

The American Express® Singapore Airlines PPS Club Credit Card

Policy Wording

CHUBB®

The American Express® Singapore Airlines PPS Club Credit Card

1 Important Information Regarding Your Policy

The following are the Terms and Conditions of the travel insurance policy (Master Policy Number 52310001-K) held by American Express International Inc. ("American Express") 1 Marina Boulevard #22-00 One Marina Boulevard Singapore 018989, for the benefit of the American Express Singapore Airlines PPS Club Credit 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 are 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

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?

- 2.2.1 To be eligible for cover, an Insured Person must be a Singaporean Resident and
- (a) a Card Member, between the age of eighteen (18) and eighty (80) years on the commencement of each Period of Insurance;
 - (b) a Spouse of a Card Member, between the age of eighteen (18) and eighty (80) years on the commencement of each Period of Insurance; or
 - (c) a Dependent Child of a 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 Card Member while he is on a Covered Trip as well as his Spouse and Dependent Child(ren) traveling together with him. To qualify for such cover, the travel cost for the originating and return journey for the cover Covered Trip must be charged to the Card Member's Card.
- 2.3.2 Insured Persons who satisfy Section 2.3.1 will be covered for the duration of their Covered Trip. If a Covered Trip extends beyond forty-five (45) consecutive days or for more than one hundred and eighty (180) days cumulatively in a Period of Insurance, the Insured Persons will not be covered after 12.01 a.m. (Singapore time) on the forty-sixth (46th) day or one hundred and eighty-first (181st) day of the relevant Covered 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 Singapore Airlines PPS Club Credit Card (Basic and Supplementary) billed in Singapore dollar.
- 3.4 Card Member** means a person who has been issued a Card on or after the Commencement Date.
- 3.5 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.
- 3.6 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.
- 3.7 Dependent Children** means the unmarried children of the Card Member (including step or legally adopted children).
- 3.8 Event(s)** means the Event(s) listed in the Benefits section of the Policy.
- 3.9 Family** means a unit consisting of the Card Member, his Spouse and Dependent Children.
- 3.10 Insured Persons** means the Card Members and/or their respective Spouses and Dependent Children insured under the Policy.
- 3.11 Limb** includes a hand at or above the wrist or foot at or above the ankle.
- 3.12 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.
- 3.13 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.
- 3.14 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 Public Conveyance** means a vehicle which is operated under licence for the transport of fare paying passengers and excludes any privately chartered vehicle.
- 3.20 Renewal Date** means one (1) year from the Commencement Date and subsequent anniversaries of that date.
- 3.21 Singaporean Resident** means Singapore Citizen or Singapore Permanent Resident or holder of a valid Work Permit or Employment Pass or Dependent's Pass issued by the authorities in Singapore.

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

3.23 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.

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

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

4 Benefits

4.1 Travel Inconvenience

4.1.1 We will reimburse Insured Persons who are on a Covered Trip:

- (a) Missed Connection

up to two hundred (200) dollars per person subject to a maximum of up to four hundred (400) dollars per Family for additional travel, refreshment and accommodation costs prior to their actual departure if they miss their connecting flight and no alternative flight is made available within four (4) hours.

- (b) Baggage delay

for the purchase of essential items up to two hundred (200) dollars per person subject to a maximum of up to four hundred (400) dollars per Family if their checked in baggage has not arrived at their destination airport within six (6) hours of their arrival.

- (c) Extended baggage delay

for the purchase of essential items up to an additional five hundred (500) dollars per person subject to a maximum of up to one thousand (1,000) dollars per Family if their checked in baggage has still not arrived at their destination airport within forty-eight (48) hours of their arrival.

- (d) Flight Delay

up to two hundred (200) dollars per person subject to a maximum of up to four hundred (400) dollars per Family for refreshment and accommodation costs prior to their actual departures if their flight is delayed and no alternative flight is made available within four (4) hours.

4.1.2 We will only reimburse Insured Persons for claimed expenses which have been charged to their Cards.

4.1.3 We will not reimburse Insured Persons in respect of the following:

- (a) additional costs where the airline has offered alternative travel arrangements which the Insured Persons have refused;
- (b) baggage delay or extended baggage delay on the final leg of their return flight;
- (c) under baggage delay and extended baggage delay, items that are not immediately necessary for their Covered Trip;
- (d) failure to obtain a Property Irregularity Report from the relevant airline authorities of missing baggage at their destination; and/or
- (e) private charter flights where the Insured Person is the only passengers.

4.2 Travel Accident

- 4.2.1 If an Insured Person, being a Card Member, his Spouse, or a Dependent Child over sixteen (16) years of age, has an Accident on his Covered Trip whilst travelling on a Public Conveyance, 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) five hundred thousand (500,000) dollars for the Permanent Loss of any limb or of sight in one (1) eye.
 - (b) 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.
- 4.2.2 If an Insured Person, being a Card Member's Dependent Child under sixteen (16) years of age, has an Accident on his Covered Trip whilst travelling by a Public Conveyance, 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) fifty thousand (50,000) dollars for the Permanent Loss of any limb or of sight in one (1) eye.
 - (b) one hundred thousand (100,000) 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.

4.3 Extent of Benefits

- 4.3.1 Once We have paid a benefit to an Insured Person under Section 4.2, no further benefits are payable to that Insured Person under the Policy or any renewal or replacement policy.

5 General Exclusions

- 5.1 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) self-inflicted injuries except when trying to save human life;
 - (c) injuries caused by negligence or failure to follow the laws and regulations of the country of travel;
 - (d) phobias, emotional, mental or depressive illnesses of any type;
 - (e) suicide or attempted suicide;
 - (f) 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;
 - (g) industrial action which has commenced or has been announced prior to booking a Covered Trip;
 - (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) terrorist activities except whilst on a Public Conveyance;
 - (l) war, hostilities or participation in fighting (except in self defence); and
 - (m) biological, chemical, nuclear or radioactive incidents.

5.2 Sanctions Exclusions Applicable to this Policy

- 5.2.1 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.
- 5.2.2 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.

6 General Conditions

6.1 Where does the Policy apply?

- 6.1.1 The Policy insures the Insured Persons twenty-four (24) hours a day anywhere in the world outside of Singapore, subject to clause 5.2.

6.2 Governing Law

- 6.2.1 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.

6.3 Currency

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

6.4 Benefit Limits

- 6.4.1 The benefit limits stated are “per person” limits. However, limits under Section 4.1 (Travel Inconvenience) are also subject to a “per Family” maximum indemnity, as stated.
- 6.4.2 If an Accident causes one (1) or more of death 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 and no further benefits are payable under the Policy or any renewal or replacement policy.

6.5 Disputes

- 6.5.1 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.

6.6 Personal Data Protection Consent

- 6.6.1 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.
- 6.6.2 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.
- 6.6.3 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.

6.7 Fraudulent Claims

- 6.7.1 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.

6.8 Subrogation

- 6.8.1 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.

7 Cancelling The Policy

7.1 When the Policyholder can cancel

- 7.1.1 The Policyholder can cancel the Policy by giving Us at least one (1) month's prior written notice. The cancellation will take effect at 12.01 a.m. Singapore Time one (1) month after the date of the Policyholder's written notice.

7.2 When We can cancel

- 7.2.1 We may cancel the Policy by giving the Policyholder at least one (1) month's prior notice in writing to the Policyholder's address on file. The cancellation will take effect at 12.01 a.m. Singapore Time one (1) month after the date of Our written notice.

7.3 Automatic cancellation

- 7.3.1 Cover under the Policy will cancel automatically for an Insured Person:
 - (a) upon the date when a benefit under Section 4.2 (Travel Accident) has been paid;
 - (b) upon his death;
 - (c) at the end of the Period of Insurance during which he ceases to be a Card Member, ceases to be a Singaporean Resident or reaches the maximum age of eligibility.

8 Claims

8.1 Procedure for making a claim

- 8.1.1 If an Insured Person (or his legal representative) wishes to make a claim he must:
 - (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 0922 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 the completed claim form and accompanying documents within thirty (30) days of the Event taking place which gives rise to a claim; and
 - (c) give Us at the Insured Person or his 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 an Insured Person 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 Processing and payment of claims

- 8.2.1 We must take all reasonable steps to pay a valid claim promptly.
- 8.2.2 If We pay an Accidental Death Benefit, We will pay this amount to the estate of the Insured Person. In all other cases We will pay amounts under the Policy to the Insured Person.

8.3 Making claims after cover has ceased

- 8.3.1 If cover for an Insured Person has ceased, this does not affect his rights to make a claim under the Policy if the Event occurred before the date of cessation of cover.

9 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.

