

# Summary of The American Express® Singapore Airlines KrisFlyer Credit Card Travel Insurance Benefits

## The American Express Singapore Airlines KrisFlyer Credit Card Centurion Travel Insurance Certificate of Insurance

### Centurion Travel Insurance Plan

underwritten by Chubb Insurance Singapore Limited  
(herein called the 'Company')



Authorised Representative  
of the Company

### Covered Persons:

A person shall be a Covered Person under Master Policy No. (523-10001-B) ("The Policy") only if:

1. He or she is:
  - a) A Basic Cardmember or Supplementary Cardmember who has an American Express Singapore Airlines KrisFlyer Credit Card, issued by American Express International, Inc. in his or her name; or
  - b) The legally married spouse or Dependent Child under age 23 of any eligible person described in (a) above, and
2. His or her American Express Singapore Airlines KrisFlyer Credit Card Account is billed in SINGAPORE DOLLARS.

For the purpose of this policy, a common law marriage is not considered a legal marriage. Dependent Child means a legally dependent child, including a step-child or adopted child of any eligible person described in 1a) above; and who is dependent on such eligible person(s) for financial support.

### A. Travel Inconvenience Insurance Cover:

#### I. Schedule of Benefits

##### 1. Missed Connection

If the Covered Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of the Covered Person's incoming confirmed connecting Scheduled Flight and no alternative onward transportation is made available to the Covered Person within four (4) hours of the actual arrival time of his or her incoming flight, the Company will indemnify the Covered Person for **American Express Card charges** incurred in respect of hotel accommodation and restaurant meals or refreshments up to S\$200, subject to a maximum of S\$400 for the Insured Cardmember, his or her spouse and children. **This benefit does not apply if the transfer point is in the Covered Person's Country of Residence.**

##### 2. Luggage Delay

If the Covered Person's accompanied luggage checked in with the common carrier is not delivered to him or her within six (6) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, the Company will indemnify The Covered Person for **American Express Card charges** incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to S\$200, subject to a maximum of S\$400 for the Insured Cardmember, his or her spouse and children. **This benefit does not apply if the luggage delay is in the Covered Person's Country of Residence.**

##### 3. Luggage Loss

If the Covered Person's accompanied checked in luggage is not delivered to him or her within forty-eight (48) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, such luggage will be assumed to be permanently lost and the Company will indemnify the Covered Person for American Express Card charges incurred within four (4) days of his or her arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to S\$500, subject to a maximum of S\$1,000 for the Insured Cardmember, his or her spouse and children. This benefit does not apply if the luggage loss is in the Covered Person's Country of Residence.

The above benefits apply in respect of Covered Persons who are Basic or Supplementary Cardmembers and for spouses and dependent children (as defined) but shall be subject to a per family maximum indemnity as specified. "Country of Residence" shall mean:

- a) the country of which the Covered Person is a permanent resident; or
- b) any other country to which the Covered Person is assigned or seconded

### II. Scheduled Flight

"Scheduled Flight" means a flight in an aircraft where the airline is listed in the Official Airline Guide or ABC World Airways Guide and the air carrier holds a Certificate, Licence or similar authorisation for scheduled air transportation issued by the relevant authorities in the Country in which the aircraft is registered and, in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

### III. Exclusions

The Policy does not cover any loss caused or contributed to by :

1. War or any act of war, whether declared or undeclared.
2. Any illegal act by or on behalf of the Covered Person and/or his beneficiaries.
3. While serving as an operator or crew member of any conveyance.
4. Confiscation or requisition by Customs or other Government authority.
5. Failure of the Covered Person to take reasonable measures to save or recover lost luggage.
6. Failure to notify the relevant airline authorities of missing luggage at the destination point and to obtain and complete a Property Irregularity Report.

### IV. Claims

1. All information and evidence required by the Company or its agents shall be furnished at the expense of the Covered Person or his or her personal representative and shall be in such form and of such nature as the Company may prescribe.
2. Written notice of all claims must be given as soon as possible, but no later than 21 days after the event giving rise to the claim to: **Chubb Insurance Singapore Limited, 138 Market Street, #11-01 CapitaGreen, Singapore 048946**
3. Original receipts relating to expenses incurred in respect of which indemnity is claimed under this insurance must be supplied to **Chubb Insurance Limited, c/o American Express**. Also, the Record of Charge Form, verifying that the relevant flight tickets were charged to an American Express Singapore Airlines KrisFlyer Credit Card account and, in respect of lost or delayed luggage, a copy of the Property Irregularity Report obtained from the airline, must be supplied together with the following information:
  - Full details of the Flight (Airline, Flight Numbers, Departure Airport, Destination, Scheduled Times and Arrival Airport).
  - Full details of the Delay or Loss incurred.

## Terms and Conditions

- Full details of expenses for which reimbursement is claimed.
  - Written receipt acknowledging the return of luggage (for luggage delay).
4. Benefits payable under this insurance in respect of valid claims will be credited to the Covered Person's American Express Singapore Airlines KrisFlyer Credit Card Account.

### V. Maximum Indemnity

In no event will duplicate or multiple American Express Cards obligate the Company in excess of the limit stated herein for expenses incurred by any one individual Covered Person as a result of any one incident covered under this Policy.

### VI. Termination

The insurance cover provided for any individual American Express Singapore Airlines KrisFlyer Card member will terminate as of the date he or she ceases to be an eligible American Express Singapore Airlines KrisFlyer Credit Card member or the date of termination of the Master Policy whichever is earlier.

### VII. Your Travel Inconvenience Insurance Table of Benefits

#### Table of Benefits

Situation	Cardmember	Family	Max
Missed connection for more than 4 hours	S\$200	S\$200	S\$400
Luggage delay for more than 6 hours	S\$200	S\$200	S\$400
Luggage missing for more than 48 hours	S\$500	S\$500	S\$1,000

### B. Travel Accident Insurance

#### I. Coverage Requirements

A Covered Person will be fully insured for benefits under the Policy while taking a trip on a Common Carrier Conveyance only when the entire fare has been charged to the American Express Singapore Airlines KrisFlyer Credit Card.

#### II. Maximum Indemnity Per Covered Person

In no event will duplicate or multiple American Express Cards obligate the Company under the Policy in excess of the highest amount payable under any one such Card, as stated in the "Benefit Amounts", for any one loss sustained by any one individual Covered Person as a result of any one accident.

### III. Definitions

"Injury" means bodily injury which:

1. is caused by an accident which occurs whilst the Covered Person's insurance is in force under the Policy; and
2. results in loss insured by the Policy; and
3. creates a loss due, directly and indirectly of all other causes, to such accidental bodily injury.

"Loss" as used with reference to hand or foot means complete and permanent severance through or above the wrist or ankle joint, and as used with reference to eye means the irrecoverable loss of the entire sight of such eye.

"Common Carrier Conveyance" shall mean any bus, car, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train or any other land or sea vehicle provided and operated by a carrier licensed for the regular transportation of fare-paying passengers and any fixed wing aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers.

"Covered Trip" means:

1. it is a trip (one-way or round trip) taken by the Covered Person between the Point of Departure and the Final Destination as shown on the Covered Person's ticket; and
2. The Covered Person's entire fare for such trip has been charged to an American Express Singapore Airlines KrisFlyer Credit Card prior to any injury.

"Scheduled Airline" means an airline listed in the Official Airline Guide or ABC World Airways Guide where the air carrier holds a certificate, license or similar authorisation for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered, and in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

### IV. Description of Benefits

#### Common Carrier Benefit

This benefit is payable if the Covered Person sustains injury as a result of:

- a) an accident which occurs while riding solely as a passenger in or boarding or alighting from a Common Carrier Conveyance for a Covered Trip; or
- b) being struck by such Common Carrier Conveyance

#### Additional Benefits

**1. Airport Transportation Benefit:** If a Scheduled Airline ticket is purchased for a Covered Trip prior to the Covered Person's departure for the airport, this benefit is payable if the Covered Person sustains any injury while riding as a passenger in a land Common Carrier Conveyance or a scheduled helicopter operated as a Common Carrier Conveyance, but only:

- a) when going directly to an airport for the purpose of boarding an aircraft for a Covered Trip; or
- b) when leaving directly from an airport after alighting from an aircraft from a Covered Trip.

**2. Airport Premises Benefit:** If a Scheduled Airline ticket is purchased for a Covered Trip prior to boarding, this benefit is payable if the Covered Person sustains any injury while upon any airport premises designated for passenger use, but only when the Covered Person is upon such premises immediately before boarding, or immediately after alighting from an aircraft from a Covered Trip.

### V. Schedule of Benefits

#### Benefit Amounts

Loss of Life ..... S\$350,000

#### Dismemberment

Loss of both hands and feet ..... S\$350,000

Loss of one hand and one foot ..... S\$350,000

Loss of entire sight of both eyes ..... S\$350,000

Loss of entire sight of one eye and Loss of one hand or one foot ..... S\$350,000

Loss one hand or one foot ..... S\$175,000

Loss of entire sight of one eye ..... S\$175,000

## Terms and Conditions

The Company will pay the applicable benefit amount if a Covered Person suffers a Loss from an Injury while coverage is in force under the Policy, but only if such Loss occurs within one hundred (100) days after the date of accident which caused the Injury. Benefits will be paid for the greatest Loss. In no event will the Company pay for more than one Loss sustained by the Covered Person as a result of any one accident.

### VI. On Board Ticketing

In the event a Covered Person suffers a Loss on-board a Scheduled Airline flight for which the airline sells tickets on board the flight and the Covered Person has not purchased his or her ticket by charging the ticket to an American Express Singapore Airlines KrisFlyer Credit Card prior to boarding the flight, then the Company will evaluate and pay such Loss where it can establish that no other form of payment was used for the flight in question.

### VII. Exposure and Disappearance

If the Covered Person is unavoidably exposed to the elements because of an accident on a Covered Trip which results in the disappearance, sinking or wrecking of a Common Carrier Conveyance, and if as a result of such exposure, the Covered Person suffers a Loss for which benefits are otherwise payable under the Policy, such Loss will be covered under the Policy. If the Covered Person disappears because of an accident on a Covered Trip which results in the disappearance, sinking or wrecking of a Common Carrier Conveyance, and if the Covered Person's body has not been found within 52 weeks after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that the Covered Person suffered Loss of Life as a result of Injury covered by this Policy.

### VIII. Exclusions

The Policy does not cover any Loss caused or contributed to by (1) suicide or self-destruction or any attempt thereof; (2) war or any act of war whether declared or undeclared; (3) Injury to which a contributory cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Covered Person or his or her beneficiaries; (4) Injury received while serving as an operator or crew member of any conveyance; (5) Injury received while driving, riding as a passenger in, boarding or alighting from a rental vehicle; or (6) directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination.

### IX. Claims

Written notice of a claim must be given to Chubb Insurance Singapore Limited, 138 Market Street, #11-01 CapitaGreen, Singapore 048946, within 21 days after the occurrence or commencement of any Loss covered by the Policy or as soon thereafter as reasonably possible. Benefits will be payable upon receipt of due written proof, as required by the Company, of a legitimate covered Loss.

Payment of Claims: Benefits will be paid to the Surviving Covered Person or equally to the beneficiaries in the first of the following classes of successive preference beneficiaries in which there is a living member:

- a) The Covered Person's spouse;
- b) The Covered Person's children, including legally adopted children;
- c) The Covered Person's parents;
- d) The Covered Person's brothers and sisters;
- e) The Covered Person's estate.

In determining such person or persons, the Company may rely upon an affidavit by a member of any classes of preference beneficiaries described above. Payment based upon such affidavit shall fully discharge the Company from all obligations under the Policy. Any amount payable to a minor may be paid to the minor's legal guardian. Benefits for all other Losses sustained by a Covered Person will be paid to the Covered Person, if living, otherwise to the beneficiaries.

### X. Premium

The premium for this coverage is paid for by American Express.

### XI. Terminations

The Insurance cover provided for any Individual American Express Singapore Airlines KrisFlyer Credit Card member will terminate as of the day he or she ceases to be an eligible American Express Singapore Airlines KrisFlyer Credit Card member or the date of termination of the Master Policy whichever is earlier.

The benefits described herein are subject to all the terms and conditions of the Policy which is held by American Express. This Certificate replaces any prior Certificate which may have been furnished in connection with the Master Policy.