Your Insurance Documentation for the American Express® Business Gold Card

CHUBB®

AMERICAN EXPRESS PURCHASE PROTECTION, REFUND PROTECTION, TRAVEL INCONVENIENCE & TRAVEL ACCIDENT INSURANCE

Insurance Product Information Document

Company (Insurer): Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request (FS Register number 820988).

Product: The American Express® Business Gold Card

This document provides a summary of the main cover and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in your policy document.

What is this type of insurance?
This insurance helps protect your purchases made with your American Express Card, and provides accidental death, permanent partial disablement cover and delay insurance when travelling, where travel has been paid for using your American Express Card.

What is insured?

This policy pays benefits as below in accordance with the policy wording as a result of the following:

Purchase Protection

✓ Up to £2,500 towards repair or replacement if an eligible item purchased on the Card account is stolen or damaged within 90 days of purchase. Max cover is £20,000 in a 12 month period.

Refund Protection

✓ Up to £300 per item if a UK retailer will not take back an eligible item purchased on the Card account within 90 days of purchase. Max cover is £1,000 in a 12 month period.

Travel Inconvenience

✓ **Flight delay, overbooking or missed connection:** up to £200 for reimbursement of additional travel, refreshment and accommodation costs if your flight is delayed, cancelled, or overbooked and no alternative is made available within 4 hours of the published departure time.

✓ Up to an additional £400 (overbookings only) if alternative arrangements not provided within 6 hours.

✓ **Baggage delay** – Up to £200 for reimbursement of costs of essential items including but not limited to clothing and toiletries if your checked baggage has not arrived at your destination airport within 4 hours of your arrival.

What is not insured?

Purchase Protection

✗ Second hand items; Normal wear and tear; Damage caused intentionally or caused by product defects. Theft of or damage to money, tickets, vehicles, vehicle parts and contents, animals, plants and perishable goods.

✗ Theft of or damage of items left unattended and/ or not reported to police within 48 hours.

Refund Protection

✗ Items costing less than £25 and items not in a saleable condition.

✗ Closing down sale items, tickets, antiques, perishable goods, jewellery, art works, precious coins/stamps.

Travel Inconvenience

✗ Travel which is not purchased on the Card account.

✗ Costs which are recoverable from any other source.

✗ Baggage delay –items not immediately necessary for your journey.

✗ Where alternative arrangements have been offered by the airline and refused by you or you have voluntarily accepted compensation for not travelling on an overbooked flight.

Travel Accident

✗ Accidents on or involving vehicles privately hired or chartered.

✓ Limit increased by additional £400 if checked in baggage not arrived within 48 hours of your arrival.

Travel Accident

✓ £250,000 for accidental death or accident resulting in complete loss of or permanent loss of use of limb, sight, speech or hearing while travelling on a public vehicle where the ticket was bought on the Card account.

✗ Travel Accident - Self-inflicted injuries, suicide or attempted suicide; and any pre-existing infirmity at the start your journey.

✗ Injuries sustained whilst under the influence of alcohol or non-prescribed drugs.

✗ Travelling against government advice or subject to UN embargo.

✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.

Are there any restrictions on cover?

! All benefits are dependent on the use of the Card.

! **Purchase Protection** - A £50 excess applies on each claim.

! **Purchase/Refund Protection** – items damaged, stolen or not accepted by the retailer must be within 90 days of purchase.

! **Travel Accident** - The benefit amount for accidental death is reduced to £10,000 for children under 16s. Benefit amounts reduced to £125,000 for loss of one hand or one foot or loss of sight in one eye etc.

! **Travel inconvenience** - Benefits are shared if you are travelling with your family, supplementary Cardmembers or their family.

Where am I covered?

✓ For Purchase Protection and Refund Protection purchases made in the UK with UK retailers.

✓ For Travel Accident and Travel Inconvenience - Worldwide.

What are my obligations?

Purchase Protection, Refund Protection and Travel Accident Insurance is provided for the Cardmember and supplementary Cardmembers, their respective partners or spouses living at the same address and dependent children under the age of 23. All insurance benefits are dependent on the use of the Card.

During the period of insurance

- You must supply, at your own expense, any documentation, information and evidence we reasonably require.
- Reasonable care must be taken to prevent injury and to protect personal belongings.

In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
  - If you need to submit a non-emergency insurance claim, please visit americanexpress.co.uk/insuranceportal
  - Alternatively please call the number on the back of your American Express Card.

Purchase Protection/Refund Protection - You must provide proof of purchase including receipt from retailer. For Refund Protection, purchased items must be in original packaging.

Travel Inconvenience – You must provide the airline ticket and provide confirmation from the airline of delay, cancellation, missed connection or overbooking, and their confirmation that no alternative arrangements were offered within 4 hours. Airline confirmation of baggage delay.

When and how do I pay?

The insurance is provided under a group insurance policy that American Express Services Europe Limited holds with Chubb for the benefit of its Cardmembers. There is no additional charge or premium for this insurance.

When does the cover start and end?

The cover starts when you take out the Card and continues for as long as you have the Card. It covers eligible purchases you make with your Card, subject to insurance policy terms and conditions.

How do I cancel the contract?

You may cancel this insurance by cancelling your Card at any time. If you do this within 14 days of activating your card account, any money you have paid for the Card will be returned to you. Please refer to your cardmember agreement for more details.

YOUR INSURANCE DOCUMENTATION FOR THE AMERICAN EXPRESS® BUSINESS GOLD CARD

Contains:

- Key Information:
  - (i) Policy Summary
  - (ii) Terms of Business

- Policy Terms and Conditions

HOW TO CLAIM

If **You** need to submit a non-emergency insurance claim, please visit the 24/7 online Claim Centre for American Express at americanexpress.com/uk/insuranceportal.
Alternatively please call the number on the reverse of your American Express Card

Please be ready to provide your Card number, which should be used as your reference number. Please ensure copies are kept of all documentation relating to a claim. For further details please see the 'How to Claim' section within the full Policy Terms and Conditions provided to you. Please be aware that there may be other taxes or costs that are not paid through us or imposed by us.

CUSTOMER SERVICE & COMPLAINTS

American Express and the Insurer are dedicated to providing a high quality service and aim to maintain this at all times. However, should you have a complaint, please contact American Express so your complaint can be dealt with as soon as possible. Contact details are:

American Express Services Europe Limited
UK Insurance Executive Office
Department 333
1 John Street
Brighton BN88 1NH
United Kingdom

Telephone: +44 (0) 1273 696 933

American Express is a member of the Financial Ombudsman Service (FOS) who may be approached for assistance if you are not satisfied with the response you receive. Contact details are given below. A leaflet explaining its procedure is available on request.

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Website: financial-ombudsman.org.uk

Telephone: 0800 023 4 567 or +44 20 7964 1000 (from abroad)
Fax: 020 7964 1001

The Ombudsman will only consider your case if you have first given American Express and the Insurer the opportunity to resolve it.

COMPENSATION SCHEME

In the unlikely event that American Express Services Europe Limited or Chubb European Group SE are unable to meet their obligations, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS. Their contact details are Financial Services Compensation Scheme (FSCS), PO Box 300, Mitcheldean, GL17 1DY, United Kingdom. Telephone 0800 678 1100 or 020 7741 4100. Website fscs.org.uk

(ii) Terms of Business

The information in this section explains the basis of the Insurance services provided to you by American Express.

The insurance policies are arranged and held by American Express Services Europe Limited, registered in England and Wales with Company Number 1833139, registered office Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX ("American Express") for the benefit of Cardmembers.

1 **The Financial Conduct Authority (FCA)**
The FCA is the independent watchdog that regulates financial services.

2 **Whose products do American Express offer?**
American Express only offer Purchase Protection, Refund Protection, Travel Inconvenience and Travel Accident insurance underwritten by Chubb European Group SE.

3 **Which service will American Express provide you with?**
You will not receive advice or a recommendation from American Express for any insurance associated with your Card. The insurance benefits are automatically included with your Card.

4 **What will you have to pay American Express for their services?**
There is no additional charge, fee or premium payable for the insurance benefits provided with your Card.

American Express does not act as an agent or fiduciary for you, and may act on behalf of the insurance provider (as its agent or otherwise), as permitted by law. American Express may receive commissions from providers, and commissions may vary by provider and product. In some cases, an American Express group company may be the insurer or reinsurer and may earn insurance or reinsurance income. The arrangements with certain providers, including the potential to reinsure products, may also influence the insurance which is provided to Cardmembers.

5 **Who regulates American Express?**
American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and authorised and regulated by the Financial Conduct Authority (reference number 661836). Details can be found by visiting the FCA website fca.org.uk/register.

6 Ownership
American Express Services Europe Limited is ultimately owned by the American Express Company.

7 What to do if you have a complaint
If you wish to register a complaint, please contact:

In writing:
American Express Services Europe Limited
UK Insurance Executive Office
Department 333
1 John Street
Brighton
BN88 1NH
United Kingdom

Telephone: +44 (0) 1273 696 933

Further details on the complaints process are contained in the Policy Terms and Conditions. If you cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service.

8 Are American Express covered by the Financial Services Compensation Scheme (FSCS)?
American Express is covered by the FSCS. You may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

DEMANDS AND NEEDS
This insurance meets the demands and needs of Cardmembers who require travel accident, travel inconvenience insurance, purchase protection and refund protection insurance cover alongside their Card account. American Express has not provided opinions or recommendations on the suitability of the insurance for you.

POLICY TERMS AND CONDITIONS

These Policy Terms and Conditions give full details of the insurance cover provided with the American Express® Business Gold Card under the group policy of insurance held by American Express Services Europe Limited with Chubb European Group SE.

Chubb European Group SE shall not be deemed to provide cover and Chubb European Group SE shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Chubb European Group SE to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations, or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

ELIGIBILITY

The benefits described in these Policy Terms and Conditions are dependent upon a Card being issued, the Card account being valid and the account balance having been paid in accordance with the Cardmember agreement at the time of any incident giving rise to a claim.

All benefits are dependent on the use of the Card.

The insurance benefits outlined in these Policy Terms and Conditions may be varied, withdrawn or cancelled in certain circumstances in accordance with the Policy Terms and Conditions. You will be given at least 30 days' written notice of such a change.

DEFINITIONS

Whenever the following words or phrases appear in **bold**, they will have the meaning as described below:

"£" shall mean United Kingdom pounds sterling.
"Account" or **"Card Account"** means your American Express Charge Card account with **American Express** on which your American Express Business Gold **Card** is issued.
"American Express" means American Express Services Europe Limited.
"Card" means any card or other **Account** access device issued to a **Cardmember** (or a **Supplementary Cardmember**) for the purpose of accessing the **Account**.
"Cardmember" means any individual who holds a valid **Account**.
"Children" means any of **Your** children (including step-children, fostered or adopted children) under the age of 23, who are legally dependent on **You** and who are not in full time employment.
"Covered Trip" means a) a trip by **Public Vehicle** where the entire fare has been charged to **Your Account**, prior to the accident taking place and b) a trip taken by **You** between the first point of departure and the final destination as shown on **Your** ticket.
"Family" means **Your** partner or spouse, living at the same address as **You**, and **Your Children**.

Loss of hearing
Permanent profound deafness, which means the quietest sound **You** can hear is louder than 90 decibels when tested by a qualified audiologist.
Loss of sight
Shall be deemed to have occurred:
a. Loss of Sight in Both Eyes - Permanent blindness which, based on medical evidence, **You** will never recover from and which results in **Your** name being added (on the authority of a qualified ophthalmic specialist) to the Register of Blind Persons maintained by the government; or

b. Loss of Sight in One Eye - Permanent blindness which, based on medical evidence, **You** will never recover from, in an eye to the degree that, after correction using spectacles, lenses or surgery, objects that should be clear from 60 feet away can only be seen from 3 feet away or less.

"Our/Us/We/Insurer" means:
Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request (FS Register number 820988).
"Policy" means the insurance cover provided under the **Policy Terms and Conditions**.
"Policyholder" means American Express Services Europe Limited.
"Policy Terms and Conditions" means these terms and conditions.
"Policy Summary" means the document summarising the **Policy**.
"Public Vehicle" means any air or land vehicle, river or sea-going vessel operated under licence for the transport of fare paying passengers. **Public Vehicles** do not include vehicles chartered privately.
"Supplementary Cardmember" means a person who has been nominated by the **Cardmember** to be issued with an additional **Card** on the **Account** and is also covered by the insurance benefits included with the **Card**.
"You/Your/Insured" means (i) Cardmembers and their **Families**, (ii) **Supplementary Cardmembers** and their **Families**.

INSURANCE BENEFITS
Insurance benefits are secondary: **We** will only pay amounts under this **Policy** if they are not covered by other insurance, state benefits or other agreements. **You** must inform **Us** of these and assist any relevant third parties in seeking reimbursement where appropriate.

1. PURCHASE PROTECTION AND REFUND PROTECTION

This Section 1 details the Purchase Protection and Refund Protection benefits provided with the **Card**.

Purchase Protection and Refund Protection insurance cover is provided when eligible items are purchased on the **Card Account** by the **Cardmember** or **Supplementary Cardmembers**.

1.1 PURCHASE PROTECTION

YOUR BENEFITS
This benefit applies to items purchased on the **Card Account** for personal and/or business use that have had no previous owner and were not purchased privately.

If an item **You** buy is stolen or damaged within 90 days of purchase, **You** will be paid:

a) the costs of repair or replacement of an item up to a maximum of the purchase price or **£**2,500 whichever is the lower. The purchase price will be the cost of a pair or set of items if they are used together and cannot be replaced individually;
b) up to a maximum of **£**2,500 for any one incident;
c) up to a maximum of **£**20,000 in any 12 month period.

EXCLUSIONS

You will not be covered in respect of the following:

1) The first **£**50 of any claim.
2) Normal wear and tear.
3) Damage caused intentionally by **You**.
4) Damage to items caused by product defects.
5) Theft of or damage to items where **You** have failed to take sufficient care of them or have left them unsecured or outside **Your** reach.
6) Theft not reported to the police within 48 hours of discovery and a written report obtained.
7) Not taking reasonable care of items or leaving them unattended in a public place.
8) Theft of or damage to vehicles, their parts, or items in a vehicle.
9) Theft of or damage to money, or other cash equivalents, travellers' cheques or tickets.
10) Theft of or damage to animals, plants and perishable goods.
11) Theft of electronic items and equipment.
12) Any fraudulent, dishonest or criminal act committed by **You** or anyone with whom **You** are in collusion.
13) Confiscation or destruction of purchases by any government, customs or public authority.
14) Costs which are recoverable from any other source.
15) Any portion of the purchase price not charged to **Your Card Account**.

1.2 REFUND PROTECTION

YOUR BENEFITS

This benefit applies to items purchased on the **Card Account** for personal use that have had no previous owner and were not purchased privately. Only items purchased from a retailer operating in the UK with premises at a UK address are covered.

If a retailer will not take back an unused item **You** purchased on the **Card Account** within 90 days of purchase, **You** will be paid the purchase price of the item or **£**300, whichever is the lower. **You** will only be paid up to a maximum of **£**1,000 under this Refund Protection Section 1.2 in any 12 month period.

EXCLUSIONS

You will not be covered for:

1) Any item with a purchase price less than **£**25.
2) Items that are not in a new and saleable condition, free from all defects, and in full working order.
3) Jewellery, precious stones, rare and precious coins or stamps; one of a kind items including antiques, art work and furs; cash or its equivalents, (including travellers cheques); tickets; services; books; animals and plants; consumable and perishable goods; healthcare items; rebuilt and refurbished items; closing down sale items; vehicles and their parts; land and buildings; items permanently affixed to home, office or vehicles.

2. TRAVEL INCONVENIENCE AND TRAVEL ACCIDENT

This Section 2 details the Travel Inconvenience and Travel Accident benefits provided with the **Card**.

Travel Inconvenience and Travel Accident insurance cover is provided for the **Cardmember** and their **Family** and **Supplementary Cardmembers**.

IMPORTANT INFORMATION:
For the benefits under this Section 2 to apply, tickets must have been purchased in full using:

a) the **Card**;
b) American Express Membership Rewards® points; or
c) airmiles that have been converted from American Express Membership Rewards points.

2.1 TRAVEL INCONVENIENCE

YOUR BENEFITS
The travel, refreshment and accommodation costs, and the purchase of essential items covered under this Travel Inconvenience Section 2.1 must be charged to **Your Card** to be eligible.

Travel Inconvenience benefits under this Section 2.1 are provided to cover any flight between named airports, on an aircraft operated by an airline, licensed by the relevant authorities for air transportation of fare paying passengers. Cover does not apply to flights on aircraft chartered privately.

If **You** are travelling with **Your Family, Your Supplementary Cardmembers** or their **Family**, and claiming under the same **Card Account**, the benefits stated under this Travel Inconvenience Section 2.1 must be shared.

1) **You** will be reimbursed up to **£**200 for additional travel, refreshment and accommodation costs incurred prior to **Your** actual flight departure if:
   a) (Delay, Cancellation or Overbooking) **Your** pre-booked flight is delayed/cancelled/overbooked and no alternative is made available within 4 hours of its published departure time;
   b) (Missed connection) **You** miss **Your** connecting flight due to the late arrival of **Your** previous pre-booked flight on which **You** travelled and no alternative is made available within 4 hours of the published departure time.
2) For overbooking only, **You** will be reimbursed up to an additional **£**400 for additional travel, refreshment and accommodation costs incurred prior to **Your** actual departure in the event that the delay to **Your** published departure time continues beyond the 4 hour period in 1) above, if no alternative travel arrangement is made within 6 hours of the published departure time or past 10pm that day (whichever occurs first).
3) **You** will be reimbursed for the purchase of essential items including but not limited to clothing, medication and toiletries up to:
   a) (Baggage delay) **£**200 if **Your** checked in baggage has not arrived at **Your** destination airport within 4 hours of **Your** arrival;
   b) (Extended baggage delay) An additional **£**400 if **Your** checked in baggage has still not arrived at **Your** destination airport within 48 hours of **Your** arrival.

4) **We** will not pay more than 5 claims per **Card Account** for delay, cancellation, overbooking or missed connection and 3 claims per **Card Account** for baggage delay or extended baggage delay in any 12 month period.

EXCLUSIONS

You will not be covered in respect of the following:

1) Under missed connection, claims where insufficient time has been allowed to connect with **Your** ongoing flight.
2) Additional costs where the airline has offered alternative travel arrangements or accommodation and these have been refused.
3) Baggage delay or extended baggage delay on the final leg of **Your** return flight.
4) Under baggage delay and extended baggage delay, items that are not immediately necessary for **Your** journey.
5) Items purchased after **Your** baggage has been returned to **You**.
6) Failure to obtain a Property Irregularity Report from the relevant airline authorities confirming **Your** missing baggage at **Your** destination.
7) Where **You** voluntarily accept compensation from the airline in exchange for not travelling on an overbooked flight.
8) Costs which are recoverable from any other source.
9) Not taking reasonable care of **Your** baggage.
10) Industrial action which has commenced or has been announced prior to booking **Your** flight.
11) Confiscation or destruction of **Your** baggage by any government, customs or public authority.

2.2 TRAVEL ACCIDENT

YOUR BENEFITS

This benefit only applies to accidents caused by a sudden identifiable violent external event that happens by chance:

1) while travelling on, boarding or alighting from or being struck by a **Public Vehicle**; or
2) while going directly to, or on the premises of, an airport, seaport or railway station for the purpose of boarding an aircraft, ship or train for a **Covered Trip**; or
3) immediately after alighting from an aircraft, ship or train used for a **Covered Trip** while on the premises of an airport, seaport or railway station.

You will be covered for the following:

1) **£**250,000 if **You** have an accident during a **Covered 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 Sight**, loss of speech, or **Loss of Hearing**;
2) The maximum amount that will be paid to **You**, or **Your** estate in the event of **Your** death, will be **£**250,000. The benefit amount will be reduced to **£**125,000 if **You** have an accident which within 365 days causes the loss of one hand, or one foot, or the entire **Loss of Sight** in one eye.
3) The benefit amount for death during a **Covered Trip** is reduced to **£**10,000 for **Children** under the age of 16.
4) In the event of **You** holding more than one card issued by **American Express We** will not pay more than the highest benefit amount stated in one of those card's policy terms and conditions for any one event.

EXCLUSIONS

You will not be covered in respect of the following:

1) Any claim related directly or indirectly to any physical defect, or infirmity, which existed before the start of **Your** journey.
2) **Your** suffering from sickness or disease not directly resulting from a sudden identifiable violent external event that happens by chance.
3) Accidents on or involving vehicles chartered or hired privately.
4) Not taking reasonable care.
5) **Your** self inflicted injuries except where trying to save human life.
6) **Your** injuries caused by **Your** negligence or failure to follow the laws and regulations of the country where **You** are travelling.
7) **Your** suicide or attempted suicide.
8) **Your** 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.
9) Trips in, or booked to countries where a government agency has advised against travelling or which are officially under embargo by the United Nations.
10) Any fraudulent, dishonest or criminal act committed by You, or anyone with whom You are in collusion.
11) Declared or undeclared war or hostilities.
12) Actual or alleged exposure to biological, chemical, nuclear or radioactive material or substance.

GLOBAL ASSISTANCE

This Section details the Global Assist benefit provided with the **Card**.

The Global Assist helpline provides immediate assistance in an emergency when travelling outside the UK. This emergency service is available exclusively to **Cardmembers** and **Supplementary Cardmembers** and their respective Families travelling with them. It operates 24 hours a day, every day of the year on **+44 (0) 20 3126 4113**.

If **You** have a medical problem, a fully qualified English speaking doctor is on hand to provide advice. When **You** need to see a doctor, dentist or optician, or **You** need to visit a local hospital, Global Assist can provide names, addresses and telephone numbers from a network of carefully selected specialists, and can arrange hospitalisation, a doctor to visit **You** where required and an advance of medical expenses up to **£**250.

Global Assist will arrange for urgent items that are lost or left behind, and unavailable locally, to be dispatched to **You**, such as prescriptions and contact lenses. Up to two messages can be relayed to relatives or business associates to let them know what is happening.

In case of legal difficulties, Global Assist will put **You** in touch with the relevant embassy or consulate, provide the name of a local lawyer, and an advance of legal fees up to **£**250. **You** can be advanced up to **£**250 if **Your** money is lost or stolen and no other means of obtaining cash is available.

For all the above services, Global Assist makes the necessary arrangements free of charge. Any cash advances, medical or shipping or other costs will be charged to **Your Card**.

The Global Assist benefit is serviced by Inter Partner Assistance S.A. and is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised

by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.
Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR
Inter Partner Assistance S.A. is part of the AXA Group.

HOW TO CLAIM

If **You** need to submit a non-emergency insurance claim, please visit the 24/7 online Claim Centre for American Express at americanexpress.co.uk/insuranceportal.

Alternatively please call the number on the reverse of your American Express Card.

CLAIMS CONDITIONS AND REQUIREMENTS

1) All claims and potential claims must be reported within 30 days of the incident or event giving rise to the claim.
2) **We** will only pay amounts if they are not covered by other insurance, state benefits or other agreements. You must inform **Us** of these and assist them in seeking reimbursement where appropriate.
3) Interest will only be paid on claims if payment has been unreasonably delayed following **Our** receipt of all the required information.
4) Please ensure **You** keep copies of all documentation sent to substantiate a claim.
5) **You** must provide all the following items, information and documentation and anything else reasonably requested by **Us** in order to make a claim. These must be provided at **Your** own expense.

Benefit	Information required
General	• **Your Card** number • All documents must be original • Completed claim form when needed

PURCHASE PROTECTION AND REFUND PROTECTION

Purchase Protection	• Proof that **You** purchased the item on **Your Card** • Receipt from retailer • Report from police detailing theft • Damaged items
Refund Protection	• Proof that **You** purchased the item on **Your Card** • Receipt from retailer • Details of retailer who refused to accept returned items • Purchased items in original packaging

Travel Inconvenience	• Airline ticket • Proof that **You** purchased the ticket on **Your Card**, with American Express Membership Rewards points or with airmiles converted from American Express Membership Rewards points • Airline's confirmation of delay, cancellation, missed connection or overbooking, and their confirmation that no alternative was made available within 4 hours • Airline confirmation of delayed baggage (Property Irregularity Report) including details of baggage return date and time • Itemised receipts and proof of purchases made using **Your Card**
Travel Accident	• Proof that **You** purchased the ticket on **Your Card**, with American Express Membership Rewards points or with airmiles converted from American Express Membership Rewards points • Evidence from the appropriate organisation detailing the accident • Approved medical reports

POLICY CONDITIONS

DURATION OF COVER
You are entitled to the insurance benefits under the **Policy** from the moment the **Card** is activated and for as long as the eligibility criteria stated at the beginning of these **Policy Terms and Conditions** continue to be met or until **We** withdraw or cancel the insurance benefits by notice to **You**.

VARIATION OF COVER
We reserve the right to add to these **Policy Terms and Conditions** and /or make changes or withdraw certain insurance benefits:

1) For legal or regulatory reasons; and/or
2) To reflect new industry guidance and codes of practice; and/or
3) To reflect legitimate cost increases or reductions associated with providing this insurance; and/or
4) For any other legitimate commercial reason, for example in the event of a change of Insurer.

If this happens **We**, or **American Express** with **Our** authority, will write to **You** with details of the changes at least 30 days before **We** make them. **You** may cancel **Your Card** if **You** do not agree to any proposed changes.

CANCELLATION OF COVER
If **We** want to cancel a group policy under which insurance benefits are provided to **You**, **We**, or **American Express** with **Our** authority, will write to **You** at the latest address held on file for **You**. The **Policy** will then be cancelled no fewer than 30 days after the date of the letter.

LAW & LANGUAGE
This **Policy** shall be governed and construed in accordance with the laws of England and Wales and the courts of England and Wales alone shall have jurisdiction in any dispute. All communication of and in connection with the **Policy Terms and Conditions** shall be in the English language.

TAXES AND COSTS
Other taxes or costs may exist or apply, which are not imposed by **Us**.

ASSIGNMENT
You cannot transfer the insurance cover provided with **Your Card** to any other person.

COMPLIANCE WITH POLICY REQUIREMENTS
Where **You** or **Your** personal representatives do not comply with any obligation to act in a certain way specified in this **Policy**, **We** reserve the right not to pay a claim.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT
The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this **Policy**. Only the **Insurer** and **You** can enforce the terms of this **Policy**. No other party may benefit from this contract as of right. The **Policy** may be varied or cancelled without the consent of any third party.

MISDESCRIPTION
This **Policy** will be voidable in the event of misrepresentation, misdescription or non-disclosure of any material particular by **You** or on **Your** behalf.

REASONABLE PRECAUTIONS
You shall take all reasonable steps to avoid or minimise any loss or damage.

CUSTOMER SERVICE & COMPLAINTS
We and **American Express** are dedicated to providing a high quality service and want to maintain this at all times. If for some reason **You** are unhappy please let **American Express** know by calling **+44 (0) 1273 696 933**
or, if **You** would prefer to put
Your concerns in writing, please write to:

American Express Services Europe Limited
UK Insurance Executive Office
Department 333
1 John Street
Brighton BN88 1NH
United Kingdom

American Express is a member of the Financial Ombudsman Service (FOS) who may be approached for assistance if **You** are not satisfied with the response **You** receive. A leaflet explaining its procedure is available on request.
Contact details are:

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Website: financial-ombudsman.org.uk

Telephone: 0800 023 4 567 or +44 20 7964 1000 (from abroad)
Fax: 020 7964 1001
email: enquiries@financial-ombudsman.org.uk

The existence of these complaints procedures does not affect **Your** statutory rights relating to this **Policy**. For more information on statutory rights contact the Office of Fair Trading or Citizens Advice Bureau.

Financial Conduct Authority
Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request (FS Register number 820988).

American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and authorised and regulated by the Financial Conduct Authority (reference number 661836). Details can be found by visiting the FCA website fca.org.uk/register.

Full details regarding Chubb European Group SE and American Express Services Europe Limited can be found on the Financial Services Register, by visiting fca.org.uk/register or by contacting the FCA on 0800 111 6788.

FINANCIAL SERVICES COMPENSATION SCHEME
American Express Services Europe Limited and Chubb European Group SE are covered by the FSCS. **You** may be entitled to compensation from the scheme if either party cannot meet its obligations. This depends on the type of

business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Financial Services Compensation Scheme (FSCS)
PO Box 300
Mitcheldean
GL17 1DY

Telephone: 0800 678 1100 or 020 7741 4100
Fax: 020 7892 7301
Website: fscs.org.uk

DATA PROTECTION

Details of you, your insurance cover under this policy and your claims will be held by us, Inter Partner Assistance SA and Chubb, each acting as Data Controller of your personal data, for insurance benefits provided by them respectively under this policy.

Data you provide to AXA Travel Insurance when you make a claim under the policy will be held by AXA Travel Insurance as Data Controller, except for data provided for claims made under the travel inconvenience section of the policy, which will be held by AXA Travel Insurance as Data Processor on behalf of Chubb.

Data will be held for underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notices (see below).

We collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include:

a) use of sensitive information about the health or vulnerability of you or others involved in your claims, which has been provided with your prior consent, in order to provide the services described in this policy.
b) disclosure of information about you and your insurance cover to companies within the AXA group of companies or Chubb group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
c) monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
d) technical studies to analyze claims and premiums, adapt pricing, consolidate financial reporting (incl. regulatory); detailed analyses on individual claims calls to better monitor providers and operations; analyses of customer

satisfaction and construction of customer segments to better adapt products to market needs;

e) obtaining and storing any relevant and appropriate supporting evidence for your claim, for the purpose of providing services under this policy and validating your claim; and

f) sending you feedback requests or surveys relating to our services, and other customer care communications.

Before collecting and/or using any sensitive personal data we will establish a lawful basis which will allow us to use that information. This exemption will typically be:

- your explicit consent
- the establishment, exercise or defence by us or third parties of legal claims
- the provision of this policy and/or services under the policy by agreement between us to enable you to make insurance claims
- an insurance specific exemption provided under local laws of EU Member States and other countries implementing the GDPR, such as in relation to the processing of health data of an insured person's family members or the sensitive personal data of individuals on a group policy.

We carry out these activities within the UK, in and outside the European Economic Area, in relation to which processing the data protection laws and or agreements we have entered into with the receiving parties provide a similar level of protection of personal data.

In providing you with this policy and the benefits available under it, we will use the personal data you provide us, including any medical and other sensitive information your insurance cover, the provision of benefits and the payment of claims. If you provide us with details about other individuals who may benefit under this policy, you agree to inform them of our use of their personal data as described in this document and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please let us know if you think any information we hold about you is inaccurate, so that we can correct it.

If you want to know what information is held about you by AXA Travel Insurance, or Chubb European Group SE, or have other requests or concerns relating to our use of your data, please write to us at:

Data Protection Officer
AXA Travel Insurance
106-108 Station Road
Redhill
RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk

Or

Data Protection Officer
Chubb, 100 Leadenhall Street,
EC3A 3BP, London

Email: dataprotectionoffice.europe@chubb.com

Our full privacy notice is available at:
axapartners.com/en/page/en.privacy-policy or
2.chubb.com/uk-en/footer/privacy-policy.aspx
Alternatively, a hard copy is available on request.

The **Providers**:
a) may, subject to ensuring appropriate safeguards have been put in place by the recipients to preserve the security of **Your** information, disclose and use information about **You**, including information relating to **Your** medical status and health to companies within the American Express, Chubb and AXA Assistance worldwide groups of companies, their partners, service providers and agents in order to administer, service and manage the benefits available to **You**, and for fraud prevention purposes; and

b) undertake the above within and outside the United Kingdom and the European Union. This includes processing **Your** information in the USA in which data protection laws are not as comprehensive as in the European Union. However, each of the Providers has taken appropriate steps to ensure the same (or equivalent) level of protection for **Your** information in the USA and other countries, as there is in the European Union.

If **You** have provided information about another person, **You** confirm that they have agreed to the **Providers** receiving and processing their personal data. **You** also confirm that **You** have informed them about who the **Providers** are and how their personal data will be used by the **Providers**.

In accordance with the terms of **Your Cardmember** agreement, **American Express** may use **Your** information to develop lists for use within the American Express group of companies worldwide and its partners to develop or make offers to **You** (by mail, digital communication such as email or telephone) of products and services in which **You** may be interested. The information used to develop these lists may be obtained from **Your** application, from information on where and how **You** use **Your Card** and from surveys and research (which may involve contacting **You** by mail, email or telephone) and information obtained from other external sources such as merchants or marketing organisations, excluding any sensitive personal data.

If **You** wish to have **Your** name removed from any marketing programmes or if **You** require any further information please contact **American Express** at the address above and provide **Your** full name, postal address and **Your Card** number. The American Express group of companies reserves the right to contact **You** by mail, digital communication such as email or telephone in connection with the operation of **Your Account**, the benefits provided with **Your Card** and related services.

MATERIAL DISCLOSURE

It is **Your** responsibility to provide complete and accurate information to **Us** and **American Express** when **You** take out **Your Card** and throughout the life of the **Policy**. It is important that **You** ensure all statements **You** make on **Your** application form, over the telephone, on claim forms and other documents are full and accurate. Please note that if **You** fail to disclose any material information to **Us** or **American Express**, this could invalidate **Your** insurance cover and could mean that part or all of a claim may not be paid.

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CHUBB

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