

## **Business Travel Accident Insurance**

### Description of Coverage

\$500,000 Common Carrier Coverage for Business Travel  
\$350,000 24 hours/30 days Coverage for Business Travel  
\$250,000 Coverage for Personal Travel

Provided to American Express Travel Related Services, Inc.  
Platinum Corporate Cardmembers

### **Covered Persons**

All American Express Corporate Cardmembers whose Corporate Cards are issued through or by an agent of American Express Travel Related Services, Inc. ("American Express") who are officers, partners, proprietors or employees of Sponsoring Organizations, and whose Corporate Card accounts are in good standing, will be automatically insured against accidental loss of life, limb or sight, speech or hearing while on a covered trip.

In addition, officers, partners, proprietors, employees, consultants or employment candidates authorized by a Sponsoring Organization (an "Authorized Traveler") are considered Covered Persons provided that his/her covered Transportation Costs are charged to that Sponsoring Organization's Corporate Card account. The spouse/Domestic Partner and unmarried Dependent Children of Covered Persons are also insured under this plan. Unmarried Dependent Child(ren) means children who are primarily dependent upon the insured for maintenance and support and who are under the age of 19 and reside with the insured, beyond the age of 19 who are permanently mentally or physically challenged and incapable of self support, or up to the age of 25 if classified as a full-time student at an institute of higher learning.

"Corporate Card", "Corporate Cardmember", "Corporate Card account", or "Card", shall refer to the American Express Corporate Card or Account issued which account number beginning with 37879 or 37904. "Sponsoring Organization" as used herein means the corporation, partnership, association, proprietorship or any parent, subsidiary or affiliates thereof, which employs the Corporate Cardmember and participates in the Corporate Card program offered by American Express.

It is not necessary to notify American Express Travel Related Services, Inc., or the Company when tickets are purchased.

### **Common Carrier Covered Trip and Scope of Coverage**

Common Carrier Cover is the benefit amount payable if the Cardmember sustains bodily injury (dismemberment) or death as a result of an accident which takes place while riding as a passenger in, boarding or alighting from a common carrier transportation when the entire fare have been charged to the Corporate Card. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire (excludes rental cars, taxis and hired cars).

### **24 hour/ 30 day Coverage Covered Trip and Scope of Coverage**

24 hour door to door /30 day cover is the benefit amount payable if the Cardmember sustains bodily injury (dismemberment) or death as a result of an accident which takes place at any time during a business trip of no more than 30 days duration. The coverage is in effect during the 30 day maximum period and covers activities done by the Cardmember and transportations taken (includes taxis, rental cars, hired or private cars) The cover is only effective if the Cardmember has charged their initial transportation costs (common carrier) to the Corporate Card.

If the total passenger fare has been charged to the American Express Corporate Card account prior to departure for the airport, terminal or station, coverage begins upon departure from the Cardmember's residence or place of regular employment, whichever occurs last, directly to the airport, terminal or station. If the total of the passenger fare has not been charged prior to arrival at the airport, terminal or station, coverage begins at the time the travel passenger fare is charged to the American Express Corporate Card account. Coverage lasts for a maximum period of 30 days and ends upon return to the Cardmember's residence or place of regular employment, whichever occurs first. For Covered Trips more than thirty (30) days in length, coverage: a) remains in effects until 12.01am on the 31st day of the Covered Trip; and b) will be reactivated when the Cardmember begins the Return Trip. Return Trip means the return from a bona fide business trip after 30 consecutive days to Cardmember's residence or place of regular employment, whichever occurs first.

The spouse/Domestic Partner and Dependent Children of Covered Persons are insured if (a) traveling with the Covered Person on the business and at the request and expense of the Sponsoring Organization and (b) separate covered transportation costs are charged for them to the Sponsoring Organization's Corporate Card.

## **Business Trips**

Business Trip means while on assignment by or at the direction of the employer for the purpose of furthering the business of the Cardmember's employer. It shall not include everyday travel to and from work, bona fide leaves of absence, personal side trips, vacations or incidental work done for the Sponsoring Organization during these times.

## **Personal Trips**

Personal trip means a trip between the point of departure and final destination as shown on the Covered Person's ticket or verification that is taken not while on a Business Trip. Personal Trips are covered solely by the Common Carrier coverage, meaning they are only covered while boarding, riding in or exiting a Common Carrier provided that the passenger fare(s), less redeemable certificates, vouchers, coupons or frequent flier miles has been charged for them to the American Express Corporate Card Account.

The spouse/Domestic Partner and dependent children of Covered Persons are insured if the transportation costs for them for a covered Personal Trip are charged to the Sponsoring Organization's Corporate Card Account.

## **The Cost**

This travel insurance plan is provided at no additional cost to eligible American Express Corporate Card Cardmembers of American Express. American Express pays the Cardmember's premium.

## **Beneficiary**

The Loss of Life benefit will be paid to the beneficiary designated by the Cardmember. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) Cardmember's spouse/Domestic Partner, b) Cardmember's children, c) Cardmember's parents, d) Cardmember's brothers and sisters, e) Cardmember's estate. All other indemnities will be paid to the Cardmember. All requests for change in beneficiary must be made in writing on a form satisfactory to American Express and must be filed with American Express.

## **Benefits**

The full Benefit Amount is payable for accidental loss of life, two or more members, and or sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, or sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the cost of the passenger fare is charged to an American Express Corporate Card account. The loss must occur within one year of the accident.

The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident.

## **Exclusions**

This insurance does not cover loss resulting from: 1) Cardmember's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self inflicted injuries; 3) declared or undeclared war (war does not include acts of terrorism); 4) Cardmember being in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passenger who temporarily performs pilot or crew functions in a life threatening emergency; 5) intoxication, as defined by laws of the jurisdiction where the loss occurred, or under the influence of any narcotic unless taken on the advice of a Physician and used in accordance with the prescription; 6) commission or attempted commission of any illegal act including but not limited to any felony; 7) Other activities\*.

## **Effective Date**

This insurance is effective 1/15/06 and will cease on the date the Master Policy BDA-002 is terminated or on the date the American Express Corporate Card account ceases to be in good standing, whichever occurs first.

The benefits described herein are subject to all of the terms and conditions of the Blanket Master Group Policy BDA-002. This Description of Coverage replaces any prior Description of Coverage that may have been furnished in connection with Business Travel Accident Insurance.

For questions about coverage, change in beneficiary or other inquiries, please contact American Express at the customer service department.

As a handy reference guide, please read this and keep it in a safe place with other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master policy on file with the Policyholder: American Express Travel Related Services, Inc. If this plan does not conform to state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Plan Underwritten By ACE Insurance Company

\* Request the complete list for more information