YOUR TRAVEL PROTECTION BENEFITS

This is the **PURPLE SECTION** of Your Travel Protection Benefits document. You should refer to this section if you applied for your card:

a) on the American Express website;
b) in response to mail or an email from American Express; or
c) through a company in a country within the European Economic Area (EEA)*.

* Countries within the EEA are:

<table>
<thead>
<tr>
<th>Austria</th>
<th>Greece</th>
<th>Netherlands</th>
</tr>
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<tbody>
<tr>
<td>Belgium</td>
<td>Hungary</td>
<td>Norway</td>
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<tr>
<td>Bulgaria</td>
<td>Iceland</td>
<td>Poland</td>
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<td>Cyprus</td>
<td>Ireland</td>
<td>Portugal</td>
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<td>Czech Republic</td>
<td>Italy</td>
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<td>Denmark</td>
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<td>Estonia</td>
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<td>Finland</td>
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<td>France</td>
<td>Luxembourg</td>
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<tr>
<td>Germany</td>
<td>Malta</td>
<td>United Kingdom</td>
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</tbody>
</table>

Correct as at time of printing (September 2013).

Otherwise, if you applied for your card through a company in a country outside the EEA*, please refer to the **BLUE HEADED** section for your travel protection benefit details.

The travel protection benefits provided are the same under the two sections, however, the basis on which we provide them is different.
YOUR TRAVEL PROTECTION BENEFITS
FOR THE AMERICAN EXPRESS®
INTERNATIONAL CURRENCY
CORPORATE CARD

(OBTAINED IN EUROPEAN ECONOMIC AREA)

Use this section with PURPLE HEADED PAGES for details of your travel protection benefits if your company is based within the European Economic Area (EEA).

Otherwise, if your company is based outside the European Economic Area (EEA), please refer to the section with blue headed pages for details of your travel protection benefits. (The purple headed pages are not relevant to your travel protection benefits.)

The travel protection benefits provided are the same under the two sections, however, the basis on which we provide them is different.

Contains:

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

2. Policy Terms and Conditions
KEY INFORMATION

(i) Policy Summary

IMPORTANT INFORMATION

This Policy Summary contains some important facts about the insurance (travel protection benefits) provided with the American Express® International Currency Corporate Card (the “Card”). It does not contain the full Policy Terms and Conditions and it is important that these are read to ensure full understanding of the cover provided. Full Policy Terms and Conditions are provided with your Card and can also be found on the American Express website.

The insurance is provided under group insurance policies that American Express Services Europe Limited holds for the benefit of its Cardmembers. There is no additional charge or premium for this insurance. The insurer that underwrites the relevant policy is:

• For Travel Inconvenience and Business Travel Accident cover - ACE European Group Limited (company number 1112892), ACE Building, 100 Leadenhall Street, London EC3A 3BP, United Kingdom, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority with registration number 202803 (“ACE”).

In this Policy Summary we use the term “Insurer” when we refer to ACE.

ELIGIBILITY

The benefits described in this Policy Summary 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 Card account having been used to purchase the travel tickets for the relevant trip.

The insurance benefits outlined in this Policy Summary may be varied, withdrawn or cancelled in certain circumstances in accordance with the Policy Terms and Conditions. In the event of any material change, American Express will give you or your company at least 60 days’ written notice.

DURATION OF COVER

You are entitled to be covered by the insurance benefits for Business Trips (and certain Personal Trips) as described
below and as defined in the Policy Terms and Conditions, which have been charged to the Card account:

a) provided that you continue to fulfil the eligibility criteria (as set out above);

b) provided that the insurance benefits, account or Card have not been withdrawn or cancelled by notice to you or your company; and

c) for the applicable time periods, as indicated in the Policy Terms and Conditions.

**TYPES OF TRIPS COVERED**

Insurance cover is provided for the following types of trip:

a) Business Trips, meaning trips taken for the purpose of furthering the business of your company, which have been authorised by your company and charged to the account; and

b) Personal Trips, meaning trips which do not further the business of your company but which are either taken in the course of a Business Trip or which are trips taken as a reward presented or endorsed by your company and charged to the account.

In each case, the Business Trip or Personal Trip must have been taken by a land, air, river or sea-going vehicle which is commercially licensed to transport fare paying passengers (defined as a “Public Vehicle” in the Policy Terms and Conditions).

**SUMMARY OF COVER**

Travel Inconvenience insurance cover is provided for the Cardmember only.

Business Travel Accident insurance cover is provided for the Cardmember, and also for any other permanent employee of your company whose Business Trip and (if applicable) Personal Trip has been charged to the Card with the prior authorisation of your company. Please note that with Business Travel Accident, different cover and benefit amounts apply to a Personal Trip from those applicable to a Business Trip.

All benefits are dependent on the Card account having been used to purchase the travel tickets for the relevant trip, whether a Business Trip or a Personal Trip.

**BENEFIT LIMITS**

All benefit limits in this document are shown in US dollars and Euros. US dollar limits apply only to American Express
International Currency Corporate Cardmembers whose account is billed in US dollars and all approved benefit payments will be made in US dollars subject to these limits. Euro limits apply only to American Express International Currency Corporate Cardmembers whose account is billed in Euros and all approved benefit payments will be made in Euros subject to these limits.

**TRAVEL INCONVENIENCE AND BUSINESS TRAVEL ACCIDENT**

The following table sets out the benefits payable under Travel Inconvenience and Business Travel Accident cover.

<table>
<thead>
<tr>
<th>Cover, subject to Policy Terms and Conditions, per claim</th>
<th>Key Exclusions &amp; Limitations</th>
<th>Policy Terms and Conditions Section Number</th>
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</thead>
<tbody>
<tr>
<td>TRAVEL INCONVENIENCE</td>
<td>KEY EXCLUSIONS &amp; LIMITATIONS</td>
<td>1</td>
</tr>
<tr>
<td>Applies to Cardmember only.</td>
<td>• All items must be purchased using the Card</td>
<td></td>
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<tr>
<td>• Necessary expenses up to US$/€150 for flight delay, flight cancellation, overbooking or missed connection which causes a delay of 4 hours or more</td>
<td>• Costs where a transport operator has offered an alternative</td>
<td></td>
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<tr>
<td>• Essential expenses up to US$/€150 for baggage delayed by airline for 6 hours or more</td>
<td>• Baggage delay on the final leg of a Business Trip, or of a Personal Trip which does not form part of a Business Trip</td>
<td></td>
</tr>
<tr>
<td>• Expenses up to an additional US$/€750 for extended baggage delay by airline if baggage does not arrive within 48 hours of arrival</td>
<td>• Purchases made after baggage has been returned</td>
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<tr>
<td></td>
<td>• Costs which are recoverable from any other source</td>
<td></td>
</tr>
<tr>
<td>Cover, subject to Policy Terms and Conditions, per claim</td>
<td>Key Exclusions &amp; Limitations</td>
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<tr>
<td><strong>BUSINESS TRAVEL ACCIDENT</strong></td>
<td><strong>KEY EXCLUSIONS &amp; LIMITATIONS</strong></td>
<td>2</td>
</tr>
<tr>
<td>Applies to Cardmember and permanent employees, as authorised by your company.</td>
<td>• Benefit amounts are reduced to 50% of the amounts specified for certain identified injuries</td>
<td></td>
</tr>
<tr>
<td>• Business Trip: US$/€350,000 for death, or the complete loss of limb, sight, speech or hearing as a result of an accident whilst travelling on a Public Vehicle, or within 30 days of the outward travel leg (and prior to the return leg), where the travel ticket was purchased on the Card account</td>
<td>• An accident occurring more than 30 days after the outward journey of the Business Trip or at any time on a Personal Trip other than where you are travelling on a Public Vehicle (the travel ticket for which was paid for using the Card)</td>
<td></td>
</tr>
<tr>
<td>• Personal Trip: US$/€100,000 for death, or the complete loss of limb, sight, speech or hearing as a result of an accident while travelling on a Public Vehicle, where the travel ticket was purchased on the Card account</td>
<td>• Every day travel to and from work</td>
<td></td>
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<tr>
<td></td>
<td>• Manual work and work-related accidents</td>
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<tr>
<td></td>
<td>• Participating in any sports and activities other than golf, leisure running or jogging, racquet sports, use of a gym and swimming</td>
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</tbody>
</table>
OTHER TRAVEL SERVICES

GLOBAL ASSISTANCE ON OR RELATING TO A TRIP

- 24 hour assistance helpline
- Emergency cash advance up to US$/$1,000
- Dispatch of prescriptions; prescription spectacles and contact lenses

RIGHT TO CANCEL

Your company may cancel this insurance cover by cancelling your Card at any time.

HOW TO CLAIM

In order to report a claim, please call:
   for Travel Inconvenience +44 (0) 870 600 0342
   (select claims option); or
for Business Travel Accident +44 (0) 845 841 0059.

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.

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. Please write to:

American Express Services Europe Limited
Executive Customer Relations
1 John Street
Brighton
BN88 1NH
United Kingdom
Telephone: +44 (0) 1273 576 151.

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
South Quay Plaza
183 Marsh Wall
London
E14 9SR
United Kingdom.
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 Insurance Services Europe Limited or ACE European Group Limited are unable to meet their obligations, you may be entitled to compensation under the UK Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS. Their contact details are UK Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom. Telephone: 0800 678 1100 or +44 (0) 207 741 4100. Website: www.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, United Kingdom, (“American Express”) for the benefit of Cardmembers.

1. The UK Financial Conduct Authority (FCA)

The UK FCA is the independent non-governmental body in the United Kingdom that regulates financial services.

2. Whose products do American Express offer?

American Express only offer Travel Inconvenience and Business Travel Accident insurance underwritten by ACE European Group Limited.

3. Which service will American Express provide you with?

Neither you nor the company will 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 the Card account. 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 (registered in England and Wales with company number 1833139 and registered office at 76 Buckingham Palace Road, London SW1W 9AX) is, for insurance mediation activities only, an appointed representative of American Express Insurance Services Europe Limited (firm reference number 311684) who is authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom. Please be aware that for countries within the EEA, the conduct of business activities will be regulated by that country’s insurance regulator.

You can check this on the Financial Services Register by visiting the website www.fca.gov.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768 (or from abroad: +44 20 7066 1000).

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 write to:
American Express Services Europe Limited
Executive Customer Relations
1 John Street
Brighton
BN88 1NH
United Kingdom
or telephone: +44 (0) 1273 576 151.

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 UK Financial Ombudsman Service.

8. Are American Express covered by the UK Financial Services Compensation Scheme (FSCS)?
American Express is covered by the UK 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 UK FSCS.

**DEMANDS AND NEEDS**
This insurance meets the demands and needs of organisations who require Travel Inconvenience and Business Travel Accident insurance cover for their employees alongside their corporate 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® International Currency Corporate Card under the group policies of insurance held by American Express Services Europe Limited with ACE European Group Limited.

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 Card account having been used to purchase the travel tickets for the relevant trip, whether a Business Trip or a Personal Trip.

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. In the event of any material change, American Express will give you or your company at least 60 days’ written notice.

RIGHT TO CANCEL

Your company may cancel this insurance by cancelling your Card at any time.

DEFINITIONS

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

“€” shall mean European euros.

“$” shall mean United States dollars.

“Account” or “Card Account” means your American Express International Currency Corporate Card.

“American Express” means American Express Services Europe Limited.

“Authorised Employee” means, applying to the Business Travel Accident cover only, any other permanent employee of the Company whose own Business Trip and, if applicable, Personal Trip has been charged to Your Card with the prior authorisation of the Company.

“Business Trip” means a trip taken for the purpose of furthering the business of the Company that is made by
**Public Vehicle** where the entire fare has been charged to the **Account**, prior to the incident taking place.

“**Card**” means any card issued to a **Cardmember** for the purpose of accessing the **Account**.

“**Cardmember**” means any individual who holds a **Card** and a valid **Account**.

“**Company**” means the company, business, firm, corporation, proprietorship or other sponsoring organisation which holds a corporate card account with **American Express**, pursuant to which the **Card** is issued to the **Cardmember**.

“**Home**” means the principal address in **Your**/the **Authorised Employee’s** country of residence.

“**Our/Us/We/Insurer**” means:

- for **Travel Inconvenience cover** and **Business Travel Accident cover**:

  **ACE European Group Limited**, ACE Building, 100 Leadenhall Street London EC3A 3BP, United Kingdom, registered in England No. 1112892, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority with registration number 202803 (full details of which can be found on the Financial Services Register by visiting http://www.fca.gov.uk/register or by contacting the FCA on 0800 111 6768 (or from abroad: +44 20 7066 1000).

“**Personal Trip**” means a trip taken during the course of a **Business Trip** (ie after the start but before the end) of a **Business Trip**, which does not relate to furthering the business of the **Company**, that is made by **Public Vehicle**, where the entire fare has been charged to the **Account** prior to the incident taking place. A **Reward Event** endorsed by the **Company** and charged to the **Account** constitutes a **Personal Trip**, whether taken within the course of a **Business Trip** or otherwise.

“**Policy**” means the insurance cover provided under the **Policy Terms and Conditions**.

“**Policy Terms and Conditions**” means these terms and conditions.

“**Public Vehicle**” means any air or land vehicle, river or sea-going vessel operated under licence for the transport of fare paying passengers. A **Public Vehicle** does not include vehicles hired or chartered privately.
“Reward Event” means any trip awarded by the Company to one or more employees to reward service to, or achievement in respect of work for, the Company.

“You/Your” means the American Express International Currency Corporate Cardmember.

INSURANCE BENEFITS
Insurance benefits under this Policy 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.

BENEFIT LIMITS
All benefit limits in this document are shown in $ and €. $ limits apply only to American Express International Currency Corporate Cardmembers whose account is billed in $ and all approved benefit payments will be made in $ subject to these limits. € limits apply only to American Express International Currency Corporate Cardmembers whose account is billed in € and all approved benefit payments will be made in € subject to these limits.

In the event of You holding more than one corporate product issued by American Express, We will not pay more than the highest benefit amount stated in one of those product’s Policy Terms and Conditions for any one event.

1. TRAVEL INCONVENIENCE
This Section 1 details the Travel Inconvenience benefits provided with the Card for the Cardmember only. For the benefits under this Section 1 to apply, Your original travel tickets must have been purchased using the Card Account or the Company’s American Express International Currency Business Travel Account or American Express International Currency Travel Manager Lodge Account. Your travel, refreshment and accommodation costs, and the purchase of essential items covered under this Travel Inconvenience Section 1 must be charged to Your Card to be eligible for reimbursement.

YOUR BENEFITS
Travel Inconvenience benefits under this Section 1 are provided to cover any flight between named commercial airports, on an aircraft operated by an airline licensed by the relevant authorities for air transportation of fare paying passengers whilst on a Business Trip or Personal Trip.
1) **You** will be reimbursed up to $150 or €150 (as applicable) for necessary additional travel, refreshment and accommodation costs incurred prior to **Your** actual flight departure if:
   a) Delay, Cancellation or Overbooking. **Your** flight is delayed, cancelled, or overbooked and no alternative is made available within 4 hours of the published departure time;
   b) Missed connection, as a result of a delay to **Your** incoming connecting flight, **You** miss **Your** onward connecting flight and no alternative is made available within 4 hours of the published departure time.

2) **You** will be reimbursed for the purchase of essential items of toiletries and clothing:
   a) **Baggage delay**, up to $150 or €150 (as applicable) if **Your** checked in baggage has not arrived at **Your** destination airport within 6 hours of **Your** arrival;
   b) **Extended baggage delay**, up to an additional $750 or €750 (as applicable) if **Your** checked in baggage has still not arrived at **Your** destination airport within 48 hours of **Your** arrival.

**EXCLUSIONS**

**You** will not be covered in respect of the following:

1) Under missed connection, claims where insufficient time has been allowed to arrive to connect with **Your** ongoing flight.

2) Additional costs where the airline has offered alternative travel arrangements or accommodation and these have been refused or where such additional costs have not been charged to **Your** Card.

3) Baggage delay or extended baggage delay on the final leg of **Your Business Trip**, or of a **Personal Trip** which does not form part of a **Business Trip**.

4) Under baggage delay and extended baggage delay, items that are not immediately necessary for **Your** trip.

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. BUSINESS TRAVEL ACCIDENT

This Section 2 details the Business Travel Accident benefits provided with the Card for the Cardmember and, if applicable, an Authorised Employee. For the benefits under this Section 2 to apply, travel tickets for the Business Trip and, if applicable, any Personal Trip taken must have been purchased using the Card Account.

BENEFITS

2.1 Business Trip:

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

1) 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; or

2) while travelling on, boarding or alighting from or being struck by a Public Vehicle; or

3) immediately after alighting from an aircraft, ship or train while on the premises of an airport, seaport or railway station; or

4) immediately after leaving the premises of the airport, seaport or railway station following travel on a Public Vehicle where an injury is sustained within 30 days of the outward journey but prior to the commencement of Your and/or the Authorised Employee’s return Business Trip.

You and/or the Authorised Employee will be covered for the following:

$350,000 or €350,000 (as applicable) if You and/or the Authorised Employee have an accident during a Business Trip which within 365 days causes You and/or the Authorised Employee to suffer:

a) death;
b) the complete and permanent loss of use of any limb;
c) the complete and irrecoverable loss of one or more of:
   i. one hand and one foot;
   ii. both hands; or
   iii. both feet;
d) the entire and irrecoverable loss of one or more of:
   i. sight;
   ii. speech; or
   iii. hearing;

e) the amount will be reduced by 50% to $175,500 or €175,500 (as applicable) for the entire and irrecoverable loss of one or more of the following:
   i. sight in one eye;
   ii. hearing in one ear;
   iii. loss of one hand or one foot; or
   iv. loss of one index finger and thumb on the same hand.

The maximum amount that will be paid to You or Your estate, and/or to the Authorised Employee or their estate following an accident occurring on a Business Trip will be $350,000 or €350,000 (as applicable).

2.2 Personal Trip:

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

1) 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; or
2) while travelling on, boarding or alighting from or being struck by a Public Vehicle; or
3) immediately after alighting from an aircraft, ship or train while on the premises of an airport, seaport or railway station.

You and/or the Authorised Employee will be covered for the following:

$100,000 or €100,000 (as applicable) if You and/or the Authorised Employee have an accident during a Personal Trip which within 365 days causes You and/or the Authorised Employee to suffer:

a) death;
b) the complete and permanent loss of use of any limb;
c) the complete and irrecoverable loss of one or more of:
   i. one hand and one foot;
   ii. both hands; or
   iii. both feet;
d) the entire and irrecoverable loss of one or more of:
   i. sight;
   ii. speech; or
   iii. hearing;

e) the amount will be reduced by 50% to $50,000 or €50,000 (as applicable) for the entire and irrecoverable loss of one or more the following:
   i. sight in one eye;
   ii. hearing in one ear;
   iii. loss of one hand or one foot; or
   iv. loss of one index finger and thumb on the same hand.

The maximum amount that will be paid to You, or Your estate, and/or the Authorised Employee or their estate following an accident occurring on a Personal Trip will be $100,000 or €100,000 (as applicable).

EXCLUSIONS

You and/or the Authorised Employee 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 the relevant Business Trip, or Personal Trip if solely attending a Reward Event.

2) You /the Authorised Employee suffering from sickness or disease not directly resulting from an accident.

3) Any claim relating to 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 or any other work-related accident.

4) Any claim for an accident occurring during the course of everyday travel to and from work or an authorised or legitimate leave of absence, or a trip which is not a Business Trip or a Personal Trip.

5) Participating in any sports and activities other than golf, leisure running or jogging, racquet sports, use of a gym and swimming.

6) Participating in or training for any professional sports.

7) Service in the military, naval or air services of any country.

8) Participation in any military, police or fire-fighting activity.
9) Activities undertaken as an operator or crew member of any Public Vehicle.

10) Any accident whilst on any aircraft other than a scheduled flight operated by a licensed commercial airline company.

11) Flying in military aircraft or any aircraft which requires special permits or waivers.

12) Not taking reasonable care, or injuries caused by Your or the Authorised Employee’s negligence or failure to follow the laws and regulations of the country where You/the Authorised Employee are travelling.

13) Any fraudulent, dishonest or criminal act committed by You or an Authorised Employee or anyone with whom You or an Authorised Employee are in collusion.

14) Self inflicted injuries except where trying to save human life.

15) Suicide or attempted suicide.

16) Declared or undeclared war.

17) An act of terrorism (except while travelling on a scheduled flight) during a Personal Trip or Business Trip.

18) The actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive solid, liquid or gaseous agent.

19) Your/the Authorised Employee’s injuries or accidents which occur while under the influence of alcohol (above the legal driving limit) or drugs unless as prescribed by a registered medical practitioner.

20) Trips in, or booked to, countries or any part of any country to which a government agency has advised against travel or all but essential travel.

GLOBAL ASSISTANCE
This Section details the Global Assist benefit provided with the Card.

The Global Assist helpline provides immediate assistance in an emergency, as detailed below, when You and/or an Authorised Employee are travelling outside the UK. It operates 24 hours a day, every day of the year on +44 (0) 845 456 6524.

• If You and/or an Authorised Employee have a medical problem, a fully qualified English speaking doctor is on hand to provide advice. When You and/or an Authorised Employee need to see a doctor, dentist or optician, or
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 where required and an advance of medical expenses to You up to $400 or €400 (as applicable).

- 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 and/or an Authorised Employee in touch with the relevant embassy or consulate; provide the name of a local lawyer, and arrange an advance of legal fees to You of up to $400 or €400 (as applicable). You can be advanced up to $1,000 or €1,000 (as applicable) 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 service is provided by AXA Travel Insurance (ATI), which is part of the AXA Assistance Group. ATI’s registered address in Ireland is 10/11 Mary Street, Dublin 1.

HOW TO CLAIM

CLAIMS AND ASSISTANCE

In order to report a claim, please call:

for Travel Inconvenience +44 (0) 870 600 0342 (select claims option); or
for Business Travel Accident +44 (0) 845 841 0059.

Please be ready to provide Your Card number, which should be used as Your reference number.

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/the Authorised Employee must inform Us of these and assist Us in seeking reimbursement where appropriate.

3) Interest will only be considered on claims if payment has been unreasonably delayed following Our receipt of all the required information.
4) Please ensure copies are kept of all documentation sent to substantiate a claim.

5) We may require You/the Authorised Employee to be examined by a medical practitioner or specialist appointed by Us to enable Us to assess a claim fully.

6) If You or the Authorised Employee or any other interested party does not comply with the obligations as shown in these terms and conditions, Your or the Authorised Employee’s claim may be declined. Should you deliberately cause the event which led to the claim, or should You or the Authorised Employee commit any fraudulent act, or refuse to follow the advice given by the claims handlers, then the claim may be denied.

7) Please 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/the Authorised Employee’s own expense.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Information required</th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td>• Your Card number&lt;br&gt;• Proof that You purchased the travel ticket on the Card or American Express International Currency Business Travel Account or American Express International Currency Travel Manager Lodge Account (where applicable)&lt;br&gt;• All documents must be original&lt;br&gt;• Completed claim form when required</td>
</tr>
<tr>
<td>TRAVEL INCONVENIENCE AND BUSINESS TRAVEL ACCIDENT</td>
<td></td>
</tr>
<tr>
<td>Travel Inconvenience</td>
<td>• Airline ticket&lt;br&gt;• Airline’s confirmation of delay, cancellation, missed connection or overbooking, and their confirmation that no alternative was made available within 4 hours&lt;br&gt;• Airline confirmation (Property Irregularity Report) including details of baggage return date and time&lt;br&gt;• Itemised receipts and proof of purchases made using Your Card</td>
</tr>
<tr>
<td>Business Travel Accident</td>
<td>• Evidence from the appropriate organisation detailing the accident&lt;br&gt;• Approved medical reports</td>
</tr>
</tbody>
</table>
POLICY CONDITIONS

DURATION OF COVER
You are entitled to be covered by the insurance benefits for Business Trips and Personal Trips which have been charged to the Card Account:

a) provided that you continue to fulfil the eligibility criteria at the beginning of these Policy Terms and Conditions;
b) provided that the insurance benefits, Account or Card have not been withdrawn or cancelled by notice to You or the Company; and
c) for the applicable time periods, as indicated in these Policy Terms and Conditions.

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 underwriter.

If this happens American Express will write to You or the Company with details of the changes at least 60 days before they come into effect. You or the Company may cancel your rights under this Policy by cancelling the Card if You or the Company do not agree to the proposed changes.

CANCELLATION OF COVER
If American Express decide to cancel the Policy under which the insurance benefits are provided, American Express will write to You or the Company (at the latest address held on file) to provide details. The Policy will then be cancelled no fewer than 60 days after the date of that letter.

RIGHT TO CANCEL
Your Company may cancel this Policy by cancelling Your Card at any time.

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**

Neither You nor any other person entitled to benefit from the insurance cover provided with Your Card (including an Authorised Employee) may transfer to any other person the benefit of that insurance or any rights under the Policy.

**COMPLIANCE WITH POLICY REQUIREMENTS**

Where You, Your personal representatives or an Authorised Employee or their 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**

Only You, an Authorised Employee and the Insurer can enforce this Policy. No other party may benefit from this contract as of right and, save as set out in this clause, the Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this Policy.

**REASONABLE PRECAUTIONS**

You and if applicable the Authorised Employee shall take all reasonable steps to avoid or minimise any loss or damage.

**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. Please write to:

American Express Services Europe Limited
Executive Customer Relations
1 John Street
Brighton
BN88 1NH
United Kingdom.

or telephone: +44 (0) 1273 576151.
**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
South Quay Plaza
183 Marsh Wall
London
E14 9SR
United Kingdom.

Telephone: 0800 023 4567
From a mobile: +44 (0) 300 123 9 123
From abroad: +44 20 7964 0500
email: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk.

**UK FINANCIAL CONDUCT AUTHORITY**

American Express Services Europe Limited (registered in England and Wales with company number 1833139 and registered office at 76 Buckingham Palace Road, London SW1W 9AX) is, for insurance mediation activities only, an appointed representative of American Express Insurance Services Europe Limited (firm reference number 311684) who is authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom. Please be aware that for countries within the EEA, the conduct of business activities will be regulated by that country’s insurance regulator.

ACE European Group Limited (company number 1112892), whose permitted business is general insurance, ACE Building, 100 Leadenhall Street, London EC3A 3BP, United Kingdom, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority with registration number 202803.

Full details regarding American Express and ACE European Group Limited can be found on the Financial Services Register by visiting the website www.fca.gov.uk/register or by contacting the Financial Conduct Authority on UK: 0800 111 6768 (or from abroad: +44 20 7066 1000).
UK FINANCIAL SERVICES COMPENSATION SCHEME

American Express Insurance Services Europe Limited and ACE European Group Limited are covered by the UK Financial Services Compensation Scheme (FSCS). You or an Authorised Employee may be entitled to compensation from the scheme if any 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 UK FSCS:

Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London
EC3A 7QU
United Kingdom.

Telephone: 0800 678 1100 or +44 (0) 207 741 4100
Website: www.fscs.org.uk.

DATA PROTECTION

The paragraphs below outline how American Express, ACE and AXA Travel Insurance (cumulatively and individually the “Providers”) use information about You or an Authorised Employee for the purpose of providing Your insurance benefits. Each of the Providers appreciates the importance of the protection, confidentiality and security of Your or the Authorised Employee’s information.

The Providers use advanced technology and well defined market practices to help ensure that Your or the Authorised Employee’s information is processed promptly, accurately and completely in accordance with applicable data protection law. Communications between You or an Authorised Employee and the Providers may be monitored and/or recorded to ensure consistent servicing levels. If You or an Authorised Employee contact the Providers by electronic means, any electronic identifier, including telephone numbers or internet protocol addresses supplied at the time may be recorded.

The Providers will keep information about You or an Authorised Employee only for so long as it is necessary. You or the Authorised Employee have the right to request a copy of the information and to correct any inaccuracies. Any information which is found to be incorrect will be corrected promptly. There may be a charge for providing this information, as permitted by law.
If you want to know what information is held about you by **American Express**, please write to:

American Express Services Europe Limited  
Data Protection Office  
1 John Street  
Brighton  
BN88 1NH  
United Kingdom.

If you want to know what information is held about you by **ACE**, please write to:

The A&H Customer Service Manager  
ACE European Group Limited,  
200 Broomielaw  
Glasgow  
G1 4RU  
United Kingdom.

If you want to know what information is held about you by **AXA Travel Insurance**, please write to:

Data Protection Officer  
Inter Partner Assistance S.A.  
c/o The Quadrangle  
106-118 Station Road  
Redhill  
Surrey  
RH1 1PR  
United Kingdom.

The Providers:

a) may, subject to ensuring appropriate safeguards have been put in place by the recipients to preserve the security of Your information or that of an Authorised Employee, disclose and use information about You or an Authorised Employee, including information relating to Your or an Authorised Employee’s medical status and health to companies within the American Express, ACE and AXA Assistance worldwide groups of companies, their partners, service providers and agents in order to administer, service and manage the benefits available, and for statistical analysis and fraud prevention purposes; and

b) undertake the above within and outside the United Kingdom and the European Union. This includes processing information in the USA and other countries 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 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 or an Authorised Employee’s information to develop lists for use within the American Express group of companies worldwide and its partners to develop or make offers (by mail, digital communication such as email or telephone) of products and services in which You or an Authorised Employee 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 mail, email or telephone contact) 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 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 the Account, the benefits provided with Your Card and related services.

**MATERIAL DISCLOSURE**

In response to questions that we may ask You, 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 or an Authorised Employee fail to disclose any material information to Us or American Express, this could invalidate the insurance cover and could mean that part or all of a claim may not be paid.
YOUR TRAVEL PROTECTION BENEFITS

This is the **BLUE SECTION** of Your Travel Protection Benefits document. You should refer to this section if you applied for your card through a company in a country outside the European Economic Area (EEA)*.

Otherwise, if you applied for your card:
- a) on the American Express website;
- b) in response to mail or an email from American Express; or
- c) through a company in a country within the EEA*

please refer to the **PURPLE HEADED** section for your travel protection benefit details.

* Countries within the EEA are:

<table>
<thead>
<tr>
<th>Country</th>
<th>Country</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUSTRIA</td>
<td>GREECE</td>
<td>NETHERLANDS</td>
</tr>
<tr>
<td>BELGIUM</td>
<td>HUNGARY</td>
<td>NORWAY</td>
</tr>
<tr>
<td>BULGARIA</td>
<td>ICELAND</td>
<td>POLAND</td>
</tr>
<tr>
<td>CYPRUS</td>
<td>IRELAND</td>
<td>PORTUGAL</td>
</tr>
<tr>
<td>CZECH REPUBLIC</td>
<td>ITALY</td>
<td>ROMANIA</td>
</tr>
<tr>
<td>DENMARK</td>
<td>LATVIA</td>
<td>SLOVAKIA</td>
</tr>
<tr>
<td>ESTONIA</td>
<td>LIECHTENSTEIN</td>
<td>SLOVENIA</td>
</tr>
<tr>
<td>FINLAND</td>
<td>LITHUANIA</td>
<td>SPAIN</td>
</tr>
<tr>
<td>FRANCE</td>
<td>LUXEMBOURG</td>
<td>SWEDEN</td>
</tr>
<tr>
<td>GERMANY</td>
<td>MALTA</td>
<td>UNITED KINGDOM</td>
</tr>
</tbody>
</table>

Correct as at time of printing (September 2013).

The travel protection benefits provided are the same under the two sections, however, the basis on which we provide them is different.
YOUR TRAVEL PROTECTION BENEFITS FOR THE AMERICAN EXPRESS® INTERNATIONAL CURRENCY CORPORATE CARD

(OBTAINED OUTSIDE THE EUROPEAN ECONOMIC AREA)

Use this section with BLUE HEADED PAGES for details of your travel protection benefits if your company is based outside the European Economic Area (EEA).

Otherwise, if your company is based within the European Economic Area (EEA) please refer to the section with purple headed pages for details of your travel protection benefits (the blue headed pages are not relevant to your travel protection benefits).

The travel protection benefits provided are the same under the two sections, however, the basis on which we provide them is different.

Contains:

1. Key Information:
   (i) General Information
   (ii) Summary of Benefits
   (iii) Terms of Business

2. Travel Protection Benefit Details
KEY INFORMATION

(i) General Information

This document is not a contract of insurance. This document summarises the travel protection benefits available to American Express International Currency Cardmembers who have applied for their card outside the EEA.

In order to provide the Cardmembers with the travel protection benefits, American Express Services Europe Limited of Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX, United Kingdom has entered into an insurance contract with the insurance company ACE European Group Limited (the “Insurer”).

American Express Services Europe Limited is the only policyholder and only it has direct rights under the insurance contracts against the Insurers; it holds these insurance contracts for the benefit of the Cardmembers. The Cardmembers do not have a contract of insurance or any direct rights under the policies.

Cardmembers are authorised by American Express Services Europe Limited to contact the Insurer directly on its behalf for the purpose of making a claim under the travel protection benefits. This does not alter the basis upon which the travel protection benefits are held by American Express Services Europe Limited for the benefit of Cardmembers; and provides no rights to Cardmembers to bring legal proceedings against the Insurer on behalf of American Express Services Europe Limited; nor will any act or omission of a Cardmember affect any rights of American Express Services Europe Limited under the insurance contract with the Insurer.

Cardmembers must comply with the obligations detailed in this document in respect of their travel protection benefits and must contact the Insurer as soon as possible in the event of an incident arising to a claim.

ELIGIBILITY

The benefits described in this document 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 Card account having been used to purchase the travel tickets for the relevant trip.
The travel protection benefits may be varied, withdrawn or cancelled in certain circumstances in accordance with the Travel Protection Benefit Details and Cardmember agreement. You will be given at least 60 days’ written notice of such a change.

**DURATION OF BENEFITS**

You are entitled to the travel protection benefits for as long as the eligibility criteria (as set out above) continue to be met or until we withdraw or cancel the travel protection benefits by notice to you.

**TYPES OF TRIP**

The travel protection benefits are provided for the following types of trip:

a) Business Trips, meaning trips taken for the purpose of furthering the business of your company, which have been authorised by your company and charged to the account; and

b) Personal Trips, meaning trips which do not further the business of your company but which are either taken in the course of a Business Trip or which are trips taken as a reward presented or endorsed by your company and charged to the account.

In each case, the Business Trip or Personal Trip must have been taken by a land, air, river or sea-going vehicle which is commercially licensed to transport fare paying passengers (defined as a “Public Vehicle” in the Travel Protection Benefit Details).

**(ii) Summary of Benefits**

The Travel Inconvenience benefit is provided for the Cardmember only.

The Business Travel Accident benefit is provided for the Cardmember, and also for any other permanent employee of your company whose Business Trip and (if applicable) Personal Trip has been charged to the Card with the prior authorisation of your company. Please note that with Business Travel Accident, different benefit amounts apply to a Personal Trip from those applicable to a Business Trip.

All benefits are dependent on the Card account having been used to purchase the travel tickets for the relevant trip, whether a Business Trip or a Personal Trip.

**BENEFIT LIMITS**

All benefit limits in this document are shown in US dollars and Euros. US dollar limits apply only to American Express...
International Currency Corporate Cardmembers whose account is billed in US dollars and all approved benefit payments will be made in US dollars subject to these limits. Euro limits apply only to American Express International Currency Corporate Cardmembers whose account is billed in Euros and all approved benefit payments will be made in Euros subject to these limits.

**TRAVEL INCONVENIENCE AND BUSINESS TRAVEL ACCIDENT**

The following table sets out the benefits payable under Travel Inconvenience and Business Travel Accident protection benefits.

<table>
<thead>
<tr>
<th>Benefit, subject to conditions, per claim</th>
<th>Key Exclusions &amp; Limitations</th>
<th>Section Number</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TRAVEL INCONVENIENCE</strong></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Applies to Cardmember only.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Necessary expenses up to US$/€150 for flight delay, flight cancellation, overbooking or missed connection which causes a delay of 4 hours or more</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Essential expenses up to US$/€150 for baggage delayed by airline for 6 hours or more</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Expenses up to an additional US$/€750 for extended baggage delay by airline if baggage does not arrive within 48 hours of arrival</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>KEY EXCLUSIONS &amp; LIMITATIONS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• All items must be purchased using the Card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Costs where a transport operator has offered an alternative</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Baggage delay on the final leg of a Business Trip, or of a Personal Trip which does not form part of a Business Trip</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Purchases made after baggage has been returned</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Costs which are recoverable from any other source</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefit, subject to conditions, per claim</td>
<td>Key Exclusions &amp; Limitations</td>
<td>Section Number</td>
</tr>
<tr>
<td>------------------------------------------</td>
<td>-----------------------------</td>
<td>----------------</td>
</tr>
<tr>
<td><strong>BUSINESS TRAVEL ACCIDENT</strong>&lt;br&gt;Applies to Cardmember and permanent employees, as authorised by your company. &lt;br&gt;• Business Trip: US$/€350,000 for death, or the complete loss of limb, sight, speech or hearing as a result of an accident whilst travelling on a Public Vehicle, or within 30 days of the outward travel leg (and prior to the return leg), where the travel ticket was purchased on the Card account &lt;br&gt;• Personal Trip: US$/€100,000 for death, or the complete loss of limb, sight, speech or hearing as a result of an accident while travelling on a Public Vehicle, where the travel ticket was purchased on the Card account</td>
<td><strong>KEY EXCLUSIONS &amp; LIMITATIONS</strong>&lt;br&gt;• Benefit amounts are reduced to 50% of the amounts specified for certain identified injuries &lt;br&gt;• An accident occurring more than 30 days after the outward journey of the Business Trip or at any time on a Personal Trip other than where you are travelling on a Public Vehicle (the travel ticket for which was paid for using the Card) &lt;br&gt;• Every day travel to and from work &lt;br&gt;• Manual work and work-related accidents &lt;br&gt;• Participating in any sports and activities other than golf, leisure running or jogging, racquet sports, use of a gym and swimming</td>
<td>2</td>
</tr>
</tbody>
</table>
OTHER TRAVEL SERVICES

GLOBAL ASSISTANCE ON OR RELATING TO A TRIP

- 24 hour assistance helpline
- Emergency cash advance up to US$/€1,000
- Dispatch of prescriptions; prescription spectacles and contact lenses

RIGHT TO CANCEL

Your company may cancel your travel protection benefits by cancelling your Card at any time.

HOW TO CLAIM

In order to report a claim, please call:
for Travel Inconvenience +44 (0) 870 600 0342
(select claims option); or
for Business Travel Accident +44 (0) 845 841 0059.

Please be ready to provide your Card number, which should be used as your reference number. Please ensure that you keep copies of all documentation relating to a claim. For further details please see the ‘How to Claim’ section within the Travel Protection Benefit Details.

CUSTOMER SERVICE & COMPLAINTS

American Express 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. Please write to:

American Express Services Europe Limited
Executive Customer Relations
1 John Street
Brighton
BN88 1NH
United Kingdom

Telephone: +44 (0) 1273 576 151.

American Express is a member of the UK 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
South Quay Plaza
183 Marsh Wall
London
E14 9SR
United Kingdom.
The Ombudsman will only consider your case if you have first given American Express the opportunity to resolve it.

COMPENSATION SCHEME

In the unlikely event that American Express Services Europe Limited or ACE European Group Limited are unable to meet their obligations, you may be entitled to compensation under the UK Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the UK FSCS. Their contact details are UK Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom. Telephone 0800 678 1100 or +44 (0) 207 741 4100. Website: www.fscs.org.uk.

(iii) Terms of Business

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

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

These travel protection benefits derive from insurance contracts which 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”) has made with the insurance company ACE European Group Limited (the “Insurer”). American Express is free to amend, extend or terminate these contracts at its sole discretion.

1. Whose products do American Express offer?

American Express offer Travel Inconvenience and Business Travel Accident benefits. In order to provide you with these benefits, American Express holds a contract of insurance with ACE European Group Limited.

2. Which service will American Express provide you with?

You will not receive advice or a recommendation from American Express for any travel protection benefits associated with your Card.

3. What will you have to pay American Express for their services?

There is no additional charge, fee or premium payable for the travel protection benefits provided with the Card account.
American Express may receive commissions from third parties in relation to this product and may act on behalf of the travel protection benefits provider (as its agent or otherwise).

American Express does not act as an agent or fiduciary for you. You do not have a contract of insurance or any direct rights under the policies. American Express will aim to inform you 60 days in advance of any changes to the available benefits which may be to your detriment.

You are authorised by American Express to contact the Insurer(s) directly on its’ behalf for the purpose of making a claim under the travel protection benefits. This does not alter the basis upon which American Express hold the travel protection benefits for your benefit and does not provide you with any rights to bring legal proceedings against the Insurer on American Express’ behalf, nor will any act or omission by you affect any of American Express’ rights under the insurance contracts. You must comply with the obligations detailed in this document in respect of your travel protection benefits.

4. Ownership

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

5. What to do if you have a complaint

If you wish to register a complaint, please write to:

American Express Services Europe Limited
Executive Customer Relations
1 John Street
Brighton
BN88 1NH
United Kingdom

or telephone: +44 (0) 1273 576 151.

Further details on the complaints process are contained in the Travel Protection Benefit Details. If you cannot settle your complaint, you may be entitled to refer it to the UK Financial Ombudsman Service.

6. Are American Express covered by the UK Financial Services Compensation Scheme (FSCS)?

American Express are covered by the UK FSCS. You may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business, the circumstances of the claim and your geographical location. Further information about compensation scheme arrangements is available from the UK FSCS.
TRAVEL PROTECTION BENEFIT DETAILS

These Travel Protection Benefit Details give full details of the benefits provided with the American Express® International Currency Corporate Card arising from contracts of insurance held by American Express Services Europe Limited with ACE European Group Limited.

ELIGIBILITY

The benefits described in these Travel Protection Benefit Details 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 Card account having been used to purchase the travel tickets for the relevant trip, whether a Business Trip or a Personal Trip.

The benefits outlined in these Travel Protection Benefit Details may be varied, withdrawn or cancelled in certain circumstances in accordance with the Travel Protection Benefit Details. In the event of any material change, American Express will give you or your company at least 60 days’ written notice.

RIGHT TO CANCEL

Your company may cancel these travel protection benefits by cancelling your Card at any time.

DEFINITIONS

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

“€” shall mean European euros.

“$” shall mean United States dollars.

“Account” or “Card Account” means your American Express International Currency Corporate Card.

“American Express” means American Express Services Europe Limited.

“Authorised Employee” means, applying to the Business Travel Accident benefit only, any other permanent employee of the Company whose own Business Trip and, if applicable, Personal Trip has been charged to Your Card with the prior authorisation of the Company.

“Business Trip” means a trip taken for the purpose of furthering the business of the Company that is made by Public Vehicle where the entire fare has been charged to the Account, prior to the incident taking place.
“Card” means any card issued to a Cardmember for the purpose of accessing the Account.

“Cardmember” means any individual who holds a Card and a valid Account.

“Company” means the company, business, firm, corporation, proprietorship or other sponsoring organisation which holds a corporate card account with American Express, pursuant to which the Card is issued to the Cardmember.

“Home” means the principal address in Your/the Authorised Employee’s country of residence.

“Insurer” means:

– In respect of Travel Inconvenience and Business Travel Accident benefits:

ACE European Group Limited. ACE Building, 100 Leadenhall Street London EC3A 3BP, United Kingdom, registered in England No. 1112892, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority with registration number 202803 (full details of which can be found on the Financial Services Register by visiting http://www.fca.gov.uk/register or by contacting the FCA on 0800 111 6768 (or from abroad: +44 20 7066 1000).

“Our/Us/We” means American Express.

“Personal Trip” means a trip taken during the course of a Business Trip (ie after the start but before the end) of a Business Trip, which does not relate to furthering the business of the Company, that is made by Public Vehicle, where the entire fare has been charged to the Account prior to the incident taking place. A Reward Event endorsed by the Company and charged to the Account constitutes a Personal Trip, whether taken within the course of a Business Trip or otherwise.

“Public Vehicle” means any air or land vehicle, river or sea-going vessel operated under licence for the transport of fare paying passengers. A Public Vehicle does not include vehicles hired or chartered privately.

“Reward Event” means any trip awarded by the Company to one or more employees to reward service to, or achievement in respect of work for, the Company.

“You/Your” means the American Express International Currency Corporate Cardmember.
These travel protection benefits are secondary: **We** will only pay amounts if they are not covered by insurance, state benefits or other agreements. **You** must inform the **Insurer** of these and assist any relevant third parties in seeking reimbursement where appropriate.

All benefit limits in this document are shown in $ and €. $ limits apply only to American Express International Currency Corporate Cardmembers whose account is billed in $ and all approved benefit payments will be made in $ subject to these limits. € limits apply only to American Express International Currency Corporate Cardmembers whose account is billed in € and all approved benefit payments will be made in € subject to these limits.

In the event of **You** holding more than one corporate product issued by **American Express**, **We** will not pay more than the highest benefit amount stated in one of those product’s **Travel Benefit Details** for any one event.

**1. TRAVEL INCONVENIENCE**

This Section 1 details the Travel Inconvenience benefits provided with the **Card** for the **Cardmember** only. For the benefits under this Section 1 to apply, **Your** original travel tickets must have been purchased using the **Card Account** or the **Company’s American Express** International Currency Business Travel Account or American Express International Currency Travel Manager Lodge Account. **Your** travel, refreshment and accommodation costs, and the purchase of essential items that is a travel protection benefit under this **Travel Inconvenience** Section 1 must be charged to **Your Card** to be eligible for reimbursement.

**YOUR BENEFITS**

Travel Inconvenience benefits under this Section 1 are provided to cover any flight between named commercial airports, on an aircraft operated by an airline licensed by the relevant authorities for air transportation of fare paying passengers whilst on a **Business Trip** or **Personal Trip**.

1) **You** will be reimbursed up to $150 or €150 (as applicable) for necessary additional travel, refreshment and accommodation costs incurred prior to **Your** actual flight departure if:

   a) **(Delay, Cancellation or Overbooking)** **Your** flight is delayed, cancelled, or overbooked and no alternative is made available within 4 hours of the published departure time;
b) (Missed connection) as a result of a delay to Your incoming connecting flight, You miss Your onward connecting flight and no alternative is made available within 4 hours of the published departure time.

2) You will be reimbursed for the purchase of essential items of toiletries and clothing:
   a) (Baggage delay) up to $150 or €150 (as applicable) if Your checked in baggage has not arrived at Your destination airport within 6 hours of Your arrival;
   b) (Extended baggage delay) up to an additional $750 or €750 (as applicable) if Your checked in baggage has still not arrived at Your destination airport within 48 hours of Your arrival.

EXCLUSIONS

You will not be paid for the following:

1) Under missed connection, claims where insufficient time has been allowed to arrive to connect with Your ongoing flight.

2) Additional costs where the airline has offered alternative travel arrangements or accommodation and these have been refused or where such additional costs have not been charged to Your Card.

3) Baggage delay or extended baggage delay on the final leg of Your Business Trip, or of a Personal Trip which does not form part of a Business Trip.

4) Under baggage delay and extended baggage delay, items that are not immediately necessary for Your trip.

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. BUSINESS TRAVEL ACCIDENT

This Section 2 details the Business Travel Accident benefits provided with the Card for the Cardmember and, if applicable, an Authorised Employee. For the benefits under this Section 2 to apply, travel tickets for the Business Trip and, if applicable, any Personal Trip taken must have been purchased using the Card Account.

BENEFITS

2.1 Business Trip:

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

1) 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; or

2) while travelling on, boarding or alighting from or being struck by a Public Vehicle; or

3) immediately after alighting from an aircraft, ship or train while on the premises of an airport, seaport or railway station; or

4) immediately after leaving the premises of the airport, seaport or railway station following travel on a Public Vehicle where an injury is sustained within 30 days of the outward journey but prior to the commencement of Your and/or the Authorised Employee’s return Business Trip.

You and/or the Authorised Employee will be paid for the following:

$350,000 or €350,000 (as applicable) if You and/or the Authorised Employee have an accident during a Business Trip which within 365 days causes You and/or the Authorised Employee to suffer:

a) death;

b) the complete and permanent loss of use of any limb;

c) the complete and irrecoverable loss of one or more of:
   i. one hand and one foot;
   ii. both hands; or
   iii. both feet;

d) the entire and irrecoverable loss of one or more of:
   i. sight;
   ii. speech; or
   iii. hearing;
e) the amount will be reduced by 50% to $175,500 or €175,500 (as applicable) for the entire and irrecoverable loss of one or more of the following:
   i. sight in one eye;
   ii. hearing in one ear;
   iii. loss of one hand or one foot; or
   iv. loss of one index finger and thumb on the same hand.

The maximum amount that will be paid to You or Your estate, and/or to the Authorised Employee or their estate following an accident occurring on a Business Trip will be $350,000 or €350,000 (as applicable).

2.2 Personal Trip:

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

1) 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; or

2) while travelling on, boarding or alighting from or being struck by a Public Vehicle; or

3) immediately after alighting from an aircraft, ship or train while on the premises of an airport, seaport or railway station.

You and/or the Authorised Employee will be paid for the following:

$100,000 or €100,000 (as applicable) if You and/or the Authorised Employee have an accident during a Personal Trip which within 365 days causes You and/or the Authorised Employee to suffer:

a) death;

b) the complete and permanent loss of use of any limb;

c) the complete and irrecoverable loss of one or more of:
   i. one hand and one foot;
   ii. both hands; or
   iii. both feet;

d) the entire and irrecoverable loss of one or more of:
   i. sight;
   ii. speech; or
   iii. hearing;
e) the amount will be reduced by 50% to $50,000 or €50,000 (as applicable) for the entire and irrecoverable loss of one or more the following:
   i. sight in one eye;
   ii. hearing in one ear;
   iii. loss of one hand or one foot; or
   iv. loss of one index finger and thumb on the same hand.

The maximum amount that will be paid to You, or Your estate, and/or the Authorised Employee or their estate following an accident occurring on a Personal Trip will be $100,000 or €100,000 (as applicable).

EXCLUSIONS

You and/or the Authorised Employee will not be protected in respect of the following:

1) Any claim related directly or indirectly to any physical defect, or infirmity which existed before the start of the relevant Business Trip, or Personal Trip if solely attending a Reward Event.

2) You /the Authorised Employee suffering from sickness or disease not directly resulting from an accident.

3) Any claim relating to 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 or any other work-related accident.

4) Any claim for an accident occurring during the course of everyday travel to and from work or an authorised or legitimate leave of absence, or a trip which is not a Business Trip or a Personal Trip.

5) Participating in any sports and activities other than golf, leisure running or jogging, racquet sports, use of a gym and swimming.

6) Participating in or training for any professional sports.

7) Service in the military, naval or air services of any country.

8) Participation in any military, police or fire-fighting activity.

9) Activities undertaken as an operator or crew member of any Public Vehicle.

10) Any accident whilst on any aircraft other than a scheduled flight operated by a licensed commercial airline company.
11) Flying in military aircraft or any aircraft which requires special permits or waivers.

12) Not taking reasonable care, or injuries caused by Your or the Authorised Employee’s negligence or failure to follow the laws and regulations of the country where You/the Authorised Employee are travelling.

13) Any fraudulent, dishonest or criminal act committed by You or an Authorised Employee or anyone with whom You or an Authorised Employee are in collusion.

14) Self inflicted injuries except where trying to save human life.

15) Suicide or attempted suicide.

16) Declared or undeclared war.

17) An act of terrorism (except while travelling on a scheduled flight) during a Personal Trip or Business Trip.

18) The actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive solid, liquid or gaseous agent.

19) Your/the Authorised Employee’s injuries or accidents which occur while under the influence of alcohol (above the legal driving limit) or drugs unless as prescribed by a registered medical practitioner.

20) Trips in, or booked to, countries or any part of any country to which a government agency has advised against travel or all but essential travel.

GLOBAL ASSISTANCE

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

The Global Assist helpline provides immediate assistance in an emergency, as detailed below, when You and/or an Authorised Employee are travelling outside the UK. It operates 24 hours a day, every day of the year on +44 (0) 845 456 6524.

• If You and/or an Authorised Employee have a medical problem, a fully qualified English speaking doctor is on hand to provide advice. When You and/or an Authorised Employee need to see a doctor, dentist or optician, or 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 where required and an advance of medical expenses to You up to $400 or €400 (as applicable).
• 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 and/or an Authorised Employee in touch with the relevant embassy or consulate; provide the name of a local lawyer, and arrange an advance of legal fees to You of up to $400 or €400 (as applicable). You can be advanced up to $1,000 or €1,000 (as applicable) 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 service is provided by AXA Travel Insurance (ATI), which is part of the AXA Assistance Group. ATI’s registered address in Ireland is 10/11 Mary Street, Dublin 1.

HOW TO CLAIM

CLAIMS AND ASSISTANCE

In order to report a claim, please call:

for Travel Inconvenience +44 (0) 870 600 0342
(select claims option): or
for Business Travel Accident +44 (0) 845 841 0059.

Please be ready to provide Your Card number, which should be used as Your reference number.

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) The Insurer will only pay amounts if they are not covered by insurance, state benefits or other agreements. You/the Authorised Employee must inform the Insurer of these and assist them in seeking reimbursement where appropriate.

3) Interest will only be considered on claims if payment has been unreasonably delayed following receipt of all the required information.

4) Please ensure copies are kept of all documentation sent to substantiate a claim.

5) The Insurer may require You/the Authorised Employee to be examined by a medical practitioner or specialist appointed by the Insurer to enable the Insurer to assess a claim fully.
6) If You or the Authorised Employee or any other interested party does not comply with the obligations as shown in these terms and conditions, Your or the Authorised Employee’s claim may be declined. Should you deliberately cause the event which led to the claim, or should You or the Authorised Employee commit any fraudulent act, or refuse to follow the advice given by the claims handlers, then the claim may be denied.

7) Please provide all the following items, information and documentation and anything else reasonably requested by the Insurer in order to make a claim. These must be provided at Your/the Authorised Employee’s own expense.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Information required</th>
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</thead>
<tbody>
<tr>
<td>General</td>
<td>• Your Card number</td>
</tr>
<tr>
<td></td>
<td>• Proof that You purchased the travel ticket on the Card or American Express International Currency Business Travel Account or American Express International Currency Travel Manager Lodge Account (where applicable)</td>
</tr>
<tr>
<td></td>
<td>• All documents must be original</td>
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<td></td>
<td>• Completed claim form when required</td>
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</tbody>
</table>

**TRAVEL INCONVENIENCE AND BUSINESS TRAVEL ACCIDENT**

<table>
<thead>
<tr>
<th>Travel Inconvenience</th>
<th>• Airline ticket</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>• Airline’s confirmation of delay, cancellation, missed connection or overbooking, and their confirmation that no alternative was made available within 4 hours</td>
</tr>
<tr>
<td></td>
<td>• Airline confirmation (Property Irregularity Report) including details of baggage return date and time</td>
</tr>
<tr>
<td></td>
<td>• Itemised receipts and proof of purchases made using Your Card</td>
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</tbody>
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<tr>
<th>Business Travel Accident</th>
<th>• Evidence from the appropriate organisation detailing the accident</th>
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<tbody>
<tr>
<td></td>
<td>• Approved medical reports</td>
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</table>
TRAVEL PROTECTION BENEFIT CONDITIONS

DURATION OF TRAVEL PROTECTION BENEFITS

You are entitled to travel protection benefits described in this document for Business Trips and Personal Trips which have been charged to the Card Account:

a) provided that you continue to fulfil the eligibility criteria at the beginning of these Travel Benefit Details;

b) provided that the travel protection benefits, Account or Card have not been withdrawn or cancelled by notice to You or the Company; and

c) for the applicable time periods, as indicated in these Travel Benefit Details.

VARIATION OF TRAVEL PROTECTION BENEFITS

We reserve the right to add to these Travel Protection Benefit Details and/or make changes or withdraw certain 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 these travel protection benefits; and/or

4) For any other legitimate commercial reason, for example in the event of a change of underwriter who underwrites Our underlying policies.

If this happens We will write to You or the Company with details of the changes at least 60 days before they come into effect. You or the Company may cancel the Card if You or the Company do not agree to the proposed changes.

CANCELLATION OF TRAVEL PROTECTION BENEFITS

If We decide to cancel a contract under which travel protection benefits are provided, We will write to You or the Company (at the latest address held on file) to provide details including the date on which Your travel protection benefits will be cancelled.

RIGHT TO CANCEL

Your Company may cancel these travel protection benefits by cancelling Your Card at any time.
LAW & LANGUAGE
The travel protection benefits shall be governed and construed in accordance with the laws of England and Wales and the courts of England and Wales shall have jurisdiction in any dispute. All communication with Us of and in connection with the Travel Protection Benefit Details shall be in the English language.

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

ASSIGNMENT
Neither You nor any other person entitled to benefit from the travel protection provided with Your Card (including an Authorised Employee) may transfer to any other person the travel protection benefits.

COMPLIANCE WITH TRAVEL PROTECTION BENEFIT REQUIREMENTS
Where You, Your personal representatives or an Authorised Employee or their personal representatives do not comply with any obligation to act in a certain way specified in these Travel Protection Benefit Details, We reserve the right not to pay a claim.

REASONABLE PRECAUTIONS
You and if applicable the Authorised Employee shall take all reasonable steps to avoid or minimise any loss or damage.

CUSTOMER SERVICE & COMPLAINTS
We are dedicated to providing a high quality service and aim to maintain this at all times. However, should you have a complaint, please contact Us so your complaint can be dealt with as soon as possible. Please write to:
American Express Services Europe Limited
Executive Customer Relations
1 John Street
Brighton
BN88 1NH
United Kingdom.
or telephone: +44 (0) 1273 576151.
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
South Quay Plaza
183 Marsh Wall
London
E14 9SR
United Kingdom.
Telephone: 0800 023 4567
From a mobile: +44 (0) 300 123 9 123
From abroad: +44 20 7964 0500
email: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk.

UK FINANCIAL SERVICES COMPENSATION SCHEME
American Express is covered by the UK Financial Services Compensation Scheme (FSCS). You or an Authorised Employee may be entitled to compensation from the scheme if American Express cannot meet its obligations. This depends on the type of business, the circumstances of the claim and your geographical location. Further information about compensation scheme arrangements is available from the UK FSCS:
Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London
EC3A 7QU
United Kingdom.
Telephone: 0800 678 1100 or +44 (0) 207 741 4100
Fax: + 44 (0)207 892 7301
Website: www.fscs.org.uk.

DATA PROTECTION
The paragraphs below outline how American Express and its nominated claims handlers (cumulatively and individually the “Providers”) use information about You or an Authorised Employee for the purpose of providing Your travel protection benefits. Each of the Providers appreciates the importance of the protection, confidentiality and security of Your or the Authorised Employee’s information.
The Providers use advanced technology and well defined market practices to help ensure that Your or the Authorised Employee’s information is processed promptly, accurately and completely in accordance with applicable data protection law. Communications between You or an Authorised Employee and the Providers may be monitored and/or recorded to ensure consistent servicing levels. If You or an Authorised Employee contact the Providers by electronic means, any electronic identifier, including telephone numbers or internet protocol addresses supplied at the time may be recorded.

The Providers will keep information about You or an Authorised Employee only for so long as it is necessary. You or an Authorised Employee have the right to request a copy of the information and to correct any inaccuracies. Any information which is found to be incorrect will be corrected promptly. There may be a charge for providing this information, as permitted by law.

If you want to know what information is held about you by American Express, please write to:
American Express Services Europe Limited
Data Protection Office
1 John Street
Brighton
BN88 1NH
United Kingdom.

If you want to know what information is held about you by ACE, please write to:
The A&H Customer Service Manager
ACE European Group Limited,
200 Broomielaw
Glasgow
G1 4RU
United Kingdom.

If you want to know what information is held about you by IPA (IPA is part of the AXA Assistance Group), please write to:
Data Protection Officer
Inter Partner Assistance S.A.
c/o The Quadrangle
106-118 Station Road
Redhill
Surrey
RH1 1PR
United Kingdom.
The Providers:

a) may, subject to ensuring appropriate safeguards have been put in place by the recipients to preserve the security of Your information or that of an Authorised Employee, disclose and use information about You or an Authorised Employee, including information relating to Your or an Authorised Employee's medical status and health to companies within the American Express, ACE and AXA Assistance worldwide groups of companies, their partners, service providers and agents in order to administer, service and manage the benefits available, and for statistical analysis and fraud prevention purposes; and

b) undertake the above within and outside the United Kingdom and the European Union. This includes processing information in the USA and other countries 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 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 or an Authorised Employee's information to develop lists for use within the American Express group of companies worldwide and its partners to develop or make offers (by mail, digital communication such as email or telephone) of products and services in which You or an Authorised Employee 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 contact 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.

INFORMATION PROVIDED BY YOU

In response to questions that We or the Insurer may ask You, it is Your responsibility to provide complete and accurate information to Us and the Insurer when You take out Your Card and thereafter. 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 or an Authorised Employee fail to take reasonable care to disclose any material information to Us or the Insurer, this could invalidate Your travel protection benefits and could mean that part or all of a claim may not be paid.