

American Express® Corporate Card Programme

Business Travel Inconvenience Insurance – Terms & Conditions

Description of Coverage

This Description of Coverage describes the benefits, terms and conditions of this Policy no 53NE021974 which provides business travel inconvenience benefits. The Dutch branch of American Express Europe S.A. is the policy holder of the Group Insurance policy and the underwriter is Chubb European Group SE. The claim handling will be carried out by AXA.

Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE has fully paid share capital of €896,176,662 and is supervised by the Autorité de contrôle prudentiel et de résolution (ACPR) 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09.

Chubb European Group SE, Netherlands Branch, Marten Meesweg 8-10, 3068 AV Rotterdam, is registered at the Dutch chamber of commerce under number 24353249. In the Netherlands, it falls under the conduct of business rules of the Authority Financial Markets (AFM).

Insured Person

Insured persons are all Corporate Cardmembers whose Corporate Cards are issued by American Express Europe S.A. Its subsidiaries, affiliates and licencees (American Express), as long as the Card is applied for at American Express in the Netherlands and who are officers, partners, proprietors or employees of Sponsoring Organisations and whose Card Accounts are in good standing, while taking a trip on a Scheduled Flight the entire fare for travel on such flight having been charged to an American Express Card Account in advance of the scheduled departure time.

Scheduled Flights

'Scheduled Flight' means a flight in an aircraft operated by an air carrier, provided that:

1. Such air carrier holds a certificate, licence or similar authorisation for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered, and in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.
2. Such flight is regularly and continually flown on routes and at times as published in the ABC World Airways Guide amended from time to time.
3. Departure times, transfer and destination points will be established in reference to the Insured Person's Scheduled Flight ticket.

Cover

1. Delayed Flight Departure, Flight Cancellation or Denied Boarding.

If departure of an Insured Person's confirmed flight from any airport is delayed for four hours or more, or cancelled, or the Insured Person is denied boarding of the aircraft due to overbooking, and no alternative transportation is made available to the Insured Person within four hours of the scheduled departure time of such flight, the Company will indemnify the Insured Person for American Express Corporate Card charges incurred in respect of restaurant meals or refreshments up to €175 providing such charges are incurred during the period of inconvenience.

2. Missed Connections

If the Insured Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to the later arrival of the Insured's incoming confirmed connecting Scheduled Flight and no alternative onward transportation is made available to the Insured Person within four hours of the actual arrival time of his or her incoming flight the Company will indemnify the Insured Person for American Express Corporate Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments, up to €175 providing such charges are incurred during the period of inconvenience.

3. Luggage Delay

If the Insured Person's accompanied checked-in luggage is not delivered to him or her within six hours of the Insured Person's arrival time at the scheduled destination point of his or her flight, the Company will indemnify the Insured Person for American Express Corporate Card charges incurred at such scheduled destination in respect of the emergency purchase prior to the return of such luggage, of essential clothing and requisites up to €175.

4. Luggage Loss

If the Insured Person's accompanied checked-in luggage is not delivered to him or her within 48 hours of the Insured Person's arrival at the scheduled destination point of his or her flight, such luggage will be assumed to be permanently lost and the Company will indemnify the Insured Person for American Express Corporate Card charges incurred within four days of his or her arrival time at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to €875 providing such charges are incurred prior to the return of the luggage.

Exclusions

This insurance does not cover any loss or expense caused by or resulting from:

1. declared or undeclared war or any act thereof;
2. confiscation or requisition by Customs or other government authority;
3. any illegal act by or on behalf of the Insured Person;
4. the Insured Person serving as an operator or crewmember of any aircraft;
5. failure to take reasonable measures to save or recover lost luggage;
6. failure to notify relevant airline authorities of missing luggage at the destination point and obtain a 'Property Irregularity Report';
7. an airline staff, aircrew, baggage handlers or air traffic controllers strike or industrial action;
8. any expense or purchase not billed to an American Express Corporate Card;
9. any lost or delayed baggage on flight(s) returning the Insured Persons to their place of residence.

Claims

1. Written notice must be given as soon as possible of any occurrence likely to result in a claim and in any event within 30 days of completion of the Covered Trip. To obtain a claim form and to address all claims and correspondence relating to the Insurance, please contact: American Express Customer service: tel. +31 (0)20 - 504 8700 or AXA directly: tel. +31 (0)20 - 709 1072
2. All information and evidence required by the Company or its agents shall be furnished at the expense of the Insured Person or his or her personal representative and shall be in such form and of such nature as the Company may prescribe.
3. The following information must be supplied in support of any claim:
 - a) the Record of Charge form verifying that the relevant flight ticket(s) were charged to an American Express Card Account;
 - b) in respect of loss or delayed luggage, the 'Property Irregularity Report' obtained from the airline;
 - c) full details of the flight (flight numbers, departure airport, destination, scheduled times, etc);
 - d) full details of the delay or loss incurred;
 - e) full details of expenses for which reimbursement is claimed, together with copies of the Record of Charge forms.
4. Benefit payable under this occurrence in respect of valid claims will be credited to the Insured Person's American Express Corporate Card Account.

Indemnity Limitations

Duplicate or multiple American Express Cards shall not obligate the Company in excess of the limits stated herein for expenses incurred by any one individual Insured Person as a result of any one incident covered under the Master Policy.

Termination

The insurance cover provided for any individual Corporate Cardmember will terminate as of the date he or she ceases to be an eligible Corporate Cardmember or the date of termination of the Master Policy, whichever is earlier.

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American Express Europe S.A. has its registered office at Avenida Partenón 12-14, 28042, Madrid, Spain. It is registered in Spain with fiscal identification number A-82628041.