

The American Express® Platinum Reserve Credit Card

No Additional Charge Insurance Program for “American Express Platinum Reserve Credit Card ”

The following are the Terms and Conditions of the group insurance policy (Master Policy Number 523-10001-C) 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 Platinum Reserve Credit Card Members, and their immediate family.

The policy of insurance is issued by Chubb Insurance Singapore Limited, 138 Market Street, #11-01, CapitaGreen, Singapore 048946, and the policyholder is American Express.

The benefits under the group insurance apply automatically and free of charge for you as a Cardmember; 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 group 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 Cardmember of such a change.

The benefits under the group insurance are available in accordance with the terms of our policy with the Insurer, extracts of which are reproduced below.

Cardmembers will have the right to make claims on their own behalf against Chubb within the relevant Terms and Conditions, insofar as Chubb is identified as the insurer therein.

1 Important Information Regarding Your Policy

1.1 Your Policy

- 1.1.1 Your Policy Wording and Policy Schedule describe the insurance contract between You and Us.
- 1.1.2 In return for You paying Us the premium, We insure You for the Events subject to the terms, conditions and exclusions in Your Policy Wording and Policy Schedule.

1.2 Please read Your Policy

- 1.2.1 It is important that You carefully read and understand Your Policy Wording and Policy Schedule because they describe the terms, conditions and exclusions that apply to Your insurance under Your Policy.

1.3 Checking Your Policy

- 1.3.1 Please check Your Policy Wording and Policy Schedule to make sure all the information on them is correct. Please let Us know straight away if any alterations are needed. Please contact Us if You change Your address or account details.

1.4 Contacting Us

- 1.4.1 If You have any queries or need to contact Us, please write to Us at Chubb Insurance Singapore Limited, 138 Market Street, #11-01, CapitaGreen, Singapore 048946.

2 Cover Under the Insurance Policy

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 Platinum Reserve Credit Card Member or the Supplementary Platinum Reserve Credit 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 Platinum Reserve Credit 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 Platinum Reserve Credit Card Member's Platinum Reserve Credit 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 The Meaning of Certain Words

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 **Anniversary Date** means each anniversary of the Commencement Date.
- 3.3 **Card** means the American Express Platinum Reserve Credit Card (Basic and Supplementary) billed in Singapore dollar.
- 3.4 **Card Commencement Date** means the date of issue of a Card.
- 3.5 **Cardmember** means a person who has been issued a Card on or after the Commencement Date.
- 3.6 **Commencement Date** means 12.01 a.m. Singapore Time on the date We agree to provide insurance under the Policy and which is shown on the Policy Schedule.
- 3.7 **Country of Residence** means a country of which the Insured Person is a citizen or a resident. 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 **Dependent Children** means the unmarried children of the Cardmember (including step or legally adopted children).
- 3.9 **Doctor** means a legally registered medical practitioner who is not an Insured Person or his Close Relative.
- 3.10 **Event(s)** means the Event(s) listed in the Benefits section of the Policy.
- 3.11 **Excluded Item(s)** means:
 - (a) motorised vehicles, such as cars, trucks, motorcycles, boats, airplanes, and their parts, subject to high risk, combustible wear and tear, or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tires, mufflers);
 - (b) motorised devices and their parts which are permanent additions or fixtures to a residential or commercial building;

- (c) business fixtures including, but not limited to, air conditioners, refrigerators, heaters;
- (d) land or buildings;
- (e) consumable or perishable items;
- (f) animals or living plants;
- (g) one-of-a-kind products which cannot be replaced;
- (h) items purchased for resale, professional or commercial use;
- (i) items still under installment billing (except those purchased from American Express Merchandise Services); and
- (j) products with manufacturers' warranties, or combined manufacturers' warranties and service plan agreements, lasting in excess of five years.

3.12 Insured Persons means the Cardmembers and/or their respective Spouses and Dependent Children insured under the Policy.

3.13 Limb includes a hand at or above the wrist or foot at or above the ankle.

3.14 Loss:

- (a) in connection with a Limb, means permanent physical severance or permanent total loss of the use of the Limb;
- (b) in connection with the eye, means irrecoverable loss of all sight in the eye;
- (c) in connection with hearing, means entire and irrecoverable loss of hearing;
- (d) in connection with speech, means entire and irrecoverable loss of the ability to speak;

and in each case is caused by an Accident and occurs within three hundred and sixty-five (365) days of the Accident.

3.15 Period of Insurance means one (1) calendar year from the Commencement Date or the latest Renewal Date whichever is the later. However, if the Policy is cancelled or otherwise terminated, the Period of Insurance will be from the Commencement Date or Renewal Date whichever is the later up to and including the date of cancellation or termination.

3.16 Permanent means having lasted twelve (12) consecutive months and at the expiry of that period, being beyond hope of improvement.

3.17 Policy means the Policy Wording and Policy Schedule describing the insurance contract between the Policyholder and Us.

3.18 Policyholder means the party who is named as the policyholder on the Policy.

3.19 Policy Schedule means the schedule attached to the Policy Wording.

3.20 Policy Wording means this document.

3.21 Public Conveyance means a vehicle which is operated under licence for the transport of fare paying passengers and excludes any privately chartered vehicle unless driven by a chauffeur who is paid for and hired either by the Insured or the charter company.

3.22 Renewal Date means one (1) year from the Commencement Date and subsequent anniversaries of that date.

3.23 Special Sports means American football, bobsleighing, boxing, bungee jumping, cave diving, flying (other than as a fare-paying passenger in a licensed passenger- carrying aircraft), hang-gliding, heli skiing, horse jumping, hunting and hunting on horseback, ice hockey, luge, martial arts, microlighting, mountain biking off tarmac, mountaineering, motor rallies, parachuting, paragliding, para skiing, polo, potholing, professional sports, quad-biking, rock climbing, rugby, skeleton, ski jumping, ski racing, ski-stunting, solo canyoning, solo caving, solo diving, solo mountain-climbing, steeple chasing, Tour Operator safari (where any tourist will be carrying guns), white water canoeing, yachting more than twenty (20) nautical miles from the nearest coastline, any form of motor racing, speed, performance or endurance tests.

3.24 Specified Periods means successive twelve (12) monthly periods commencing from the applicable Card Commencement Date.

3.25 Spouse means the Cardmember's legal husband or wife or de-facto life partner with whom the Cardmember is cohabiting as at the commencement of the Period of Insurance and has cohabited for the previous six (6) months or more.

3.26 Total Disablement means disablement occurring:

- (a) as a result of an Accident;
- (b) within three hundred and sixty-five (365) days of the Accident;

and which, having lasted for a continuous and uninterrupted period of at least three hundred and sixty-five (365) days, will, in all probability, entirely prevent a person from engaging in gainful employment of any and every kind for the remainder of that person's life.

3.27 Trip means a journey outside the Insured's Country of Residence, where the traveller leaves and returns to his Country of Residence by a Public Conveyance. Journeys can be up to one hundred and eighty (180) consecutive days or up to two hundred and forty (240) days cumulatively during each Specified Period, but must commence and end in his Country of Residence. A Trip is considered to commence when the traveller passes the outbound immigration checkpoint in his Country of Residence and to end when the traveller passes the inbound immigration checkpoint in his Country of Residence.

3.28 We/Us/Our means Chubb Insurance Singapore Limited.

3.29 When a masculine personal pronoun is used, this includes the feminine, wherever the context requires.

4 Travel Accident Benefit

4.1 If an Insured Person, being a Cardmember, his Spouse, or a Dependent Child over sixteen (16) years of age, has an Accident on his Trip which within three hundred and sixty-five (365) days causes death, Total Disablement or Permanent Loss, We will pay the Insured Person or his estate:

- (a) if the Accident occurred while he was not on a Public Conveyance, one hundred thousand (100,000) dollars;
- (b) if the Accident occurred while he was on a Public Conveyance:
 - (i) five hundred thousand (500,000) dollars for the Permanent Loss of any limb or of sight in one (1) eye.
 - (ii) one million (1,000,000) dollars for death or Total Disablement or the Permanent Loss of any two (2) Limbs or of sight in two (2) eyes, or of speech or hearing.

4.2 If an Insured Person, being a Cardmember's Dependent Child under sixteen (16) years of age, has an Accident on his Trip, which within three hundred and sixty-five (365) days causes death, Total Disablement or Permanent Loss, We will pay a legally appointed guardian or equivalent:

- (a) ten thousand (10,000) dollars for funeral expenses.
- (b) fifty thousand (50,000) dollars for the Permanent Loss of any limb or of sight in one (1) eye.
- (c) one hundred thousand (100,000) dollars for Total Disablement or the Permanent Loss of any two (2) Limbs or of sight in two (2) eyes, or of speech or hearing.

5 Travel Inconvenience Benefit

5.1 We will reimburse Insured Persons who are on a Trip:

- (a) Missed Connection

Up to two hundred (200) dollars per Cardmember and four hundred (400) dollars for cardmember, Spouse and Dependents for the Card's charges for refreshment and accommodation costs prior to their actual departure if they miss their connecting flight at the transfer point due to the late arrival of the incoming confirmed connecting flight and no alternative flight is made available for within four (4) hours of the scheduled arrival of the incoming confirmed connecting flight.

This benefit does not apply if the transfer point is in the Insured Person's Country of residence.

- (b) Luggage Delay

Up to two hundred (200) dollars per Cardmember and four hundred (400) dollars for cardmember, Spouse and Dependents for the Card's charges for emergency purchase of essential clothing and requisite if their checked-in baggage has not arrived at their destination airport within six (6) hours of their arrival at their scheduled destination point.

This benefit does not apply if the transfer point is in the Insured Person's Country of residence.

(c) **Luggage Loss**

If their checked-in luggage has not arrived at their scheduled destination point within forty-eight (48) hours, such luggage will be assumed to be permanently lost and we will indemnify the Cardmember up to five hundred (500) dollars and one thousand (1,000) dollars for cardmember, Spouse and Dependents for the Card's charges within four (4) days at their arrival at their scheduled destination, for emergency purchase of essential clothing and requisite.

This benefit does not apply if the transfer point is in the Insured Person's Country of residence.

5.2 We will not reimburse Insured Persons under this Section 5 in respect of the following:

- (a) additional costs where the airline has offered alternative travel arrangements and this has been refused;
- (b) baggage delay or extended baggage delay on the final leg of their return flight;
- (c) failure to obtain a Property Irregularity Report from the relevant airline authorities of missing baggage at their destination;
- (d) private charter flights where the Insured Persons are the only passengers;
- (e) where an Insured Person voluntarily accepts compensation from the airline in exchange for not travelling on an overbooked flight;
- (f) where no costs are incurred in relation to additional travel, refreshment, accommodation and/or purchase of essential items; or
- (g) failure to provide appropriate receipts in relation to additional travel, refreshment, accommodation and/or purchase of essential items.

6 Purchase Protection Benefit

- 6.1** To obtain benefits under this Section 6, the Insured Person must contact Us at the designated telephone number. Assistance and benefits under this Section may be provided by our appointed agent. Benefits are payable only if Our prior approval has been obtained before any expenses are incurred by the Insured Person. In this Section, We/Us/Our also means our appointed agent, where the context so requires.
- 6.2** If items purchased by an Insured Person on his Card for his personal use are stolen or damaged within ninety (90) days of purchase, We will bear, at Our option, the replacement or repair cost of any item, up to the purchase price of each item.
- 6.3** Our total aggregate liability under this Section 6 is subject to:
 - (a) a limit of ten thousand (10,000) dollars for each incidence of theft or damage, regardless of the number of items affected in each incidence; and
 - (b) a limit of twenty-five thousand (25,000) dollars in any Period of Insurance.
- 6.4** We will not be liable under this Section 6 in respect of the following:
 - (a) claims less than one hundred and fifty (150) dollars;
 - (b) for all claims, the first ten percent (10%) of the claim amount;
 - (c) costs not approved in advance by Us;
 - (d) items left unattended in a public place;
 - (e) damage caused intentionally by an Insured Person;
 - (f) theft not reported to the police within forty-eight (48) hours and a report obtained;
 - (g) normal wear and tear;
 - (h) damage to items caused by product defects;
 - (i) theft of or damage to Excluded Item(s); and/or
 - (j) theft, or damage to cash, or its equivalents, travellers cheques, tickets or any negotiable instruments.

7 Return Guarantee Benefit

7.1 If an Insured Person has purchased on his Card, an item for his personal use, from a retail store in his Country of Residence, and attempts unsuccessfully to return the unused item to the retailer within ninety (90) days of purchase, We will pay the Insured Person the purchase price of the item, upon his surrender of the item to Us.

7.2 Our liability under this Section 7 is subject to:

- (a) a limit of eight hundred (800) dollars for each item; and
- (b) a total aggregate limit of five thousand (5,000) dollars in any Period of Insurance.

7.3 We will not be liable under this Section 7 in respect of the following:

- (a) any item with a purchase price less than one hundred and fifty (150) dollars;
- (b) items that are not in a new and saleable condition, free from all defects, and in full working order;
- (c) items purchased from a retailer that has an established return policy, which is the same or better than the benefit under this Section; or
- (d) jewellery; precious stones; rare and precious coins or stamps; one of a kind items including antiques, art work and furs, cash or its equivalents, travellers cheques, tickets or negotiable instruments; services, mobile phones and their accessories, recorded media (including but not limited to CD's, DVD's, computer software, video and audio tapes); books; animals and living plants; consumable and perishable goods; healthcare items; used, rebuilt and refurbished items; closing down sale items; vehicles and their parts.

8 General Exclusions

8.1 The Policy will not apply to any Event arising directly or indirectly out of the following actions of an Insured Person or the following circumstances affecting an Insured Person:

- (a) wilful or intentional acts;
- (b) suicide or attempted suicide;
- (c) self inflicted injuries except when trying to save human life;
- (d) injuries caused by negligence or failure to follow the laws and regulations of the country of travel;
- (e) not following Our medical advisor's advice or instructions;
- (f) engaging in paid work other than in a purely managerial or administrative capacity;
- (g) injuries or accidents which occur while under the influence of alcohol (above the legal driving limit) or drugs unless prescribed by a registered medical practitioner;
- (h) trips in, or booked to, countries where a government agency has advised against travelling or which are officially under embargo by the United Nations;
- (i) any fraudulent, dishonest or criminal act committed by an Insured Person or by anyone with whom he is in collusion;
- (j) confiscation or destruction of personal belongings by any Government, customs or public authority;
- (k) participating in Special Sports;
- (l) terrorist activities, except when on a Public Conveyance;
- (m) biological, chemical, nuclear or radioactive incidents.

8.2 Sanctions Exclusions Applicable to this Policy

8.2.1 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.

8.2.2 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.

9 General Conditions

9.1 Where does the Policy apply?

9.1.1 Sections 4 to 6 of the Policy cover the Insured Persons twenty-four (24) hours a day anywhere in the world outside of their Country of Residence while Section 7 only apply within their Country of Residence, subject to clause 8.2.

9.2 Governing Law

9.2.1 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.

9.3 Singapore Currency

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

9.4 Benefit Limits

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

9.5 Disputes

9.5.1 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.

9.6 Policy Owners’ Protection Scheme

9.6.1 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 or www.lia.org.sg or www.sdic.org.sg).

9.7 Personal Data Protection Consent

9.7.1 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 and the Insured Persons are deemed to have read the same.

9.7.2 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.

9.7.3 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.

9.8 Fraudulent Claims

9.8.1 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.

9.9 Subrogation

9.9.1 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.

10 Claims

10.1 Procedure for making a claim

10.1.1 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.

10.1.2 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.

10.1.3 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.

10.2 Making claims after Your Policy is cancelled

10.2.1 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.

10.2.2 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.

10.3 Documents/items required in support of claims

Benefit	Documents/items required
Sections 4, 5 and 6	<ul style="list-style-type: none">• Proof that the Insured Person was on a Trip
Section 4: Travel Accident	<ul style="list-style-type: none">• Evidence from the appropriate organisation detailing the accident• Medical report from Doctor
Section 5: Travel Inconvenience	<ul style="list-style-type: none">• Flight ticket• Airline confirmation of delay, cancellation, missed connection or overbooking• Airline confirmation (Property Irregularity Report) including details of baggage return date• Evidence from the appropriate organization detailing the cause of the delay in case of missed departure
Sections 6 and 7	<ul style="list-style-type: none">• Proof of purchases made using Insured Person's Card• Completed claim form when needed
Section 6: Purchase Protection	<ul style="list-style-type: none">• Police Report detailing theft• Damaged purchased items
Section 7: Return Guarantee	<ul style="list-style-type: none">• Details of retailer who refused to accept return of items• Purchased items in original packaging

11 Third Parties

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.

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