

American Express Corporate Card Insurance Benefits

Summary of Business Travel Accident & Travel Inconvenience Benefits

This document is not a contract of insurance but summarises an insurance policy held by American Express Services Europe Limited which provides insurance benefits and coverage for the benefit of American Express Corporate Cardmembers and individuals booked to a Business Travel Account (“BTA Travellers”). The policy is underwritten by ACE European Group Limited under policy number 51UK429031.

Section 1.1 – Business Travel Accident

Section 1.2 – Travel Inconvenience

The policy provides insurance coverage for the benefit of American Express Corporate Cardmembers and BTA Travellers. The policy is held by American Express Services Europe Limited of Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX which is the only policyholder and only it has direct rights under the contract of insurance against the insurer. These rights are held for the benefit of (and in trust for) American Express Corporate Cardmembers and BTA Travellers. This document summarises the benefits available under the policy of insurance held by American Express Services Europe Limited for the benefit of American Express Corporate Cardmembers and BTA Travellers; it does not give Cardmembers or BTA Travellers direct rights under the policy. Strict compliance with our policy’s terms and conditions is required if you are to receive a benefit. Under the Financial Services Authority’s Insurance Conduct of Business rules, Cardmembers and BTA Travellers will not be customers of ACE European Group Limited or of American Express Services Europe Limited. The provision of these benefits to Cardmembers and BTA Travellers falls outside regulation by the Financial Services Authority.

Eligibility

The benefits summarised in this document are dependent upon the use of the American Express Corporate Card or Business Travel Account to pay for trips or for expenditure as shown in each Section. American Express Services Europe Limited will give you notice if there are any material changes to the policy or if it is cancelled or expires without renewal on equivalent terms.

General Definitions

The words below have special meaning and will appear in **bold** throughout Sections 1.1 and 1.2.

“**Administrator**” means either (i) the **Insurer** or; (ii) its claims handling agent which is:

Section 1.1 – ACE European Group Limited

Section 1.2 – American Express Insurance Services Europe Limited.

“**American Express Card Account**” means an American Express Corporate Card or American Express Business Travel Account issued at the request of the **Sponsoring Organisation** by American Express Services Europe Limited and billed in the United Kingdom or an American Express Business Travel Account authorised for use by a UK **Sponsoring Organisation**.

“**Beneficiary/You/Your**” means an individual whose trip has been authorised by the **Sponsoring Organisation** and charged to an **American Express Card Account**. “**Insurer**” means ACE European Group Limited, 100 Leadenhall Street, London EC3A 3BP, authorised and regulated by the Financial Services Authority with reference number 202803.

“**Our/Us/We**” means American Express Services Europe Limited.

“**Policy/Policies**” means the policy of insurance held by American Express Services Europe Limited detailed above.

“**Public Conveyance**” means an air, land or water vehicle operated under license for the transportation of fare paying passengers. This excludes hired or rental vehicles.

“**Sponsoring Organisation**” means either:

- UK corporation, partnership, association or proprietorship who is authorised to book travel to a UK issued and UK billed Corporate Card or Business Travel Account; or
- a non-UK corporation, partnership, association or proprietorship who is authorised to book travel only to a UK issued and UK billed Business Travel Account.

Important things to know for Sections 1.1 and 1.2

Law of the Policy

The **Policy** and any rights or benefits arising from it are governed by the laws of England and Wales whose courts alone shall have jurisdiction in any dispute. The **Policy** excludes the operation of the Contracts (Rights of Third Parties) Act 1999.

Claiming Benefit

- In relation to any benefit sought by **You**, **We** authorise **You**, as **Our** agent, to notify the **Insurer** (or the **Administrator**) and make a claim under the **Policy**

on **Our** behalf and to agree, receive and/or direct payment in relation to all benefits available under the **Policies**. This authority does not extend to bringing legal proceedings against the **Insurer** whether in **Your** own name or in **Our** name; such proceedings can only be commenced by **Us**. Where a claim has been rejected by the **Insurer**, **We** reserve the right to decide, in **Our** absolute discretion, whether or not to bring any such proceedings and whether or not to make any ex gratia payments to the **Beneficiary**.

- If a claim is to be made, **You** must contact the **Administrator** set out below within 30 days of the event giving rise to the claim or as soon as possible after that. For **Business Travel Accident** (Section 1.1: reference number: 51UK426648). **You** should contact: ACE European Group Limited, Ashdown House, 125 High Street, Crawley, West Sussex RH10 1DQ. Tel: +44 (0) 1293 725830. For **Travel Inconvenience** (Section 1.2: reference number: 51UK400124), **You** should contact: American Express Insurance Services Europe Limited, 3rd Floor, Amex House, Edward Street, Brighton BN88 1AH. Tel: +44 (0) 1273 668300.
FAILURE TO COMPLY WITH THE SPECIFIED TIMEFRAME MAY PUT YOUR BENEFIT IN JEOPARDY
- Submission of a claim under the **Policy** does not relinquish **You** or the **Sponsoring Organisation** from responsibility to settle any **American Express Card Account** balance in accordance with the Cardmember Agreement.
- If the **Beneficiary** or any other interested party does not comply with the obligations as shown in this document the claim may be invalid. Should the **Beneficiary** deliberately cause the event leading to the claim, commit any fraudulent act, or refuse to follow the advice given by the **Insurer** or the **Administrator**, the claim may be denied.
- Amounts paid by the **Insurer** in respect of valid claims will be credited to the **Beneficiary’s** bank account, American Express Corporate Card or paid by cheque as agreed with the **Beneficiary**.
- Any claim amount unpaid at the **Beneficiary’s** death will be paid by the **Insurer** to **Us** for the **Beneficiary’s** estate.
- The **Beneficiary** must take all reasonable steps to avoid or minimise any claim. If **You** are unhappy about the standard of service, please write to the **Administrator** for the relevant benefit at the addresses listed above. If **You** are still unhappy, please write to: Head of UK Insurance Operations, American Express Insurance Services Europe Limited, 3rd Floor, Amex House, Edward Street, Brighton BN88 1AH.

Section 1.1 Business Travel Accident Benefit

Definitions

The words below have special meaning when used in Section 1.1.

“**24 hour Business Travel Accident**” means:

- a **Bodily Injury** sustained within 30 days immediately following a **Common Carrier Trip** but prior to the commencement of a **Common Carrier Return Trip**; and
- where the entire fares for both the **Common Carrier Trip** and the **Common Carrier Return Trip** have been charged to an **American Express Card Account**, prior to any **Bodily Injury** occurring; and
- the **Bodily Injury** occurs whilst the **Beneficiary** is on a trip at the direction of the **Sponsoring Organisation** for the purpose of furthering the business of the **Sponsoring Organisation**, but shall not include everyday travel to and from work, bona fide leaves of absence, personal side trips or vacations.

“**Benefit Amount**” means the amount of money the **Insurer** will pay depending on the Loss the **Beneficiary** sustains.

“**Bodily Injury**” means injury which:

- is caused by an accident; and
- is caused solely and directly by visible violent external means; and
- results in a **Loss** directly and independently of all other causes.

“**Common Carrier Trip**” means:

- a trip by **Public Conveyance** where the entire fare has been charged to an **American Express Card Account**, prior to any **Bodily Injury** occurring; and
- a trip taken by the **Beneficiary** between a point of departure and the final destination as shown on the **Beneficiary’s** ticket.

“**Common Carrier Return Trip**” means:

- a trip by **Public Conveyance** where the entire fare has been charged to an **American Express Card Account**, prior to any **Bodily Injury** occurring; and
- a trip taken by the **Beneficiary** between a point of departure and the final destination as shown on the return or final portion of the **Beneficiary’s** ticket.

“Loss” means death or where used with reference to:

- a) hand or foot means complete and permanent loss of the use of or severance at or above wrist or ankle joint;
- b) thumb and index finger actual severance through or above the joints closest to the palm;
- c) eye means the entire, permanent and irrecoverable loss of entire sight of that eye;
- d) speech means the entire, permanent and irrecoverable loss;
- e) hearing means the entire, permanent and irrecoverable loss of hearing in both ears.

“Manual Work” means paid work with hands-on involvement in the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade as a plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind.

“Personal Trip” means a trip taken by the Beneficiary between the point of departure and the final destination as shown on the Beneficiary’s ticket. The trip may be a stand alone trip; side trip; or vacation undertaken after the start of a Common Carrier Trip and prior to a Common Carrier Return Trip. A Personal Trip is not for the purpose of furthering the business of the Sponsoring Organisation.

“Special Sports” means: Abseiling; American football; baseball; boxing; bungee-jumping; canoeing; cave diving; clay pigeon shooting; deep sea fishing; extreme sports where special equipment, training and preparation are required; fell running; flying (other than as a passenger in a licensed passenger-carrying aircraft); go-karting; hang gliding; hockey; horse jumping; horse riding; hot air ballooning; hunting and hunting on horseback; jet biking; and jet skiing; martial arts; microlighting; mountain biking off tarmac; mountaineering; motor racing of any form including speed, performance or endurance tests; parachuting; paragliding; parascending; polo; potholing; professional sports; quad biking; rock climbing; rugby; scuba diving deeper than 30 metres; skidoo; sky diving; solo canyoning; solo caving; solo diving; solo mountain climbing; steeple chasing; tour operator safari (where Beneficiary or any other tourists will be carrying guns); trekking; war games/paint ball; white water canoeing and rafting; winter sports including bob sleigh, heli-skiing, ice hockey, luge, paraskiing, skeleton, ski-jumping, ski-racing, ski stunting; yachting more than 20 nautical miles from the nearest coastline; participation in attempts or practice runs for any speed, endurance or performance records.

“Terrorism” means activities against persons, organisations or property of any nature:

1. that involves the following or preparation for the following:
 - a) use of, or threat of, force 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 system; 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.

How and when can You benefit?

1. If during a Common Carrier Trip or Common Carrier Return Trip, the Beneficiary suffers a Bodily Injury which:
 - a) occurs whilst travelling at the direction of the Sponsoring Organisation for the purpose of furthering the business of the Sponsoring Organisation, but shall not include everyday travel to and from work, bona fide leaves of absence, personal side trips or vacations; and
 - b) occurs while riding as a passenger in, boarding or alighting from or being struck by a Public Conveyance; or
 - c) occurs while going directly to or whilst on the premises of an airport for the purpose of boarding an aircraft for a Common Carrier Trip or Common Carrier Return Trip; or
 - d) occurs while on the premises of an airport immediately after alighting from an aircraft used for a Common Carrier Trip or Common Carrier Return Trip; and within 365 days of the accident date results in a Loss, the Insurer will pay the applicable Common Carrier Benefit Amount in accordance with the Benefit Schedule.

2. If during a Common Carrier Trip or Common Carrier Return Trip, the Beneficiary suffers a Bodily Injury which:
 - a) occurs whilst on a Personal Trip; and
 - b) occurs while riding as a passenger in, boarding or alighting from or being struck by a Public Conveyance; or
 - c) occurs while going directly to or whilst on the premises of an airport for the purpose of boarding an aircraft for a Common Carrier Trip or Common Carrier Return Trip; or
 - d) occurs while on the premises of an airport immediately after alighting from an aircraft used for a Common Carrier Trip or Common Carrier Return Trip; and within 365 days of the accident date results in a Loss, the Insurer will pay the applicable Personal Trip Benefit Amount in accordance with the Benefit Schedule.

Description of Loss of:	Common Carrier Benefit Amount	24 hour Business Travel Accident Benefit Amount	Personal Trip Benefit Amount
Life	£225,000	£225,000	£62,500
Both Hands or Both Feet or Sight of Both Eyes	£225,000	£225,000	£62,500
One Hand and One Foot	£225,000	£225,000	£62,500
Either Hand or Foot and Sight of One Eye	£225,000	£225,000	£62,500
Speech and Hearing	£225,000	£225,000	£62,500
Either Hand or Foot	£112,500	£112,500	£31,250
Sight of One Eye	£112,500	£112,500	£31,250
Speech or Hearing	£112,500	£112,500	£31,250
Thumb and Index Finger of the Same Hand	£56,250	£56,250	£15,625

The Personal Trip benefit is limited to officers, partners, proprietors or employees of Sponsoring Organisation, their legally married spouse, domestic partner or same sex partner living at the same address, or their dependent children under age 23.

3. If the Beneficiary suffers a 24 hour Business Travel Accident which within 365 days of the accident date results in a Loss, the Insurer will pay the applicable 24 hour Business Travel Accident Benefit Amount in accordance with the Benefit Schedule.
4. In the event of an accident on a Common Carrier Trip or Common Carrier Return Trip, which results in the disappearance, sinking or wrecking of the Public Conveyance and:
 - a) the Beneficiary is unavoidably exposed to the elements and as a result of such exposure, suffers within 365 days of the accident date a Loss; or
 - b) the Beneficiary’s body has not been found within 365 days after the date of such accident it will be presumed, subject to there being no evidence to the contrary, that the Beneficiary has deceased as a result of Bodily Injury.

Exclusions

The Insurer will not pay for any Loss caused by or resulting from:

- a) the Beneficiary’s suicide or attempted suicide regardless of mental state of health
- b) declared or undeclared war
- c) any 24 hour Business Travel Accident Loss as a result of an act of Terrorism
- d) 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
- e) participation in Special Sports
- f) participation in Manual Work
- g) service in the military, naval or air service of any country
- h) participation in any military, police or fire-fighting activity
- i) activities undertaken as an operator or crew member of any Public Conveyance
- j) flying in aircraft owned or leased by the Beneficiary’s Sponsoring Organisation
- k) flying in any aircraft which is a chartered non-scheduled licensed common carrier hired by a single organisation
- l) flying in military aircraft or any aircraft which requires special permits or waivers
- m) commission of or attempt to commit an illegal act by or on behalf of the Beneficiary or any person who has a direct or indirect financial interest in the Beneficiary’s estate

- n) taking of any drug, prescribed medication, narcotic or hallucinogen, unless as prescribed by a physician
 - o) taking of alcohol in combination with any drug or prescribed medication against medical advice
 - p) the **Beneficiary** driving any kind of vehicle while the alcohol level in their blood is higher than the legal limit of the country where the accident occurs.
- The **Insurer** will not pay more than one **Benefit Amount** in respect of a **Bodily Injury** to a **Beneficiary**, as a result of any one accident. In the event of more than one **Loss** the highest **Benefit Amount** will apply.

Documents required to support a Travel Accident Claim

1. To support any claim You need to provide:
 - a) a completed claim form; and
 - b) documents that are required to assess the Travel Accident. The **Administrator** may require that the **Beneficiary** is examined by a specialist at the **Insurer's** expense. All other information and evidence required by the **Insurer** or the **Administrator** or their agents shall be provided at the expense of the **Beneficiary** or the **Beneficiary's** personal representative.

Section 1.2 Travel Inconvenience Benefit

Definitions

The words below have special meaning when used in Section 1.2.

“**Covered Flight**” means a flight:

- a) which commences while the **Policy** is in force, on which a **Beneficiary** is booked to travel, where the entire fare has been charged to an **American Express Card Account** in advance of the scheduled departure time; and
- b) that is on an aircraft operated by an airline, licensed by the relevant authorities for scheduled air transportation; and
- c) that is a scheduled flight in accordance with such license and maintains schedules and tariffs for passenger service between named airports at specific times as published in the OAG World Airways Guide or similar publication.

“**Delayed Flight Departure and Flight Cancellation**” means the departure of a **Covered Flight** is delayed for more than 4 hours from its scheduled departure time or is cancelled, and no alternative transportation is made available to the **Beneficiary** within 4 hours of the scheduled departure time.

“**Involuntary Denial of Boarding**” means that the **Beneficiary** has checked in or attempted to check in for a **Covered Flight**, within the published check-in times and has been involuntarily denied boarding as a result of overbooking.

“**Baggage Delay**” means that the **Beneficiary's** accompanied checked in baggage is not delivered within 6 hours of the **Covered Flight's** arrival at its destination.

“**Extended Baggage Delay**” means that the **Beneficiary's** accompanied checked in baggage is not delivered within 48 hours of the **Covered Flight's** arrival at its destination point.

“**Missed Connection**” means that the **Beneficiary's** confirmed onward connecting **Covered Flight**, is missed at the transfer point:

- a) due to the late arrival of the **Beneficiary's** incoming confirmed connecting **Covered Flight**; and
- b) no alternative onward transportation is made available to the **Beneficiary** within 4 hours of the actual arrival time of the incoming **Covered Flight**.

How and when You can benefit?

1. In the event of **Delayed Flight Departure and Flight Cancellation**, the **Insurer** will pay Us to reimburse the Cardmember for American Express Card charges up to GBP 100 incurred between the scheduled and actual departure times, for restaurant meals, refreshments and hotel accommodation.
2. In the event of **Involuntary Denial of Boarding**, the **Insurer** will pay Us to reimburse the Cardmember for American Express Card charges up to GBP 100 incurred between the scheduled and actual departure times, for restaurant meals and refreshments, and hotel accommodation.
3. In the event of **Missed Connection**, the **Insurer** will pay Us to reimburse the Cardmember for American Express Card charges up to GBP 100 incurred between the scheduled and actual departure times, for restaurant meals, refreshments and hotel accommodation used.
4. In the event of **Baggage Delay or Extended Baggage Delay**, the **Insurer** will pay Us to reimburse the Cardmember for American Express Card charges incurred, at the scheduled destination, for the emergency purchase of essential clothing and toiletries prior to the return of the baggage, as follows:
 - a) **Baggage Delay** up to GBP 100
 - b) **Extended Baggage Delay** up to an additional GBP 500.

Exclusions

1. The **Insurer** will not pay for **Baggage Delay** or **Extended Baggage Delay**
 - a) on the flight returning the **Beneficiary** to their place of domicile; or
 - b) as a result of confiscation or requisition by customs or other government authority.
2. The **Insurer** will not reimburse any amounts:
 - a) not charged to an **American Express Card Account**.
 - b) for any charges for telephone calls and/or alternative travel as a result of **Delayed Flight Departure and Flight Cancellation, Missed Connection or Involuntary Denial of Boarding**; or
 - c) under **Baggage Delay or Extended Baggage Delay**; for any items purchased from Duty Free other than essential items of clothing or toiletries; or
 - d) if the **Beneficiary** fails to notify the relevant airline authorities of missing baggage at the destination point and obtain a Property Irregularity Report or fails to take reasonable measures to save or recover delayed and or lost baggage; or
 - e) for **Involuntary Denial of Boarding** where the **Beneficiary** voluntarily accepts compensation from the airline in exchange for not boarding
 - f) if the **Beneficiary** does not obtain proof regarding the **Delayed Flight Departure and Flight Cancellation, or Missed Connection or Involuntary Denial of Boarding**
 - g) activities undertaken as an operator or crew member of any **Public Conveyance**.

Documents required to support a Travel Inconvenience Claim

1. To support any claim You need to provide:
 - a) a copy of the **Covered Flight** ticket; and
 - b) itinerary schedule verifying the relevant **Covered Flight** ticket was charged to **Your American Express Card Account**; and
 - c) written confirmation of the **Delayed Flight Departure and Flight Cancellation, Missed Connection, or Involuntary Denial of Boarding** from the airline; and
 - d) in respect of **Baggage Delay or Extended Baggage Delay**, the Property Irregularity Report obtained from the airline; and
 - e) the appropriate American Express Card receipts for all expenses; and
 - f) the completed claim form.
2. Departure times, transfer and destination points will be established by reference to the **Beneficiary's** **Covered Flight** ticket.
3. All information and evidence required by the **Insurer** or the **Administrator's** agents shall be provided at the expense of the **Beneficiary** or the **Beneficiary's** personal representative.

Summary of Baggage and Personal Possessions Benefits

This document is not a contract of insurance but summarises an insurance policy held by American Express Services Europe Limited which provides insurance benefits and coverage for the benefit of (and in trust for) American Express Corporate Cardmembers and individuals booked to a Business Travel Account (“**BTA Travellers**”).

This policy is underwritten by Underwriting Members of Lloyd's of London under policy number N9B50993.

The policy provides insurance coverage for the benefit of American Express Corporate Cardmembers and BTA Travellers. The policy is held by American Express Services Europe Limited of Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX which is the only policyholder and only it has direct rights under the contract of insurance against the insurer. These rights are held for the benefit of American Express Corporate Cardmembers and BTA Travellers; it does not give Cardmembers or BTA Travellers direct rights under the policy. This document summarises the benefits available under the policy of insurance held by American Express Services Europe Limited for the benefit of American Express Corporate Cardmembers and BTA Travellers. Strict compliance with our policy's terms and conditions is required if you are to receive a benefit. Under the Financial Services Authority's Insurance Conduct of Business rules, Cardmembers and BTA Travellers will not be customers of Lloyd's of London or of American Express Services Europe Limited. The provision of these benefits to Cardmembers and BTA Travellers falls outside regulation by the Financial Services Authority.

Eligibility

The benefits summarised in this document are dependent upon the use of the American Express Corporate Card or Business Travel Account. American Express Services Europe Limited will give you notice if there are any material changes to the policy or if it is cancelled or expires without renewal on equivalent terms.

General Definitions

The words below have special meaning and will appear in **bold** throughout.

“**Administrator**” means the **Insurer** or its claims handling agent which is Crawford & Company.

“**American Express Card Account**” means an American Express Corporate Card or American Express Business Travel Account issued at the request of the **Sponsoring Organisation** by American Express Services Europe Limited and billed in the United Kingdom or an American Express Business Travel Account authorised for use by a UK **Sponsoring Organisation**.

“**Beneficiary/You/Your**” means an individual whose trip has been authorised by the **Sponsoring Organisation** and charged to an **American Express Card Account**.

“**Country of Residence**” means the **Beneficiary’s** country of official residence (to be substantiated by a residence visa, carte de sejour, or other official document).

“**Covered Trip**” shall mean a trip:

- a) which commences anywhere in the world, but to a destination outside the **Beneficiary’s Country of Residence**; and
- b) for which the entire costs of a **Public Conveyance** have been charged to the **American Express Card Account**.

“**Home**” means the principal address of the **Beneficiary’s** residence in the **Country of Residence**.

“**Insurer**” means various Underwriting Members of Lloyd’s of London, Lloyd’s Building, 1 Lime Street, London EC3M 7DQ, authorised and regulated by the Financial Services Authority with registration number 202761.

“**Our/Us/We**” means American Express Services Europe Limited.

“**Pair or Set**” means a number of items of **Personal Baggage or Possessions** associated as being similar or complementary or used together.

“**Personal Baggage or Possessions**” means items usually carried or worn by travellers, taken on or purchased on a **Covered Trip** by the **Beneficiary** for their individual use during a trip, subject to the exclusions and limitations contained herein.

“**Policy/Policies**” means the policy of insurance held by American Express Services Europe Limited, as detailed above.

“**Public Conveyance**” means an air, land or water vehicle operated under license for the transportation of fare paying passengers. This excludes hired or rental vehicles.

“**Sponsoring Organisation**” means either a:

- a) UK corporation, partnership, association or proprietorship who is authorised to book travel to a UK issued and UK billed Corporate Card or Business Travel Account; or
- b) a non-UK corporation, partnership, association or proprietorship who is authorised to book travel only to a UK issued and UK billed Business Travel Account.

Important things to know

Law of the Policy

The **Policy** and any rights or benefits arising from it are governed by the laws of England and Wales whose courts alone shall have jurisdiction in any dispute. The **Policy** excludes the operation of the Contracts (Rights of Third Parties) Act 1999.

Claiming Benefits

1. In relation to any benefit sought by **You**, **We** authorise **You**, as **Our** agent, to notify the **Administrator** and make a claim under the **Policy** on **Our** behalf and to agree, receive and/or direct payment in relation to all benefits available under the **Policies**. This authority does not extend to bringing legal proceedings against the **Insurer** whether in **Your** own name or in **Our** name; such proceedings can only be commenced by **Us**. Where a claim has been rejected by the **Insurer**, **We** reserve the right to decide, in **Our** absolute discretion, whether or not to bring any such proceedings and whether or not to make any ex gratia payments to the **Beneficiary**.
2. If a claim is to be made **You** must contact the **Administrator** as soon as possible but in any event within 30 days of the return **Home**. When the **Beneficiary** makes a claim, they will receive a claim form, which shall be returned within 30 days of receipt of the claim form. For **Baggage or Personal Possessions** claims please contact Crawford & Company, 12th Floor, Centre

Tower, Whitgift Centre, Croydon, Surrey CR0 0XB. Tel: +44 (0) 870 243 0480.
FAILURE TO COMPLY WITH THE SPECIFIED TIMEFRAME MAY PUT YOUR BENEFIT IN JEOPARDY

3. Amounts paid by the **Insurer** in respect of valid claims will be credited to the **Beneficiary’s** bank account or paid by cheque as agreed with the **Beneficiary**.
4. If the **Beneficiary** or any other interested party does not comply with the obligations as shown in this Summary of Benefits the **Beneficiary’s** claim may be invalid. Should the **Beneficiary** deliberately cause the event leading to the claim, commit any fraudulent act, or refuse to follow the advice given by the **Administrator**, the claim may be denied.
5. The **Insurer** will only pay to the extent that the loss or damage is not covered by any existing insurance.
6. The **Beneficiary** must take all normal precautions to secure the safety of their **Personal Baggage or Possessions**.
7. The **Beneficiary** must take all reasonable steps to avoid or minimise any claim.
8. The **Insurer** may at any time pay the full liability under the **Policy** after which no further liability shall attach to the **Insurer** in any respect or as a consequence of such action.
9. The **Beneficiary** shall take all practical steps to recover any article lost or stolen and to identify and ensure the prosecution of any guilty person(s). The **Administrator** may at any time at the **Insurer’s** expense and without prejudice to any issue under the **Policy** take such action as deemed fit for the recovery of the property lost or stated to be lost.
10. The **Beneficiary** will need to transfer to the **Insurer**, on the **Administrator’s** request and at their expense, any damaged item, and assign the legal rights to recover from the party responsible up to the amount the **Insurer** has paid. If **You** are unhappy about the standard of service, please write to the **Administrator** for the relevant benefit at the addresses listed on previous page. If **You** are still unhappy, please write to: **Head of UK Insurance Operations, American Express Insurance Services Europe Limited, 3rd Floor, Amex House, Edward Street, Brighton BN88 1AH.**

How and when can You benefit?

1. Coverage begins on a 24 hour basis from the time of leaving **Home** or at the time charges for the **Covered Trip** have been made to the **American Express Card Account**, whichever is the later, and ends at the time of return **Home**.
2. If, in the course of the **Covered Trip**, the **Personal Baggage or Possessions** of the **Beneficiary** are stolen, lost or damaged, the **Insurer** will pay the cost of replacing the items as new, after deducting an amount for wear and tear, up to a maximum sum of GBP 3,500 per **Covered Trip**, subject to a maximum of GBP 480 for any one article or **Pair or Set** of articles.
3. Jewellery, watches and the **Beneficiary’s** own ski equipment shall be subject collectively to a maximum sum of GBP 480 per **Covered Trip**.
4. If the item can be repaired economically, the **Insurer** will pay the cost of repair only.

Exclusions

The **Insurer** will not pay for:

1. The first GBP 95 of each and every claim and each and every occurrence, in respect of each and every **Beneficiary**.
2. Any **Personal Baggage or Possessions** loaned, hired or entrusted to the **Beneficiary**.
3. Theft from unattended motor vehicles.
4. Any loss not reported to the local police at the vicinity of the loss within 24 hours of discovery of such loss.
5. Any loss or damage to **Personal Baggage or Possessions** whilst in transit, which is not notified immediately to the **Public Conveyance** operator.
6. Claims where the police report or **Public Conveyance** operator’s report is not produced to the **Administrator**.
7. Claims in excess of GBP 480 for: any one article, any **Pair or Set** of articles, in total in respect of jewellery, watches, photographic equipment and owned ski equipment.
8. Loss of any item whilst in a public place and not under the supervision of the **Beneficiary**.
9. Loss or damage resulting from electrical or mechanical breakdown, wear and tear, moth or vermin, denting or scratching or any process of dyeing or cleaning.
10. Loss or damage arising from confiscation or detention by Customs or other lawful officials and authorities.
11. Loss or damage in respect of hired property or equipment, contact or corneal lenses, dentures, bonds, securities, money, travellers cheques, stamps or

documents of any kind, musical instruments, typewriters, glass, china, antiques, pictures, sports gear whilst in use, pedal cycles, hearing aids, samples or merchandise, computers and computer related equipment, personal organisers, portable telephones, televisions, CD players, vehicles or accessories, boats and/or ancillary equipment.

12. Damage to fragile or brittle articles unless by fire or resulting from an accident to a sea-going vessel, aircraft or vehicle.
13. Any wilful act or negligence of the **Beneficiary**.
14. Loss or damage caused by war, invasion, act of foreign power, hostilities (whether war be declared or not), civil war, riots (meaning tumultuous disturbance of the peace by a group of persons whether national or local, gravely threatening the social peace and order of the area), or rebellion, including terrorism, revolution, insurrection, military or the usurped power, or taking part in civil commotion or riot of any kind.
15. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising directly or indirectly caused by or contributed to by:
 - i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any other nuclear waste or from the combustion of nuclear fuel; or
 - ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

[Documents required to support a Baggage and Personal Possessions claim](#)

1. To support any claim the **Beneficiary** needs to provide:
 - a) a written statement substantiating the claim, together with all certificates, information, evidence and receipts required by the **Administrator** at the expense of the **Beneficiary**
 - b) a receipt for the purchase of the original goods
 - c) a police report or a report from the **Public Conveyance** operator (as appropriate) for loss or theft claims.