMITATIONS</u> <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	1.1
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	<u>KEY EXCLUSIONS & LIMITATIONS</u> <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	1.2

Subject to Conditions, benefits are provided per protected person, per claim	Key Exclusions & Limitations	Section Number
<p>HIJACK OF A PUBLIC VEHICLE</p> <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 	<p><u>KEY EXCLUSIONS & LIMITATIONS</u></p> <ul style="list-style-type: none"> • Where the ticket for travel on the public vehicle which is hijacked has not been purchased on the Card 	1.3

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 this cover 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 Claim Centre for American Express at www.americanexpress.co.uk/claims.

Alternatively please call **+44 (0) 870 600 0342** (select claims option) for Travel Inconvenience; 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
Insurance Executive Customer Relations
Department 333
1 John Street
BRIGHTON
BN88 1NH
United Kingdom

Telephone: **+44 (0) 870 600 0342** (select option for benefits of your Card).

American Express is a member 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. A leaflet explaining its procedure is available on request.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall, LONDON E14 9SR
United Kingdom

Website: www.financial-ombudsman.org.uk

Telephone: 0800 023 4567

From a mobile: +44 (0) 300 123 9 123

From abroad: +44 20 7964 0500

COMPENSATION SCHEME

In the unlikely event that American Express Services Europe Limited, Chubb European Group 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, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom. Telephone: 0800 678 1100 or +44 (0)207741 4100.

Website: www.fscs.org.uk.

(ii) 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.

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. The insurance benefits are automatically included 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. Where American Express Services Europe Limited cards are issued in the UK but obtained within the European Economic Area, local rules may apply to the way that it conducts its business which can be enforced by that country’s applicable regulatory authority.

You can check this on the Financial Services Register by visiting the website www.fca.gov.uk/register or by contacting the Financial Conduct Authority on UK: 0800 111 6768 (or from abroad: +44 20 7066 1000).

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:

American Express Services Europe Limited
Insurance Executive Customer Relations
Department 333
1 John Street
BRIGHTON
BN88 1NH
United Kingdom

Telephone: please call **+44 (0) 870 600 0342** (select option for benefits of your Card).

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.

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.

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.

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 such a 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**.

“**Our/Us/We/Insurer**” means:

Chubb European Group, Chubb Building, 100 Leadenhall Street London EC3A 3BP registered in England with company number 1112892, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority with registration number 202803 (full details of which can be found on the Financial Services Register by visiting <http://www.fca.gov.uk/register> or by contacting the FCA on 0800 111 6768 (or from abroad: +44 20 7066 1000).

“**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.

1. TRAVEL INCONVENIENCE, TRAVEL ACCIDENT AND HIJACK

This Section 1 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 1 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.

1.1 TRAVEL INCONVENIENCE

The travel, refreshment and accommodation costs, and the purchase of essential items covered under this Travel Inconvenience Section 1.1 must be charged to **Your Card** to be eligible.

Travel Inconvenience benefits under this Section 1.1 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 1.1 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** flight is delayed or cancelled, and no alternative is made available within 4 hours of the published departure time;
 - b) (Missed connection) As a result of a delay to **Your** incoming connecting flight **You** miss **Your** onward connecting flight 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 of toiletries and clothing 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.

1.2 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) the entire and irrecoverable loss of **Your** sight, speech or 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 cards' 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) **Your** suffering from sickness or disease not directly resulting from an accident.
- 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 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 service is provided by AXA Travel Insurance (ATI), which is part of the AXA Assistance Group. ATI's registered address in Ireland is 10/11 Mary Street, Dublin 1.

HOW TO CLAIM

CLAIMS AND ASSISTANCE

If **You** need to submit a non-emergency insurance claim, please visit the 24/7 online Claim Centre for American Express at www.americanexpress.co.uk/claims.

Alternatively please call **+44 (0) 870 600 0342** (select claims option) for Travel Inconvenience; 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	<ul style="list-style-type: none"> • Airline ticket • Proof that You purchased the flight on Your Card, with American Express Membership Rewards points or with air miles 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 (Property Irregularity Report) including details of a 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, with American Express Membership Rewards points or with air miles 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:

- 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 +44 (0) 870 600 0342 (select option for benefits of your Card) or, if **You** would prefer to put **Your** concerns in writing, please write to:

American Express Services Europe Limited
Insurance Executive Customer Relations
Department 333
1 John Street
BRIGHTON
BN88 1NH
United Kingdom

American Express is a member 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. A leaflet explaining its procedure is available on request. Contact details are:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
United Kingdom

Website: financial-ombudsman.org.uk
Telephone: 0800 023 4567
From a mobile: +44 (0) 300 123 9 123
From abroad: +44 20 7964 0500

UK FINANCIAL CONDUCT 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. Where American Express Services Europe Limited cards are issued in the UK but obtained within the European Economic Area, local rules may apply to the way that it conducts its business which can be enforced by that country's applicable regulatory authority.

Chubb European Group (company number 1112892), whose permitted business is general insurance, Chubb Building, 100 Leadenhall Street, London EC3A 3BP is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority with registration number 202803.

Full details regarding American Express and Chubb European Group can be found on the Financial Services Register by visiting the website www.fca.gov.uk/register or by contacting the Financial Conduct Authority on UK: 0800 111 6768 (or from abroad: +44 20 7066 1000).

UK FINANCIAL SERVICES COMPENSATION SCHEME

American Express Services Europe Limited and Chubb European Group 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
10th Floor Beaufort House
15 St Botolph Street
London
EC3A 7QU
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 SA (Irish Branch) 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 and collision damage waiver sections 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 analyze 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 PLC, 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,
EC3A 3BP, London

Email: dataprotectionoffice.europe@chubb.com

Our full privacy notice is available at:

www.axa-assistance.com/en.privacypolicy or
www2.chubb.com/uk-en/footer/privacy-policy.aspx
Alternatively, a hard copy is available on request.

MATERIAL DISCLOSURE

In response to questions that we may ask **You**, it is **Your** responsibility to provide complete and accurate information to **Us** and **American Express** when **You** take out **Your Card** and throughout the life of **Your Policy**. It is important that **You** ensure that all statements **You** make on **Your** application form, over the telephone, on claim forms and other documents are full and accurate. Please note that if **You** fail to disclose any material information to **Us** or **American Express**, this could invalidate **Your** insurance cover and could mean that part or all of a claim may not be paid.

YOUR TRAVEL PROTECTION BENEFITS FOR THE AMERICAN EXPRESS® INTERNATIONAL CURRENCY GREEN CARD

(OBTAINED OUTSIDE THE EUROPEAN ECONOMIC AREA)

This is the **ORANGE SECTION** of Your Travel Protection Benefits document. You should refer to this section if you applied for your Card through a bank in a country outside the EEA*

* Countries within the EEA are:		
Austria	Greece	Netherlands
Belgium	Hungary	Norway
Bulgaria	Iceland	Poland
Cyprus	Ireland	Portugal
Czech Republic	Italy	Romania
Denmark	Latvia	Slovakia
Estonia	Liechtenstein	Slovenia
Finland	Lithuania	Spain
France	Luxembourg	Sweden
Germany	Malta	United Kingdom

Correct as at time of printing (September 2013).

Otherwise, if you applied for your Card

- a) on the American Express website;
- b) in response to mail or an email from American Express; or
- c) through a bank in a country within the EEA*

Please go to page 2 and refer to the **GREEN SECTION** 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.

CONTAINS:

1. KEY INFORMATION:

- (i) General Information
- (ii) Summary of Benefits
- (iii) Terms of Business

2. BENEFIT DETAILS

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 have applied for their Card outside the EEA.

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 (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 such a 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.

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	<u>KEY EXCLUSIONS & LIMITATIONS</u> <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	1.1
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	<u>KEY EXCLUSIONS & LIMITATIONS</u> <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	1.2

Subject to Conditions, benefits are provided per protected person, per claim	Key Exclusions & Limitations:	Section Number
<p>HIJACK OF A PUBLIC VEHICLE</p> <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 	<p><u>KEY EXCLUSIONS & LIMITATIONS</u></p> <ul style="list-style-type: none"> • Where the ticket for travel on the public vehicle which is hijacked has not been purchased on the Card 	1.3

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 Claim Centre for American Express at www.americanexpress.co.uk/claims.

Alternatively please call **+44 (0) 870 600 0342** (select claims option) for Travel Inconvenience; 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:

American Express Services Europe Limited
Insurance Executive Customer Relations
Department 333
1 John Street
BRIGHTON
BN88 1NH
United Kingdom

Telephone: **+44 (0) 870 600 0342** (select option for benefits of your Card).

American Express is a member 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 the opportunity to resolve it. A leaflet explaining its procedure is available on request.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall, LONDON E14 9SR
United Kingdom

Website: financial-ombudsman.org.uk

Telephone: 0800 023 4567

From a mobile: +44 (0) 300 123 9 123

From abroad: +44 20 7964 0500

COMPENSATION SCHEME

In the unlikely event that American Express, Chubb European Group 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, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom. Telephone: 0800 678 1100 or +44 (0) 20 7741 4100. Website: www.fscs.org.uk.

(iii) 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 (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.

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).

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:

In writing:

American Express Services Europe Limited
Insurance Executive Customer Relations
Department 333
1 John Street
BRIGHTON
BN88 1NH
United Kingdom

Telephone: please call **+44 (0) 870 600 0342** (select option for benefits of your Card).

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.

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.

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 such a 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**.

“**Insurer**” means:

Chubb European Group, Chubb Building, 100 Leadenhall Street London EC3A 3BP registered in England with company number 1112892, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority with registration number 202803 (full details of which can be found on the Financial Services Register by visiting <http://www.fca.gov.uk> or by contacting the FCA on UK 0800 111 6768 (or from abroad: +44 20 7066 1000)).

“**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 who will also receive the travel protection benefits included with the **Card**.

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

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.

1. TRAVEL INCONVENIENCE, TRAVEL ACCIDENT & HIJACK

This Section 1 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 1 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.

1.1 TRAVEL INCONVENIENCE

The travel, refreshment and accommodation costs, and the purchase of essential items covered under this Travel Inconvenience Section 1.1 must be charged to **Your Card** to be eligible.

Travel Inconvenience benefits under this Section 1.1 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 1.1 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** flight is delayed or cancelled, and no alternative is made available within 4 hours of the published departure time;
 - b) (Missed connection) As a result of a delay to **Your** incoming connecting flight **You** miss **Your** onward connecting flight 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 of toiletries and clothing 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.
- 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.

1.2 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) the entire and irrecoverable loss of **Your** sight, speech or 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 an accident.
- 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:

- 4) US\$1,500 or €1,500 (as applicable) after the first 24 hours **You** are illegally detained; and
- 5) 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.
- 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 service is provided by AXA Travel Insurance (ATI), which is part of the AXA Assistance Group. ATI's registered address in Ireland is 10/11 Mary Street, Dublin 1.

HOW TO CLAIM

CLAIMS AND ASSISTANCE

If **You** need to submit a non-emergency insurance claim, please visit the 24/7 online Claim Centre for American Express at www.americanexpress.co.uk/claims.

Alternatively please call **+44 (0) 870 600 0342** (select claims option) for Travel Inconvenience; 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) 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 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	<ul style="list-style-type: none"> • Airline ticket • Proof that You purchased the flight on Your Card, with American Express Membership Rewards points or with air miles 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 (Property Irregularity Report) including details of a 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, with American Express Membership Rewards points or with air miles converted from American Express Membership Rewards points • Evidence from the appropriate organisation detailing the 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

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 +44 (0) 870 600 0342 (select option for benefits of your Card) or, if **You** would prefer to put **Your** concerns in writing, please write to:

American Express Services Europe Limited
Insurance Executive Customer Relations
Department 333
1 John Street
BRIGHTON
BN88 1NH
United Kingdom

American Express is a member 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. A leaflet explaining its procedure is available on request. Contact details are:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
United Kingdom

Telephone: 0800 023 4567
From a mobile: +44 (0) 300 123 9 123
From abroad: +44 20 7964 0500
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
Beaufort House
15 St Botolph Street
London
EC3A 7QU
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 (Irish Branch) 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 and collision damage waiver sections 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 analyze 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 **Your** 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 PLC, 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,
EC3A 3BP, London

Email: dataprotectionoffice.europe@chubb.com

Our full privacy notice is available at:

www.axa-assistance.com/en.privacypolicy or
www2.chubb.com/uk-en/footer/privacy-policy.aspx
Alternatively, a hard copy is available on request.

INFORMATION PROVIDED BY YOU

In response to questions that we may ask you, it is **Your** responsibility to provide complete and accurate information to **Us** when **You** take out **Your Card** and throughout the life of **Your** travel protection benefits. It is important that **You** ensure that all statements **You** make on **Your** application form, over the telephone, on claim forms and other documents are full and accurate. Please note that if **You** fail to take reasonable care to disclose any material information to **Us** or the **Insurer**, this could invalidate **Your** travel protection benefits and could mean that part or all of the benefits 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.

Where American Express Services Europe Limited cards are issued in the UK but obtained within the European Economic Area, local rules may apply to the way that it conducts its business which can be enforced by that country's applicable regulatory authority.

americanexpress.com/eurodollar

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