

# Terms and Conditions of the Group Insurance Policy for American Express® Corporate Gold Cardmembers

This document is not a contract of insurance, instead it provides a description of the benefits available under a Group Insurance Policy held by American Express Europe S.A., Gebouw Amerika, Hoogoorddreef 15, 1101 BA Amsterdam Zuidoost, for the benefit of American Express Gold Cardmembers. This document describes the availability of certain insurance benefits to American Express Gold Cardmembers and also details the essential limitations and exclusions as well as the obligations of the Insured Person under the Group Insurance Policy.

American Express Europe S.A., Dutch branch is the Policyholder of the Group Insurance Policy (hereinafter the 'Policyholder') and the underwriters are (which are hereinafter jointly referred to as the "Insurer"):

- **Chubb European Group SE** is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE has fully paid share capital of €896,176,662 and is supervised by the Autorité de contrôle prudentiel et de résolution (ACPR) 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09. **Chubb European Group SE**, Netherlands Branch, Marten Meesweg 8-10, 3068 AV Rotterdam, is registered at the Dutch chamber of commerce under number 24353249. In the Netherlands, it falls under the conduct of business rules of the Authority Financial Markets (AFM).
- **Inter Partner Assistance**, Direktion für Deutschland, Bahnhofstrasse 19, D-82166 Grafelfing, Deutschland, registration number HRB 98 866, and **Inter Partner Assistance NV**, World Tradecenter, Strawinskylaan 365, Postbus 3575, 1007 JJ Amsterdam, a branch of Inter Partner Assistance SA, Avenue Louise 166 bte 1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration number 0487, Policy number AXA A69000.

American Express Corporate Gold Cardmembers are insured as members of a group. These terms and conditions relating to the Group Policy can be varied by mutual agreement between the Insurer and the Policyholder. The Insurer or the Policyholder will notify the Insured Person if there are any material changes to the Group Policy or if it is cancelled or expires without renewal on equivalent terms. The Group Policy can be terminated or cancelled by the Insurer or the Policyholder, without the consent of the Insured Person.

## Eligibility

The Group Insurance is available only when your American Express Card Corporate Gold Card is active. The Group Insurance is not available if your American Express Corporate Gold Card has been terminated. Please see the relevant insurance benefit section for any additional eligibility criteria relating to the specific benefits detailed in this document.

Submission of a claim under the Group Policy does not absolve you from your responsibility to settle your American Express Gold Card account in accordance with your Cardmember agreement.

## Claims Handling

Cardmembers will have the right to make notice of claims on their own behalf against the Insurer within the terms and conditions of the relevant benefit.

## Jurisdiction and validity of Group Policy Terms and Conditions

This Policy replaces all previous American Express Corporate Gold Card Group Policy terms and conditions and shall be governed by and construed in accordance with the Dutch law.

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IN AN EMERGENCY OR FOR MEDICAL ASSISTANCE AND CLAIMS CONTACT THE INSURER ON **+31 (0)20 574 05 08**. PLEASE BE READY TO PROVIDE YOUR CORPORATE GOLD CARD NUMBER WHICH SHOULD BE USED AS YOUR POLICY NUMBER.

FOR ALL OTHER ASSISTANCE CONTACT **+31 (0)20 200 82 44**. This is the Customer Services number of American Express.

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## 1. CORPORATE GOLD CARD TRAVEL INSURANCE BENEFIT

### IMPORTANT THINGS TO KNOW (All Business Travel Insurance Benefits)

- 1) Please see General Definitions on Page 11. These words all have special meaning and appear in bold throughout this document.
- 2) Who is entitled to Corporate Gold Card Travel Insurance Benefits: An American Express Corporate Gold Card whose Card has been issued in the Netherlands and whose **Trip** has been charged to their Corporate Gold Card or American Express BTA issued in the Netherlands, or any individual, this covers spouse, partner, etc if paid by the Company whose **Trip** has been authorised by the **Sponsoring Organisation** and charged to a Netherlands Corporate Gold Card.
- 3) Benefit Limits: All limits are per person and valid while on a **Trip** (See General Definition for "**Trip**").
- 4) Trip Length: **Trips** can be up to 30 consecutive days (See General Definition for "**Trip**").
- 5) Pre-existing Medical Conditions: **You** will not be eligible for benefits if **You** were previously aware of **Your** condition (See Page 4; General Exclusions 12).
- 6) Winter and Special Sports Information: All benefits apply when participating in usual recreational sports including but not limited to golf, swimming, tennis and squash.  
If You are going to take part in any sports which could be considered dangerous, please call the Insurer on +31(0) 20 574 05 08.
- 7) These Insurance Benefits are Secondary: The Insurer will only pay amounts if they are not covered by other insurance, state benefits or other agreements. You must inform the Insurer of these and assist them in seeking reimbursement where appropriate.

## • MEDICAL ASSISTANCE AND EXPENSES

If **You** have an accident or **You** are ill during **Your Trip**, contact the **Insurer** as soon as **You** can on +31 (0)20 574 05 08. By contacting the **Insurer**, they will, where possible, arrange everything necessary for **You** including seeing a doctor or other medical professional, admission to hospital and **Your** medical treatment. They will also pay for necessary expenses which have been approved by their Senior Medical Officer. When **You** have recovered sufficiently, if necessary the **Insurer** will arrange for **Your** travel home.

All costs must be approved in advance by the **Insurer**.

## YOUR BENEFITS

- 1) Medical treatment: Up to € 200.000 for necessary medical, surgical and hospital costs as a result of **You** becoming ill or being injured during **Your Trip**. In order for the **Insurer** to evaluate the facts of the medical situation, **You** must release **Your** treating physician and **Your** registered medical practitioners from their doctor/patient confidentiality.
- 2) Transport to hospital: Necessary costs for transporting or transferring **You** to the nearest adequately equipped hospital if free transport is not available.
- 3) Your travel home after treatment: The **Insurer** will arrange and pay for necessary costs including medical escort for **Your** journey home.
- 4) Dental treatment: Up to € 700 for necessary emergency dental costs.
- 5) Funeral and burial expenses: If **You** die whilst on a **Trip**, the **Insurer** will pay for either transportation of the remains home or up to € 1.500 for local cremation or burial.

## EXCLUSIONS

General Exclusions apply to all Travel Insurance Benefits. Please see Page 12. Specific Medical Assistance and Expenses Exclusions are as follows.

- 1) Costs not approved by the **Insurer's** Senior Medical Officer.
- 2) Treatment that the **Insurer's** Senior Medical Officer considers can be reasonably delayed until **You** return to **Your Country of Residence**.
- 3) Medical and dental treatment as well as funeral and burial expenses within **Your Country of Residence**.
- 4) Treatment that can be provided free or at a reduced cost by a state benefit provider or equivalent, unless otherwise agreed by the **Insurer**.
- 5) Costs after the date the **Insurer's** Senior Medical Officer tells **You** that **You** should return home.
- 6) Costs where **You** have refused to follow the advice of the **Insurer's** Senior Medical Officer.
- 7) Treatment or costs incurred for cosmetic reasons unless the **Insurer's** Senior Medical Officer agrees that such treatment is necessary as a result of a medical emergency.
- 8) Treatment that was planned before **Your Trip**.
- 9) Coffins or urns in excess of those which meet international airline standards.

- **BUSINESS TRIP CANCELLATION PROTECTION**

- **CANCELLING AND POSTPONING YOUR TRIP**

### **YOUR BENEFITS**

- 1) This benefit applies to the costs for **Your** unused travel, accommodation that have been paid for or pre-booked and are non-refundable, or where **You** are charged a fee to change them.
- 2) **You** will be paid up to €4.500 if **You** cancel or postpone **Your Trip**, due to:
  - a) **You**, or a person travelling with **You**, or a person **You** are visiting for the main purpose of **Your Trip**, having an accident or being taken ill before **Your Trip**;
  - b) **Your Close Relative**, or a **Close Relative** of a person travelling with **You**, or a **Close Relative** of a person **You** are visiting for the main purpose of **Your Trip**, having an accident or being taken ill before **Your Trip**;
  - c) **Your** redundancy which qualifies for redundancy payments under current legislation;
  - d) **You** being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity;
  - e) Unforeseen severe damage to **Your** home or **Your** business premises if the damage caused is likely to be more than €30.000;
  - f) Theft at **Your** home or **Your** business premises that requires **Your** presence by the police.

### **EXCLUSIONS**

**General Exclusions apply to all Travel Insurance Benefits. Please see Page 12. Specific Cancelling and Postponing Your Trip Exclusions are as follows:**

- 1) Cancellation claims arising directly or indirectly from circumstances known to **You** prior to booking **Your Trip**.
- 2) Cancellation claims arising directly or indirectly from circumstances known to **You** when **You** apply for **Your** American Express Corporate Gold Card and any Cards on **Your** Account.
- 3) Additional costs incurred if **You** fail to notify the providers of **Your** travel, accommodation, immediately it is necessary that **You** cancel **Your Trip**.
- 4) Claims where **You** are unable to supply a medical certificate from the appropriate medical practitioner, who is not a **Close Relative**, confirming the medical condition which made it necessary to cancel **Your Trip**.

## – CUTTING SHORT YOUR TRIP

### YOUR BENEFITS

- 1) If **You** cut short **Your Trip**, **You** will be paid up to € 4.500 for reasonable travel costs for **You** to return home, and to resume **Your Trip**, and the costs of **Your** unused travel, accommodation, that have been paid for or pre-booked and are non-refundable, due to:
  - a) **You**, or a person travelling with **You**, or a person **You** are visiting for the main purpose of **Your Trip**, having an accident or being taken ill;
  - b) **Your Close Relative**, or a **Close Relative** of a person travelling with **You**, or a **Close Relative** of a person **You** are visiting for the main purpose of **Your Trip**, having an accident or being taken ill;
  - c) Unforeseen severe damage to **Your** home or **Your** business premises if the damage caused is likely to be more than €30.000;
  - d) Theft at **Your** home or **Your** business premises that requires **Your** presence by the police.

### EXCLUSIONS

**General Exclusions apply to all Travel Insurance Benefits. Please see Page 12. Specific Cutting Short Your Trip Exclusions are as follows:**

- 1) Claims where **You** are unable to supply a medical certificate from the appropriate medical practitioner, who is not a **Close Relative**, confirming the medical condition which made it necessary to cut short **Your Trip**.
- 2) Subsequent claims arising from the same fault or event where the original fault has not been properly repaired.
- 3) Costs if they are covered by **Your** home insurance.

## • BUSINESS TRAVEL BAGGAGE AND PERSONAL POSSESSIONS INSURANCE

### YOUR BENEFITS

- 1) This benefit applies to Your personal belongings which **You** take, purchase or hire while on **Your Trip**; **Your** money and travel documents provided that they are kept on **You** at all times, locked in a safe, or in a locked storage area of a vehicle.
- 2) If Your personal belongings, money and travel documents are lost, stolen or damaged, **You** will be paid up to:
  - a) €5.000 in total per **Trip**;
  - b) €750 for the current value or cost to repair any item, or any pair or set of items which are complimentary or used together;
  - c) €750 for money and travel documents;
  - d) In an emergency the **Insurer** can advance **You** cash up to €1.000.
- 3) The **Insurer** will provide advice and assistance where possible in replacing emergency items that are lost, stolen or damaged including glasses, contact lenses, prescriptions, and travel documents necessary for **You** to continue **Your Trip** or return home.
- 4) **You** will be paid any additional travel and accommodation costs, and consulate fees, necessary to replace travel documents for **You** to continue **Your Trip**, or return home.

### EXCLUSIONS

**General Exclusions apply to all Travel Insurance Benefits. Please see Page 12. Specific Personal Belongings, Money and Travel Documents Exclusions are as follows:**

- 1) Normal wear and tear.
- 2) Lost, stolen or damaged personal belongings where **You** have failed to take sufficient care of them or have left them unsecured or outside **Your** reach.
- 3) Loss or theft not reported to the police or provider of **Your** transport or accommodation within 48 hours and a report obtained.
- 4) Damage to personal belongings whilst in the care of a transport provider which has not been reported within 48 hours and a report obtained.
- 5) Theft of or damage to vehicles or items in a vehicle where there is no evidence of break in.
- 6) Any documents other than travel documents.
- 7) Damage to fragile or brittle items.
- 8) Household goods.
- 9) Theft from a roof or boot luggage rack, other than theft of camping equipment.
- 10) In respect of money, any shortages due to errors and currency fluctuations.

- **CAR RENTAL BENEFITS – THEFT AND DAMAGE**

### YOUR BENEFITS

- 1) These benefits will apply while on a **Trip**, for all drivers, up to a maximum of 5, named on the rental agreement.
- 2) If **Your** rental vehicle is stolen or damaged, the **Insurer** will pay any amounts **You** are responsible for under the rental agreement, including the excess. This will apply whether or not You are responsible for the accident. **You** will be paid no more than the value of the rental vehicle up to €75.000 in respect of any one accident or occurrence.
- 3) As a result of this benefit **You** do not need to purchase additional or optional insurances from the rental company which include:
  - Collision Damage Waiver (CDW)
  - Loss Damage Waiver (LDW)
  - Removal/reduction of excess (Super CDW/LDW)
  - Theft Protection (TP)

### EXCLUSIONS

**General Exclusions apply to all Travel Insurance Benefits. Please see Page 12. Specific Car Rental Benefits – Theft and Damage Exclusions are as follows:**

- 1) The **Insurer** will only pay in excess of any insurance which is included in the rental agreement.
- 2) Use of the rental vehicle outside the terms of the rental agreement.
- 3) Mopeds and motorbikes, commercial vehicles, trucks, motor homes, and vehicles not licensed for road use including but not limited to trailers or caravans.
- 4) Vehicles used off-road, in or in-training for, racing competitions, trials, rallies or speed testing.
- 5) Any fines and punitive damages.
- 6) Any legal liability for injuring another person or damaging their property including any related compensation or legal costs.

- **BUSINESS TRAVEL INCONVENIENCE INSURANCE**

### YOUR BENEFITS

- 1) All the following travel, refreshment and accommodation costs, and the purchase or hire of essential items must be charged to **Your** American Express Corporate Gold Card while on a **Trip**. If **You** are not a Cardmember or not travelling with a Cardmember, another payment method may be used, but receipts must be kept.
- 2) **You** will be reimbursed up to €250 per person for additional travel, refreshment and accommodation costs prior to **Your** actual departure if:
  - a) Delay, cancellation or overbooking: **Your** flight, train or ship is delayed, cancelled, or overbooked and no alternative is made available within 4 hours of the published departure time;
  - b) Missed connection: **You** miss **Your** connecting flight, train or ship and no alternative is made available within 4 hours of the published departure time.
- 3) You will be reimbursed for the purchase or hire of essential items up to:
  - a) Baggage delay: €250 per person if **Your** checked in baggage has not arrived at **Your** destination airport within 6 hours of **Your** arrival;
  - b) Extended baggage delay: An additional €1.250 per person if **Your** checked in baggage has still not arrived at **Your** destination airport within 48 hours of **Your** arrival.

### EXCLUSIONS

**General Exclusions apply to all Travel Insurance Benefits. Please see Page 12. Specific Travel Inconvenience Exclusions are as follows:**

- 1) Additional costs where the airline, train or ship operator has offered alternative travel arrangements and these have been refused.
- 2) Baggage delay or extended baggage delay on the final leg of **Your** return flight.
- 3) Under baggage delay and extended baggage delay, items that are not immediately necessary for **Your Trip**.
- 4) Failure to obtain a Property Irregularity Report from the relevant airline authorities of missing baggage at **Your** destination.
- 5) Where **You** voluntarily accept compensation from the airline in exchange for not travelling on an overbooked flight.

- **BUSINESS TRAVEL ACCIDENT INSURANCE**

### YOUR BENEFITS

- 1) This benefit applies to accidents caused by a sudden identifiable violent external event that happens by chance.
- 2) **You** will be paid €350.000 if **You** have an accident on **Your 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;
  - d) permanent disablement confirmed by the **Insurer's** Senior Medical Officer that has lasted for at least 12 months preventing **You** from continuing any occupation and where there is no reasonable chance of recovery.
- 3) The benefit amount is increased to €500.000, if the accident occurs while **You** are on a public vehicle on **Your Trip**.
- 4) The maximum amount **You** will be paid is €350.000 per **Trip**, unless **You** are on public vehicle where the maximum amount is €500.000 per **Trip**.
- 5) The benefit amount for death is reduced to €10.000 for children under 16.

### EXCLUSIONS

**General Exclusions apply to all Travel Insurance Benefits. Please see Page 12. Specific Business Travel Accident Exclusions are as follows:**

- 1) Paid work with hands-on involvement in the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade as a plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour or any kind.
- 2) Flying in an aircraft owned or leased by the card member's company.
- 3) Flying in an aircraft which is a chartered non-scheduled licensed common carrier hired by a single organisation.

## GENERAL DEFINITIONS

“**Close Relative**” means partner/spouse, married or unmarried, living at the same address; mother; mother-in-law; father; father-in-law; daughter; daughter-in-law; son; son-in-law; sister; sister-in-law; brother; brother-in-law; grandparent; grandchild; step-mother; step-father; step-sister; step-brother; aunt; uncle; niece; nephew.

‘**Country of Residence**’ means Your country of official residence to be substantiated by an official document.

‘**Insurer**’ means:

- **Chubb European Group SE**, a Chubb company, is authorised by the Prudential Regulation Authority (PRA) in the United Kingdom under number 202803. Registered office: 100 Leadenhall Street, London EC3A 3BP, company number 1112892. Chubb European Group SE, Netherlands Branch, Marten Meesweg 8-10, 3068 AV Rotterdam, is registered at the Dutch chamber of commerce under number 24353249. In the Netherlands, it falls under the conduct of business rules of the Authority Financial Markets (AFM), for Travel Inconvenience, Business Travel Accident, Car Rental Benefits – Theft and Damage. Chubb European Group SE has entrusted the set up and management of Car Hire cover to Inter Partner Assistance, Direktion für Deutschland and to Inter Partner Assistance NV.
- **Inter Partner Assistance**, Direktion für Deutschland, Bahnhofstr. 19, D-82166 Gräfelfing (by Munich) Germany, registration number HRB 98 866, and **Inter Partner Assistance NV**, World Tradecenter, Strawinskylaan 365, Postbus 3575, 1007 JJ Amsterdam, branch companies of Inter Partner Assistance S.A., Avenue Louise 166 bte 1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration 0487, under policy number AXA A69000, for Medical Assistance and Expenses, Cancelling and Postponing Your Trip, Cutting Short Your Trip and Personal Belongings, Money and Travel Documents.

“**Our/Us/We**” means American Express Europe S.A., Gebouw Amerika, Hoogoorddreef 15, 1101 BA Amsterdam Zuidoost.

“**Sponsoring Organisation**” means a Netherlands corporation, partnership, association or proprietorship who is authorised to book travel to a Netherlands issued and Netherlands billed Corporate Gold Card.

“**Trip**” means a journey outside **Your Country of Residence**; or a journey within **Your Country of Residence** which must include a flight, or at least one night pre-booked accommodation away from home. Trips can be up to 30 consecutive days, but must commence and end in **Your Country of Residence** and paid for in full with the Card.

“**You/Your**” means an American Express Corporate Gold Cardmembers, or any individual whose **Trip** has been authorised by the **Sponsoring Organisation** and charged to an American Express Corporate Gold Card issued in the Netherlands.

## GENERAL EXCLUSIONS - WHAT IS NOT COVERED (All Travel Insurance Benefits)

These Business Travel Insurance Benefits provide all the protection **You** could reasonably need when travelling. However, there are some exclusions. **You** will not be paid for claims directly or indirectly as a result of:

- 1) Not following the advice or instructions of the **Insurer** or their Senior Medical Officer.
- 2) Participating in special sports and activities. Please refer to Important Things to Know on Page 3.
- 3) Participating in or training for any professional sports.
- 4) Work-related accidents or accidents covered under any employment insurance policy.
- 5) Not taking reasonable care of yourself and **Your** personal belongings.
- 6) **Your** self inflicted injuries except when trying to save human life.
- 7) **Your** injuries caused by **Your** negligence or failure to follow the laws and regulations of the country where **You** are travelling.
- 8) **Your** phobias, emotional, mental or depressive illnesses of any type.
- 9) **Your** suicide or attempted suicide.
- 10) **Your** injuries or accidents which occur while under the influence of alcohol (above the local legal driving limit) or drugs unless prescribed by a registered medical practitioner.
- 11) Pre-existing medical conditions known to **You**, when **You** apply for **Your** American Express Corporate Gold Card and any Cards on **Your** Account, or prior to booking **Your Trip**, whichever is the most recent, for which **You**:
  - a) have attended a hospital as an in-patient during the last 12 months;
  - b) are awaiting test results or on a waiting list for an operation, consultation or investigation;
  - c) have commenced or changed medication or treatment within the last three months;
  - d) require a medical, surgical or psychiatric check up every twelve months or more frequently;
  - e) have been given a terminal prognosis;
  - f) know of any reason, which may necessitate any **Trip** to be cancelled or cut short.
- 12) Pregnancy within eight weeks of the estimated date of delivery when **You** return from **Your Trip**.
- 13) Travelling against the advice of a registered medical practitioner.
- 14) Industrial action which has commenced or has been announced prior to booking **Your Trip**.
- 15) **Trips** in, or booked to, countries where a government agency has advised against travelling or which are officially under embargo by the United Nations.
- 16) Any fraudulent, dishonest or criminal act committed by **You**, or anyone with whom **You** are in collusion.
- 17) Confiscation or destruction of **Your** personal belongings by any Government, customs or public authority.
- 18) Terrorist activities except while on a public vehicle.
- 19) Declared or undeclared war or hostilities.
- 20) Biological, chemical, nuclear or radioactive incidents.

## 2. ASSISTANCE AND CLAIMS REQUIREMENTS

In order to report a claim or receive assistance call Corporate Gold Card Services on **+31 (0)20 200 82 44** or in a medical emergency **+31 (0)20 574 05 08**. If you claim under the car hire benefit, please dial **+800 500 50 187**.

- 1) All claims and potential claims must be reported within 30 days.
- 2) All Medical Assistance and Expenses costs must be approved in advance by the **Insurer**.
- 3) The **Insurer** will only pay amounts if they are not covered by other insurance, state benefits or other agreements. **You** must inform the **Insurer** of these and assist them in seeking reimbursement where appropriate.
- 4) Interest will only be paid on claims if payment has been unreasonably delayed following the Insurer's receipt of all the required information.
- 5) You must provide all the following items, information and documentation at your own expense.

## CORPORATE GOLD CARD TRAVEL INSURANCE BENEFITS

BENEFIT	INFORMATION REQUIRED
General	<ul style="list-style-type: none"> <li>• <b>Your</b> Netherlands American Express Corporate Gold Card Number or proof that <b>Your Trip</b> has been authorised by the Sponsoring Organisation.</li> <li>• Proof that <b>You</b> were on a <b>Trip</b> and the <b>Trip</b> was charged to an American Express Corporate Gold Card or Business Travel Account issued and paid for within the Netherlands.</li> <li>• All documents must be original.</li> <li>• Completed claim form when needed.</li> <li>• The name of <b>Your</b> treating registered medical practitioner.</li> </ul>
Medical Assistance and Expenses	<ul style="list-style-type: none"> <li>• Invoices and medical report detailing medical treatment and costs <b>You</b> have paid</li> <li>• Any unused tickets.</li> </ul>
Business Trip Cancellation Protection	<ul style="list-style-type: none"> <li>• Approved medical certificates.</li> <li>• All unused tickets or <b>Trip</b> invoices.</li> <li>• Booking and cancellation invoices from providers of services.</li> <li>• Independent documentation proving any non-medical reason for cancellation.</li> </ul>
Cutting Short <b>Your Trip</b>	<ul style="list-style-type: none"> <li>• Approved medical certificates.</li> <li>• Any unused tickets or <b>Trip</b> invoices.</li> <li>• Invoices and receipts for costs <b>You</b> have paid.</li> <li>• Independent documentation proving any non-medical reason for cutting short <b>Your Trip</b>.</li> </ul>
Business Travel, Baggage and Personal Possessions Insurance	<ul style="list-style-type: none"> <li>• Report from police or provider of accommodation or transport.</li> <li>• Proof of ownership.</li> <li>• Damaged personal belongings.</li> </ul>
Car Rental Benefits – Theft and Damage	<ul style="list-style-type: none"> <li>• Rental agreement.</li> <li>• Accident report.</li> <li>• Invoice of repairs.</li> <li>• Copy of driving licence.</li> <li>• Completed claim form (please request it when you call to report the loss).</li> </ul>
Business Travel Inconvenience Insurance	<ul style="list-style-type: none"> <li>• Travel ticket.</li> <li>• Public transport operator's confirmation of delay, cancellation, missed connection or overbooking.</li> <li>• Airline confirmation (Property Irregularity Report) including details of baggage return date.</li> <li>• Proof of purchases made using <b>Your</b> American Express Corporate Gold Card. If <b>You</b> are not a Cardmember or not travelling with a Cardmember, and an alternative payment method has been used, <b>You</b> will still need to provide proof of purchase.</li> <li>• Evidence from the appropriate organisation detailing the cause of the delay if <b>You</b> miss <b>Your</b> departure.</li> </ul>
Business Travel Accident Insurance	<ul style="list-style-type: none"> <li>• Evidence from the appropriate organisation detailing the accident.</li> <li>• Approved medical reports.</li> </ul>

## 3. COMPLAINTS PROCEDURE

If you are unhappy about the standard of service, please write to "De Directie" American Express Europe S.A., Antwoordnummer 47758, 1070 WB Amsterdam.

American Express Europe S.A.  
Gebouw Amerika  
Hoogoorddreef 15  
1101 BA Amsterdam Zuidoost  
Telefoon: 020 - 200 82 44

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onder registratie nummer: 71660275

Branch office of:  
American Express Europe S.A. has its registered office  
at Avenida Partenón 12-14, 28042, Madrid, Spain.  
It is registered in Spain with fiscal identification  
number A-82628041.

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