

# AMERICAN EXPRESS® CORPORATE CARD BUSINESS TRAVEL ACCIDENT INSURANCE

## CERTIFICATE OF INSURANCE

Effective Date: 1 October 2003

Chubb Samaggi Insurance PCL. (hereafter called the Company) having issued a Master Policy No. NAC00100011 to American Express (Thai) Co., Ltd. hereby certifies that the Cardmember, who is used Corporate Card, Corporate Cardmember and Corporate Card Account shall refer to American Express Corporate Card, are eligible for coverage under the Master Policy, subject to Exclusion, Provision and other terms of the Policy described herein.

### Definitions

**"Insured Person"** means all American Express Corporate Cardmember whose Transportation Costs are charged to Corporate Cards.

**"Co Insurer"** means Spouse/Domestic Partners and Dependent children under age 23 of Insured Person are also Insured Person if:

1. Travelling with the Insured Person on a Business Trip and at the request and expense of the Sponsoring Organization; and
2. Transportation Costs are charged for them to the Sponsoring Organization's Corporate Card Account

Spouse/Domestic Partners and Dependent children under age 23 of Insured Person are also Insured Person for Personal Trip Hazards if Transportation Costs are charged for them to the Sponsoring Organization's Corporate Card Account.

**"Accident"** means unexpected event, which causes Bodily Injury and shall also include exposure resulting from a mishap on a Common Conveyance in which the Insured Person is travelling.

**"Airport Premises Benefit"** means is the benefit amount payable if the Insured Person sustains Bodily Injury while upon any airport premises designed for passenger use, but only when the Insured Person is upon such premises immediately before boarding or immediately after alighting from a Scheduled Flight on a Business Trip or Personal Trip.

**"Airport Transportation Benefit"** means is the benefit amount payable if the Insured Person sustains Bodily Injury while riding as a passenger in, boarding, alighting from or being struck by, a land Common Carrier Conveyance or a Scheduled helicopter operated as a Common Carrier Conveyance, but only;

1. when going directly to an airport for the purpose of boarding a Scheduled Flight on a Business Trip or Personal trip; or
2. when leaving directly from an airport after alighting from a Scheduled Flight on a Business Trip or Personal Trip

**"Common Carrier Benefit"** means the benefit amount payable if the Insured Person sustains Bodily Injury as a result of an Accident which occurs while riding solely as a passenger in, or boarding or alighting from or being struck by a Common Carrier Conveyance whilst on a Business Trip or Personal Trip

**"Common Carrier Conveyance"** means an air, land or water vehicle operated under a license for the transportation of passengers for hire and is regularly and continually on route at scheduled time.

**"Business Trip"** means a bona fide business trip on assignment by, or at the direction of, the Sponsoring Organization for the purpose of furthering the business of the Sponsoring Organization, but shall not include everyday travel to and from work, bone fide leaves of absence, personal side trips or vacations.

**"Personal Trip"** means a trip taken by the Insured Person between the point of departure and the final destination as shown on the Insured Person's ticket. The trip may be a stand-alone trip, side trip, or vacation undertaken after the commencement of a Business Trip and prior to a Return Trip. A Personal Trip is not for the purpose of furthering the business of the Sponsoring Organization.

**"Return Trip"** means the Insured Person's return from a Business Trip after thirty (30) consecutive days to their residence or place of regular employment.

**"Scheduled Flight"** means a flight in an aircraft operated by an air carrier provided that;

1. such air carrier holds a certificate, license or similar authorization for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered, and in accordance with such authorization, maintains and publishes scheduled and tariffs for passenger service between named airports at regular and specific times; and
2. such flight is regular and continually flown on routes and at time as published in the ABC World Airways Guide or similar publication amended from time to time.

Departure times, transfer and destination points will be established in reference to the Insured Person Scheduled Flight ticket.

**"Sponsoring Organization"** means the corporation, partnership, association, proprietorship or any parent, subsidiary or affiliate thereof which participates in the Corporate Card or Business Travel Account Programs of American Express.

**"Terrorism"** means activities against persons, organizations or property of any nature:

1. that involves the following or preparation for the following:
  - a. use of, or threat of, or violence; or
  - b. commission of, or threat of, a dangerous act; or
  - c. commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical systems; and
2. when one or both of the following applies:
  - a. the effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy;
  - b. it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

**"Transportation Costs"** means costs of travel as a fare-paying passenger in any Common Carrier Conveyance other than a taxicab.

### Coverage

The Company shall pay a benefit amount determined from the Table of Losses (below) if the Insured Person sustains a Loss stated herein resulting from Bodily Injury, provided that:

1. such Loss occurs within three hundred and sixty-five (365) days after the date of Accident causing such Loss; and
2. if more than one Loss stated in said Table is sustained as the result of one Accident, only one of the amounts so stated, the highest, shall be payable.

### TABLE OF BENEFITS

COVERAGE	BUSINESS TRIP HAZARD (BAHT)	PERSONAL TRIP HAZARD (BAHT)
Life	2,000,000	2,000,000
Both hands or both feet or both eyes	2,000,000	2,000,000
One hand and one foot	2,000,000	2,000,000
Either hand or foot and sight of one eye	2,000,000	2,000,000
Speech and hearing	2,000,000	2,000,000
Either hand or foot	1,000,000	1,000,000
Sight of one eye	1,000,000	1,000,000
Speech or hearing	1,000,000	1,000,000
Thumb and index finger of the same hand	500,000	500,000

### Maximum Benefit per Insured Person

In no event will multiple Corporate Card Accounts or Business Travel Accounts obligate the Company to pay for more than one Loss sustained by any one individual Insured Person as a result of any one Accident. The Company's obligation under the policy will be determined according to the highest amount payable under any one of the American Express Accounts which provides cover in relation to the Accident and Loss in question.

### Exposure and Disappearance

If by reason of an Accident covered under the policy the Insured Person is unavoidable exposed to the elements and as a result of such exposure suffers a Loss for which a benefit amount is otherwise payable hereunder, such loss will be covered under the terms of the policy.

If the body of the Insured Person has not been found one year after the disappearance, forced landing, stranding, sinking or wrecking of a Common Carrier Conveyance in which such person was an occupant then it shall be deemed, subject to all other terms and provisions of the Policy, that such Insured Person shall have suffered Loss of life.

Benefits are payable under only one hazard for any one Loss.

### Description of a Business Trip hazard

The applicable benefit amount is payable if the Insured Person sustains Bodily Injury anywhere in the world while on a Business Trip. Such insurance shall apply only when and after the Insured Person charges their Transportation Costs to Corporate Card Accounts.

### 24 Hour Accident Protection while on a Business Trip

Coverage begins when the Insured Person leaves their residence or place of regular employment for the purpose of going on a Business Trip or at the time charges for Transportation Costs have been made to a Corporate Card Account, whichever occurs last.

For Business Trip lasting thirty (30) consecutive days coverage remains continuously in effect until the Insured Person returns to their residence or place of regular employment, whichever occurs first. For Business Trip longer than thirty (30) consecutive days, coverage ceases at 12.01 am at the Insured Person's location on the thirty-first (31st) day of a Business Trip.

Business Trip coverage incorporates:

1. Common Carrier Benefit; and
2. Airport Transportation, Benefits; and
3. Airport Premises Benefit.

#### **Business Trip longer than thirty (30) days**

Coverage is reactivated when the Insured Person begins the Return Trip, Coverage for the Return Trip is limited to:

1. Common Carrier Benefit; and
2. Airport Transportation Benefits; and
3. Airport Premises Benefit.

The applicable benefits amount payable for any Loss sustained during a Return Trip will be determined from the Business Trip Hazard column of the Table of Losses.

#### **Description of Personal Trip hazard**

The coverage under this Policy will be covered to;

1. All Corporate Cardmembers whose Transportation Costs are charged to Corporate Cards, but not travelling at the request of the Sponsoring Organization
2. Co Insurer The applicable benefit amount is payable if the Insured Person shall apply only when and after the Insured Person charges their Transportation Costs to Corporate Card Accounts. The Company shall pay a benefit amount determined if the Insured Person or Co Insurer sustains Bodily Injury while upon Departure Trip or Return Trip.

Coverage for Personal Trip is limited to:

1. Common Carrier Benefit; and
2. Airport Transportation Benefits; and
3. Airport Premises Benefit.

#### **Description of Travel Inconvenience Insurance**

##### **1. Missed Connections**

If the Insured Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to overbooking, and no alternative onward transportation is made available to the Insured Person within four (4) hours of the actual arrival time of their incoming flight, the Company will indemnify the Insured Person for American Express Corporate Card charges incurred in respect of hotel accommodation and restaurant meals and refreshments up to Baht 5,000.

##### **2. Luggage Delay**

If the Insured Person's accompanied luggage checked with the Common Carrier Conveyance is not delivered to them within six (6) hours of the Insured Person's arrival at the scheduled destination point of his or her departure flight from Thailand. The Company will indemnify the Insured Person for American Express Corporate Card charges incurred at the scheduled destination in respect of the emergency purchase of essential clothing and requisites up to Baht 5,000.

##### **3. Luggage Loss**

If the Insured Person's accompanied checked-in luggage is not delivered to them within forty-eight (48) hours of the Insured Person's arrival at the scheduled destination point of his or her departure flight from Thailand, such luggage will be assumed to be permanently lost and the Company will indemnify the Insured Person for American Express Corporate Card charges incurred within four (4) days of their arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to Baht 10,000.

The above benefits apply in respect of Insured Persons who are Basic Cardmember and for Spouse/Domestic Partners and Dependent Children but shall be subject to a per family maximum indemnity of double the above Basic Cardmember's eligible benefits as specified.

#### **Claims for Travel Inconvenience Insurance**

1. All information and evidence required by the Company or its agents shall be furnished at the expense of the Insured Person or their personal representative and shall be in such forms and of such nature as the Company may prescribe.
2. Copies of invoices and/or receipt relating to expense incurred in respect to which indemnity is claimed under this insurance must be supplied to Chubb Samaggi Insurance PCL. Also, the invoices and/ or receipts, verifying that the relevant flight tickets were charged to an American Express Corporate Card Account and, in respect of loss or delayed luggage, a copy of the property irregularity report obtained from the airline, must be supplied to Chubb together with the following information:
  - 2.1 Full details of the flight (airline, flight numbers, departure airport, stop over destination, scheduled time and arrival airport)
  - 2.2 Full details of the delay or loss incurred.
  - 2.3 Full details of expenses for which reimbursement is claimed.

#### **Exclusions**

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

1. Alcohol intoxication as defined in the jurisdiction where the Accident occurred and/ or acting under the influence of alcohol above the local permitted limit.
2. Intentionally self-inflicted injury, suicide, self-destruction or any attempt threat while sane.
3. Illness, sickness, disease, physical or mental infirmity, or any medical or surgical treatment for such conditions, unless treatment of the condition is required as the direct result of a covered Bodily Injury.
4. Travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.).
5. Declared or undeclared war or any act thereof, however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the injury occurs shall not be deemed an act of war.
6. Service in the military, naval or air service of any country.
7. Participation in any military, police or fire-fighting activity.
8. Activities undertaken as an operator or crewmember of any Common Carrier Conveyance.
9. Flying in aircraft owned or leased by the Insured Person's Sponsoring Organization.
10. Flying in any aircraft which is a chartered non-scheduled licensed common carrier hired by a single organization.
11. Flying in military aircraft or any aircraft which is required special permits or waivers.
12. Commission of or attempt to commit an illegal act by or on behalf of the Insured Person or their beneficiaries.
13. 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.
14. Taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a physician.
15. Taking of alcohol in combination with any drug or medication.
16. An act of Terrorism whether on a Business Trip or Personal Trip except when such event occurs under ;
  1. Common Carrier Benefit; or
  2. Airport Transportation Benefit; or
  3. Airport Premises Benefit

#### **Claim**

Written notice must be given as soon as possible of any occurrence likely to result in a claim and in any event with fifteen (15) days unless it can be proved that the circumstances make it impossible to do so and the notification is given to the Company as early as possible of the event date whether Business Trip, Personal Trip and/or Return Trip. The Insured Person must furnish all the necessary evidences to Chubb Samaggi Insurance PCL., 2/4 Chubb Tower, 12th Fl., Northpark Project, Vibhavadi-Rangsit Rd., Thung Song Hong, Laksi, Bangkok 10210, Tel: +66 0 2611 4330.



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Issued by: **Chubb Samaggi Insurance PCL.**