Coverage for American Express Platinum Corporate Cards

AXA ASSISTANCE

Description of the Services

Platinum Concierge Services

Concierge service included but are not limited to the following services:

- Concierge Information Services
  Concierge service will assist Program members with information such as dinning, entertainment, and shopping and major events in metropolitan areas.

- Restaurant Referrals and Reservations
  Concierge service will assist Program members with information on restaurants such as location, type of cuisine, hours of operation, attire required, pricing range, general menu options, etc.

- General Arrangements
  Concierge service will assist Program members in making the following arrangements: Luxury rental information and arrangements such as houseboats, villas, charter planes

- Information & Referrals to Local City Events and Attractions
  Concierge service will provide Program members information on events and local attractions such as concerts, theater and sporting events.

- Entertainment Arrangements
  If information is not enough, Concierge service can assist with Tickets arrangements for opera, ballet, theater, concerts, sporting events, museums, restaurant reservations and pre-paid dinning arrangements.

- Business Services
  While Program members are traveling, Concierge service can help by providing: Emergency interpretation or referrals to translators, Business equipment rental (computer, cellular phone, etc.), essential cultural information such as Protocol and Etiquette.

- Golf Course Referrals
  Concierge service will provide information and referrals to public and semi-private golf courses in major cities where Program members are traveling.

- Leisure Activity Information and Assistance
  Recreational sports information, referrals to health and fitness clubs, tours and sightseeing.

- Service Assistance
  Concierge service can assist Program members in getting referrals to any type of business they have in mind, including but not limited to: housecleaners, dog walkers, babysitters, repair shops.

- Gift Services
  Floral arrangements, balloons, gifts baskets and packages can be arranged as well as unique gift ideas specific to the customers needs.

- Hard To Find Items

Location of hard to find items: out of print books, art objects, and specialty items.

Concierge services are not limited to the above categories. Some examples of services being fulfilled successfully for some of our Concierge clients include:

- Personalized Shopping
- Restaurant Reservations
- Catering
- Tee Times & Golfing Partners
- Courier Services
- Marriage Proposal Settings
- Corporate & Special Event Planning
- Temporary Office & Staffing
- Hot Air Balloon Rides
- Personal Trainers
- Get Away Weekends
- Floral Services
- Exotic Automobile Rentals
- Comedians & Magicians
- Limousines & Car Service
- Chartered Aircraft, Yachts & Helicopters
- Destination Management Services
- Corporate Gifts & Delivery
- Household Service Referrals
- Spa & Gym Arrangements
- Grocery Delivery
- Relocation Services
- Meeting and Event Planning
- Local Entertainment
- Relocation Services
- Celebrity Bookings
- Musicians
- Specialty Gift & Delivery
- Information Research
- Interpreters & Translators
- Meet & Greet Services
- Romantic Dinners
- Tour Planning Assistance
- Leisure Activity Packages
- Gift Ideas
- Meal Delivery
- Party Planning
- Vacation Planning
- Product Comparison

EMERGENCY MEDICAL SERVICES

Medical Referrals: AXA will provide, to the Card member, referrals to preferred providers including primary care physicians, clinics and hospitals. Primary care physicians are defined as referrals to the following: general & family practitioners, internists, ophthalmologists, obstetricians/ gynecologists, orthopedists, and pediatricians. The Card member will be given the name, address, telephone number, office hours, and if applicable, language(s) spoken by the provider. The nature of the situation, location of the caller, and time of the day will influence whether a referral is made to an individual provider or to a hospital/emergency care facility.

Dental Referrals: AXA will provide referrals to dentists and facilities that provide emergency dental care in accordance with the established selection criteria. If a request is received for dental referrals in any area of the world in which AXA does not recommend seeking dental treatment, the Card member will be so informed. If appropriate, the Card member will be provided with referrals to physicians or hospitals for pain control.

Medical Case Monitoring: In the event of a serious emergency during travel, AXA will perform medical monitoring on a real-time basis during the term of the patient's hospitalization. Our staff physicians will establish contact with local attending medical personnel in order to monitor the patient's treatment, the quality of the local medical staff. The AXA team of specialized Assistance Coordinators will update all necessary parties (patient, family member or designated contact) in order to provide progress reports and peace of mind during this difficult time.

Dispatch of Physicians: For the convenience of the Card member, AXA may make arrangements for a general practice physician to consult the Card member's hotel or current location while traveling. Although AXA will make every effort, this service is not available in all states and countries. If a physician can not be dispatched, other arrangements will be made by AXA and options will be offered to the Card member.

EMERGENCY TRAVEL ASSISTANCE SERVICES

Baggage Retrieval: If the Card member loses baggage that was checked and in the possession of a commercial carrier, AXA will utilize all reasonable means to track down the missing luggage and to update the Card member.

Emergency Message Relay: AXA will transfer urgent messages to the Card member's family member in the home country in emergency situations.

Legal Assistance: If an Card member is involved in an accident while overseas and needs legal defense, AXA will advance legal and bail fees up to an aggregate per trip of US$10,000 or its equivalent in local currency. All funds advanced by AXA will be automatically charged to the Card member's American Express account.

Legal Referrals: AXA will also use reasonable efforts to provide an Card member with the names, addresses, and telephone numbers of lawyers in the area in which the Card member is traveling in case of a car accident, traffic violations and other civil offences. However, the selection of and the expenses associated with a particular attorney are the Card member's responsibility.

MEMBERSHIP COVERAGE:

Emergency Medical Expenses: The maximum amount of eligible emergency medical services payable per Card member per covered incidence are: US$40,000.

Prescriptions: AXA shall reimburse the Card member to a maximum amount of US$ 1,000 per covered trip, or its equivalent in local currency per trip, for out-of-pocket prescription expenses relating to a covered illness or covered accident.

Emergency Dental Treatment: Emergency dental treatment is available to the Card member up to a maximum amount of: US$1000 or its equivalent in local currency per covered trip in accordance with the provisions detailed in this document.

Emergency Medical Evacuation: If AXA's designated physician determines that the Card member must be transported to another medical facility to receive medical care, then AXA will arrange and pay for the transfer. AXA's designated physician will make the final decision regarding the date, time and means used to transport the Card member. The medical evacuation maximum amount is limited to an aggregate of US$100,000 per Card member per year. If upon completion of emergency medical treatment at the local facility it is medically necessary to transport the Card member to his or hers country of permanent residence, AXA will make all arrangements and cover the cost of the transport.

Lost Baggage: In the event that the Card member's checked baggage is lost by a common carrier and AXA is not able to recover it, AXA will proceed to reimburse the Card member provided that the following conditions are met:

i. That an initial claim has been filed with the common carrier and AXA's Coverage is in excess to reimbursement by the carrier.

ii. That the entire piece of luggage is missing.

iii. That the luggage had been checked onto the same flight, bus, train or cruise ship as the Card member and that a formal loss declaration has been filed with the common carrier. This form should include the flight number, vessel number or bill of lading and baggage check. AXA will verify the validity of all documentation.

iv. That the baggage was lost during the time it was formally entrusted to the commercial carrier for transport and the moment the Card member went to retrieve it at the baggage claim. Compensation is limited to US$60 per kilo up to a maximum of US$1,200 per Card member per covered trip. Payment may never exceed the declared value of the loss.

Medical Assistance: Medical Assistance is coordinated through AXA's designated medical personnel, in consultation with local attending physicians. At-home visits may be arranged, as dictated by the circumstances and the resources available in each country.

Hospitalization: Coordination of arrangements for a Card member's hospitalization in the most adequate medical facility, or in a hospital closer to the Card member's residence, as deemed necessary by AXA designated medical personnel.

Surgical intervention: Coordination of arrangements for surgery when deemed necessary by AXA's designated medical personnel and/or its representatives in consultation with the Card member's local treating physician.

Intensive Therapy or Coronary Care: These services may be arranged when deemed necessary by AXA's designated medical personnel in conjunction with the local treating physician.

Additional Services: Radiology, special examinations, tests ordered by AXA, its designated agents, or its designated medical personnel.