

# The American Express® True Cashback Card

Policy Wording

CHUBB®

# The American Express® True Cashback Card

## 1 Summary of The True Cashback Card Travel Insurance Benefits

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The following is a description of the travel insurance policy (Master Policy Number 532-10001-B) held by American Express International Inc. (“American Express”) 10 Marina Boulevard #15-00 Marina Bay Financial Centre Tower 2 Singapore 018983, for the benefit of the True Cashback Card Members, and their immediate Family.

The travel insurance policy is issued by Chubb Insurance Singapore Limited (“Insurer”) 138 Market Street #11-01 CapitaGreen Singapore 048946, and the policyholder is American Express.

The benefits under the travel insurance apply automatically and complimentary for you as a Card Member; you can at any time notify American Express if you do not wish to take advantage of the benefits, in which case you will not then be covered by the travel insurance.

The benefits can be changed from time to time or discontinued altogether following a decision by American Express or the Insurer. American Express shall then notify the Card Member of such a change.

The benefits under the travel insurance policy are available in accordance with the terms of our policy with the Insurer, extracts of which are reproduced below (Section 1 of the Policy has not been reproduced).

A copy of the full set of Terms and Conditions is available upon request.

## 2 Cover Under the Insurance Policy

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### 2.1 Who and What is insured?

2.1.1 The Insured Persons are insured for the Events subject to the terms, conditions and exclusions in the Policy.

### 2.2 What are the Eligibility Requirements?

To be eligible for cover, an Insured Person must be:

2.2.1 A Card Member or the Supplementary Card Member, between the age of eighteen (18) and eighty (80) years on the commencement of each Period of Insurance;

2.2.2 A Spouse of a Card Member or the Supplementary Card Member, between the age of eighteen (18) and eighty (80) years on the commencement of each Period of Insurance; or

2.2.3 A Dependent Child of a True Cashback Card Member or the Supplementary True Cashback Card Member, up to, and including, twenty-three (23) years of age on the commencement of each Period of Insurance.

### 2.3 What are the Conditions of cover?

2.3.1 The Policy is intended to cover a True Cashback Card Member, his Spouse and Dependent Child(ren) while he is on a Trip. To qualify for such cover, the travel cost for the originating and return journey for the Trip must be charged to the True Cashback Card Member’s True Cashback Card.

2.3.2 Insured Persons who satisfy Section 2.3.1 will be covered for the duration of their Trip. If a Trip extends beyond one hundred and eighty (180) consecutive days or for more than two hundred and

forty (240) days cumulatively in a Specified Period, the Insured Persons will not be covered after 12.01 a.m. (Singapore time) on the one hundred and eighty-first (181st) day or two hundred and forty-first (241st) day of the relevant Trip, respectively.

### 3 Meaning of Certain Words

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The following words when used with capital letters in the Policy Wording or the Policy Schedule have the meaning given below.

- 3.1 Accident** means an event which is violent external and visible.
- 3.2 Card** means The American Express True Cashback Card (Basic and Supplementary) billed in Singapore dollar.
- 3.3 Card Commencement Date** means the date of issue of a Card.
- 3.4 Card Member** means a person who has been issued a Card on or after the Card Commencement Date.
- 3.5 Common Carrier Conveyance** shall mean any bus, car, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train or any other land or sea vehicle provided and operated by a carrier licensed for the regular transportation of fare-paying passengers and any fixed-wing aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers.
- 3.6 Company** means Chubb Insurance Singapore Limited.
- 3.7 Country of Residence** shall mean the country of which the Covered Person is a permanent resident or any other country to which the Covered Person is assigned or seconded. A person is considered to be resident in a country if he is the holder of an authorisation issued by the immigration authorities permitting the Insured Person to remain in that country otherwise than as a tourist.
- 3.8 Covered Person** means the Card Member, and/or their respective Spouses and Dependent Child(ren) insured under the Policy.
- 3.9 Covered Trip** means:
- (a) it is a trip (one way or round trip) taken by the Covered Person between the point of departure and the final destination as shown on the Covered Person's ticket.
- 3.10 Event(s)** means the Event(s) listed in the Benefits section of the Policy.
- 3.11 Family** means a unit consisting of a person, his Spouse and child(ren).
- 3.12 Injury** means bodily injury which:
- (a) is caused by an Accident which occurs whilst the Covered Person's insurance is in force under the Policy;
  - (b) results in Loss insured by the Policy; and
  - (c) creates a Loss due, directly and indirectly of all other causes, to such Accidental bodily injury.
- 3.13 Loss** with reference to hand or foot means complete and permanent severance through or above the wrist or ankle joint, and as used with reference to eye means the irrecoverable loss of the entire sight of such eye.
- 3.14 Permanent** means having lasted twelve (12) consecutive months and at the expiry of that period, being beyond hope of improvement.
- 3.15 Policy** means the Policy Wording and Policy Schedule describing the insurance contract between the Policyholder and Us.
- 3.16 Policyholder** means the party who is named as the policyholder on the Policy.
- 3.17 Policy Schedule** means the schedule attached to the Policy Wording.
- 3.18 Policy Wording** means this document.
- 3.19 Scheduled Flight** means a flight in an aircraft where the airline is listed in the Official Airline Guide or ABC World Airways Guide and the air carrier holds a Certificate, License or similar authorisation for scheduled air transportation issued by the relevant authorities in the Country in which the aircraft is registered and, in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.
- 3.20 We/Us/Our** means Chubb Insurance Singapore Limited.

## 4 Travel Inconvenience Benefit

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### 4.1 Missed Connection

4.1.1 If the Covered Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of the Covered Person's incoming confirmed connecting Scheduled Flight and no alternative onward transportation is made available to the Covered Person within four (4) hours of the actual arrival time of his or her incoming flight, the Company will indemnify the Covered Person for American Express True Cashback Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments up to two hundred (200) dollars, subject to a maximum of four hundred (400) dollars for the Insured Card Member, his or her Spouse and Dependent Children. This benefit does not apply if the transfer point is in the Covered Person's Country of Residence.

### 4.2 Luggage Delay

4.2.1 If the Covered Person's accompanied luggage checked in with the common carrier is not delivered to him or her within six (6) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, the Company will indemnify the Covered Person for American Express True Cashback Card charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to two hundred (200) dollars, subject to a maximum of four hundred (400) dollars for the Insured Card Member, his or her Spouse and Dependent Children. This benefit does not apply if the luggage delay is in the Covered Person's Country of Residence.

### 4.3 Luggage Loss

4.3.1 If the Covered Person's accompanied checked in luggage is not delivered to him or her within forty-eight (48) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, such luggage will be assumed to be permanently lost and the Company will indemnify the Covered Person for American Express Card charges incurred within four (4) days of his or her arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to five hundred (500) dollars, subject to a maximum of one thousand (1,000) dollars for the Insured Card Member, his or her Spouse and Dependent Children. This benefit does not apply if the luggage loss is in the Covered Person's Country of Residence.

The above benefits apply in respect of Covered Persons who are Basic or Supplementary Card Members and for Spouses and Dependent Children (as defined) but shall be subject to a per Family maximum indemnity of double the above Basic or Additional Card Members benefit as specified.

### 4.4 Maximum Indemnity

4.4.1 In no event will duplicate or multiple American Express Cards obligate the Company in excess of the limit stated herein for expenses incurred by any one (1) individual Covered Person as a result of any one (1) incident covered under this Policy.

### 4.5 Additional Exclusions

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

- (a) confiscation or requisition by Customs or other Government authority;
- (b) failure of the Covered Person to take reasonable measures to save or recover lost luggage; or
- (c) failure to notify the relevant airline authorities of missing luggage at the destination point and to obtain and complete a Property Irregularity Report.

### 4.6 Termination

4.6.1 The insurance cover provided for any individual American Express True Cashback Card Member will terminate as of the date he or she ceases to be an eligible American Express True Cashback Card Member or the date of termination of the Master Policy whichever is earlier.

## 4.7 Your Travel Inconvenience Insurance Table of Benefits

### 4.7.1 Table of Benefits

Situation	Card Member	Family	Maximum
Missed connection for more than four (4) hours	S\$200	S\$200	S\$400
Luggage delay for more than six (6) hours	S\$200	S\$200	S\$400
Luggage missing for more than forty-eight (48) hours	S\$500	S\$500	S\$1,000

## 5 Travel Accident Benefit

**5.1** A Covered Person will be fully insured for benefits under the Policy while taking a Trip on a Common Carrier Conveyance only when the entire fare has been charged to an American Express True Cashback Card.

### 5.2 Maximum Indemnity Per Covered Person

5.2.1 In no event will duplicate or multiple American Express Cards obligate the Company under the Policy in excess of the highest amount payable under one such Card, as stated in the “Benefits Amounts”, for any one Loss sustained by any one individual Covered Person as a result of any one Accident.

### 5.3 Description of Benefits

5.3.1 Common Carrier Benefit: This benefit is payable if the Covered Person sustains injury as a result of:

- (a) an Accident which occurs while riding solely as a passenger in or boarding or alighting from a Common Carrier Conveyance for a Covered Trip; or
- (b) being struck by such Common Carrier Conveyance.

### 5.4 Additional Benefits

5.4.1 Airport Transportation Benefit: If a Scheduled Airline ticket is purchased for a Covered trip prior to the Covered Person’s departure for the airport, this Benefit is payable if the Covered Person sustains any injury while riding as a passenger in a land Common Carrier Conveyance or a scheduled helicopter operated as a Common Carrier Conveyance but only if:

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

5.4.2 Airport Premises Benefit: If a scheduled Airline ticket is purchased for a Covered Trip prior to boarding, this Benefit is payable if the Covered Person sustains any injury while upon any airport premises designated for passenger use, but only when the Covered Person is upon such premises immediately before boarding, or immediately after alighting from, an aircraft from a Covered Trip.

#### 5.4.3 Schedule of Benefits

Benefit	Amounts
Loss of life	S\$350,000
Dismemberment	
Loss of both hands or both feet	S\$350,000
Loss of one (1) hand and one (1) foot	S\$350,000
Loss of entire sight of both eyes	S\$350,000
Loss of entire sight of one (1) eye and one (1) hand or one (1) foot	S\$350,000
Loss of one (1) hand or one (1) foot	S\$175,000
Loss of entire sight of one (1) eye	S\$175,000

- 5.4.4 The Company will pay the applicable benefit amount if a Covered Person suffers a Loss from an injury while coverage is in force under the policy, but only if such Loss occurs within one hundred (100) days after the date of Accident which caused the Injury. Benefits will be paid for the greatest Loss. In no event will the Company pay for more than one (1) Loss sustained by the Covered Person as a result of any one (1) Accident.
- 5.4.5 On Board Ticketing: In the event a Covered Person suffers a Loss on board a Scheduled Airline flight for which the airline sells tickets on board the flight and the Covered Person has not purchased his or her ticket by charging the ticket to an American Express True Cashback Card prior to boarding the flight, then the Company will evaluate and pay such Loss where it can establish that no other form of payment was used for the flight in question.
- 5.4.6 Exposure and Disappearance
- (a) if the Covered Person is unavoidably exposed to the elements because of an Accident on a Covered Trip which results in the disappearance due to sinking or wrecking of a Common Carrier Conveyance, and if as a result of such exposure, the Covered Person suffers a Loss for which benefits are otherwise payable under the Policy, such Loss will be covered under the Policy.
  - (b) if the Covered Person disappears because of an Accident on a Covered Trip which results in the disappearance due to sinking or wrecking of a Common Carrier Conveyance, and if the Covered Person's body has not been found within fifty-two (52) weeks after the date of such Accident, it will be presumed, subject to there being no evidence to the contrary, that the Covered Person suffered Loss of Life as a result of injury covered by this policy.

## 6 General Exclusions

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- 6.1** The Policy will not apply to any Event arising directly or indirectly out of the following actions of an Covered Person or the following circumstances affecting an Covered Person:
- (a) suicide or self-destruction or any attempt threat;
  - (b) war or any act of war whether declared or undeclared;
  - (c) injury to which a contributory cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Covered Person or his or her beneficiaries;
  - (d) injury received while serving as an operator or crew member of any conveyance;
  - (e) injury received while driving, riding as a passenger in, boarding or alighting from a rental vehicle;
  - (f) directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear, or radioactive material, gas matter or contamination.
- 6.2 Sanctions Exclusions Applicable to this Policy**
- 6.2.1 This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.
- 6.2.2 Chubb Insurance Singapore Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

## 7 General Conditions

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### 7.1 Where does the Policy apply?

7.1.1 The Policy cover the Insured Persons twenty-four (24) hours a day anywhere in the world outside of their Country of Residence, subject to clause 6.2.

### 7.2 Governing Law

7.2.1 The Policy is governed by the laws of Singapore. Any dispute or action in connection with the Policy shall be referred to arbitration in accordance with the provisions of the Arbitration Act of Singapore. However, no such action may be taken before the expiry of sixty (60) days after written proof of claim has been submitted to Us.

### 7.3 Currency

7.3.1 All payments by the Policyholder to Us and by Us to the Policyholder or someone else under the Policy must be in Singapore currency.

### 7.4 Benefit Limits

7.4.1 The benefit limits stated in each Section are “per person” limits. However, additional limits may also apply, as stated in the respective Sections.

7.4.2 If an Accident causes one (1) or more deaths or Total Disablement or Permanent Loss, We will only pay for one (1) of them. We will pay for the one (1) that gives the highest benefit.

### 7.5 Disputes

7.5.1 Any disputes arising out of this Policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), where applicable. If any dispute or disagreement cannot be referred to or resolved by FIDREC, the dispute or disagreement must be referred to and finally resolved by arbitration under the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, and administered by the Singapore International Arbitration Centre (“SIAC”) in accordance with the Arbitration Rules of the SIAC for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore, the Tribunal shall consist of one arbitrator, and the language of the arbitration shall be English. In no case shall You seek to recover on Your Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of Your Policy.

### 7.6 Policy Owners’ Protection Scheme

7.6.1 This Policy is protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for the Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the GIA/LIA or SDIC websites([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

### 7.7 Personal Data Protection Consent

7.7.1 The Insured Persons are deemed to give consent and authorisation to Us to collect, use, disclose, and/ or process the Insured Person’s personal data or information supplied to Us without further notification to the Policyholder confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out with Us, handling claims and customer services. A copy of Our Personal Data Protection Policy can be found at [www.chubb.com/sg-privacy](http://www.chubb.com/sg-privacy) and the Insured Persons are deemed to have read the same.

7.7.2 If an Insured Person has consented for Us to contact them in order to perform marketing related activities, please be advised that the Insured Person can withdraw their consent by writing to Us to notify Us of their instruction. Upon the Insured Person’s written request, We shall, without charge, cease to use the Insured Person’s personal information for purposes other than those directly related to his/her Policy.

7.7.3 The Insured Persons may write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen Singapore 048946 for any request to withdraw their consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

## 7.8 Fraudulent Claims

7.8.1 If any claim under the Policy is in any respect:

- (a) fraudulently exaggerated; or
- (b) supported by a fraudulent statement and/or document,

We shall not pay in respect of such claim and shall be entitled to terminate the Policy with effect from the claim notification or submission date.

## 7.9 Premium

7.9.1 The premium for this coverage is paid for by American Express.

## 7.10 Subrogation

7.10.1 In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated to all the Insured Person's rights of recovery against any person or organisation. The Insured Person(s) shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. The Insured Person(s) shall take no actions which may prejudice Our subrogation rights.

# 8 Claims

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## 8.1 Procedure for making a claim

8.1.1 If You, or Your legal representative wishes to make a claim You or they can:

- (a) visit Our Singapore Claims Centre at <https://www.chubbclaims.com/amex/sg-en/welcome.aspx> to complete Your online submission; or
- (b) contact us at 6299 0988 for further enquiries on Claims.

8.1.2 You must submit the following:

- (a) all reports that have been made with or obtained from the police, a carrier or other authorities about the accident, loss or damage; and any other documentary evidence required by Us under Your Policy;
- (b) provide Us with your submission and accompanying documents as soon as practicable, in any event within thirty (30) days of the incident taking place which gives rise to the claim; and
- (c) give Us at Your, or Your legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.

8.1.3 We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one.

## 8.2 Making claims after Your Policy is cancelled

8.2.1 If Your Policy is cancelled this does not affect Your rights to make a claim under Your Policy if the Event occurred before the date of cancellation.

8.2.2 Failure to notify Us within the time limit prescribed shall not invalidate the claim if it can be shown, to Our satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

# 9 Third Parties

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A person who is not a party to the Policy contract or these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms.



## About Chubb in Singapore

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Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/sg](http://www.chubb.com/sg).

## Contact Us

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