

No Additional Charge Insurance Program for American Express Platinum Reserve Credit Card

The following is a description of the group insurance policy (Master Policy Number 523-10001-C) held by American Express International, Inc. 300 Beach Road The Concourse #18-01/07 Singapore 199555 for the benefit of Platinum Reserve Credit Card Members, and the Platinum Reserve Credit Card Member's immediate family.

The policy of insurance is issued by Chubb Insurance Singapore Limited, 138 Market Street, #11-01, CapitaGreen, Singapore 048946, and the policyholder is American Express.

The benefits under the group insurance apply automatically and free of charge for you as a Cardmember; you can at any time notify American Express if you do not wish to take advantage of the benefits, in which case you will not then be covered by the group insurance.

The benefits can be changed from time to time or discontinued altogether following a decision by American Express or the Insurer. American Express shall then notify the Cardmember of such a change.

The benefits under the group insurance are available in accordance with the terms of our policy with the Insurer, extracts of which are reproduced below.

Cardmembers will have the right to make claims on their own behalf against Chubb within the relevant Terms and Conditions, insofar as Chubb is identified as the insurer therein.

1 IMPORTANT INFORMATION REGARDING YOUR POLICY

1.1 Your Policy

- 1.1.1 Your Policy Wording and Policy Schedule describe the insurance contract between You and Us.
- 1.1.2 In return for You paying Us the premium, We insure You for the Events subject to the terms, conditions and exclusions in Your Policy Wording and Policy Schedule.

1.2 Please read Your Policy

- 1.2.1 It is important that You carefully read and understand Your Policy Wording and Policy Schedule because they describe the terms, conditions and exclusions that apply to Your insurance under Your Policy.

1.3 Checking Your Policy

- 1.3.1 Please check Your Policy Wording and Policy Schedule to make sure all the information on them is correct. Please let Us know straight away if any alterations are needed. Please contact Us if You change Your address or account details.

1.4 Contacting Us

- 1.4.1 If You have any queries or need to contact Us, please write to Us at Chubb Insurance Singapore Limited, 138 Market Street, #11-01, CapitaGreen, Singapore 048946.

2 COVER UNDER THE INSURANCE POLICY

2.1 Who and What is insured?

2.1.1 The Insured Persons are insured for the Events subject to the terms, conditions and exclusions in the Policy.

2.2 What are the Eligibility Requirements?

2.2.1 To be eligible for cover, an Insured Person must be

- (a) a Cardmember;
- (b) a Spouse of a Cardmember; or
- (c) a Dependant Child(ren) of a Cardmember, up to and including twenty-three (23) years of age on the commencement of each Period of Insurance.

2.3 What are the conditions of cover?

2.3.1 The Policy is intended to cover a Cardmember, his Spouse and Dependant Child(ren) while he is on a Trip. To qualify for such cover, the travel cost for the originating and return journey for the Trip must be charged to the Cardmember's Card.

2.3.2 Insured Persons who satisfy Section 2.3.1 will be covered for the duration of their Trip. If a Trip extends beyond 180 consecutive days or for more than 240 days cumulatively in a Specified Period, the Insured Persons will not be covered after 12.01 a.m. (Singapore time) on the 181st day or 241st day of the relevant Trip, respectively.

3 THE MEANING OF CERTAIN WORDS

3.1 The following words when used with capital letters in the Policy Wording or the Policy Schedule have the meaning given below.

3.2 **Accident** means an event which is violent external and visible.

3.3 **Anniversary Date** means each anniversary of the Commencement Date.

3.4 **Card** means the American Express Platinum Reserve Credit Card (Basic and Supplementary) billed in Singapore dollar.

3.5 **Card Commencement Date** means the date of issue of a Card.

3.6 **Cardmember** means a person who has been issued a Card on or after the Commencement Date.

3.7 **Commencement Date** means 12.01 am Singapore Time on the date We agree to provide insurance under the Policy and which is shown on the Policy Schedule.

3.8 **Country Of Residence** means a country of which the Insured Person is a citizen or a resident. A person is considered to be resident in a country if he is the holder of an authorisation issued by the immigration authorities permitting the Insured Person to remain in that country otherwise than as a tourist.

3.9 **Dependant Children** means the unmarried children of the Cardmember (including step or legally adopted children).

3.10 **Doctor** means a legally registered medical practitioner who is not an Insured Person or his Close Relative.

3.11 **Event(s)** means the Event(s) listed in the Benefits section of the Policy.

- 3.12 Excluded Item(s)** means:
- (a) Motorized vehicles, such as cars, trucks, motorcycles, boats, airplanes, and their parts, subject to high risk, combustible wear and tear, or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tyres, mufflers);
 - (b) Motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building;
 - (c) Business fixtures including, but not limited to, air conditioners, refrigerators, heaters;
 - (d) Land or buildings;
 - (e) Consumable or perishable items;
 - (f) Animals or living plants;
 - (g) One-of-a-kind products which cannot be replaced;
 - (h) Items purchased for resale, professional or commercial use;
 - (i) Items still under installment billing(except those purchased from American Express Merchandise Services); and
 - (j) Products with manufacturers' warranties, or combined manufacturers' warranties and service plan agreements, lasting in excess of five years.
- 3.13 Insured Persons** means the Cardmembers and/or their respective Spouses and Dependant Children insured under the Policy.
- 3.14 Limb** includes a hand at or above the wrist or foot at or above the ankle.
- 3.15 Loss:**
- (a) in connection with a Limb, means permanent physical severance or permanent total loss of the use of the Limb;
 - (b) in connection with the eye, means irrecoverable loss of all sight in the eye;
 - (c) in connection with hearing, means entire and irrecoverable loss of hearing;
 - (d) in connection with speech, means entire and irrecoverable loss of the ability to speak;
- and in each case is caused by an Accident and occurs within three hundred and sixty-five (365) days of the Accident.
- 3.16 Period of Insurance** means one (1) calendar year from the Commencement Date or the latest Renewal Date whichever is the later. However, if the Policy is cancelled or otherwise terminated, the Period of Insurance will be from the Commencement Date or Renewal Date whichever is the later up to and including the date of cancellation or termination.
- 3.17 Permanent means** having lasted twelve (12) consecutive months and at the expiry of that period, being beyond hope of improvement.
- 3.18 Policy** means the Policy Wording and Policy Schedule describing the insurance contract between the Policyholder and Us.
- 3.19 Policyholder** means the party who is named as the policyholder on the Policy.
- 3.20 Policy Schedule** means the schedule attached to the Policy Wording.
- 3.21 Policy Wording** means this document.
- 3.22 Public Conveyance** means a vehicle which is operated under licence for the transport of fare paying passengers and excludes any privately chartered vehicle unless driven by a chauffeur who is paid for and hired either by the Insured or the charter company.

- 3.23 Renewal Date** means one (1) year from the Commencement Date and subsequent anniversaries of that date.
- 3.24 Special Sports** means American football; bobsleighbing; boxing; bungee jumping; cave diving; flying (other than as a fare-paying passenger in a licensed passenger-carrying aircraft); hang-gliding; heli skiing; horse jumping; hunting and hunting on horseback; ice hockey; luge; martial arts; microlighting; mountain biking off tarmac; mountaineering; motor rallies; parachuting; paragliding; para skiing; polo; potholing; professional sports; quad-biking; rock climbing; rugby; skeleton; ski jumping; ski racing; ski-stunting; solo canyoning; solo caving; solo diving; solo mountain-climbing; steeple chasing; Tour Operator safari (where any tourist will be carrying guns); white water canoeing; yachting more than 20 nautical miles from the nearest coastline; any form of motor racing, speed, performance or endurance tests.
- 3.25 Specified Periods** means successive 12 monthly periods commencing from the applicable Card Commencement Date.
- 3.26 Spouse** means the Cardmember's legal husband or wife or de-facto life partner with whom the Cardmember is cohabiting as at the commencement of the Period of Insurance and has cohabited for the previous six months or more.
- 3.27 Total Disablement** means disablement occurring (a) as a result of an Accident, (b) within three hundred and sixty-five (365) days of the Accident, and (c) which, having lasted for a continuous and uninterrupted period of at least three hundred and sixty-five (365) days, will, in all probability, entirely prevent a person from engaging in gainful employment of any and every kind for the remainder of that person's life.
- 3.28 Trip** means a journey outside the Insured's Country Of Residence, where the traveller leaves and returns to his Country Of Residence by a Public Conveyance. Journeys can be up to 180 consecutive days or up to 240 days cumulatively during each Specified Period, but must commence and end in his Country Of Residence. A Trip is considered to commence when the traveller passes the outbound immigration checkpoint in his Country Of Residence and to end when the traveller passes the inbound immigration checkpoint in his Country Of Residence.
- 3.29 We/Us/Our** means Chubb Insurance Singapore Limited.
- 3.30** When a masculine personal pronoun is used, this includes the feminine, wherever the context requires.

4 TRAVEL ACCIDENT

- 4.1** If an Insured Person, being a Cardmember, his Spouse, or a Dependant Child over 16 years of age, has an Accident on his Trip which within 365 days causes death, Total Disablement or Permanent Loss, We will pay the Insured Person or his estate:
- (a) if the Accident occurred while he was not on a Public Conveyance, SGD 100,000;
 - (b) if the Accident occurred while he was on a Public Conveyance:
 - (i) SGD500,000 for the Permanent Loss of any limb or of sight in one eye.
 - (ii) SGD1,000,000 for death or Total Disablement or the Permanent Loss of any two Limbs or of sight in two eyes, or of speech or hearing.

- 4.2** If an Insured Person, being a Cardmember's Dependant Child under 16 years of age, has an Accident on his Trip, which within 365 days causes death, Total Disablement or Permanent Loss, We will pay a legally appointed guardian or equivalent:
- (i) SGD 10,000 for funeral expenses.
 - (ii) SGD 50,000 for the Permanent Loss of any limb or of sight in one eye.
 - (ii) SGD 100,000 for Total Disablement or the Permanent Loss of any two Limbs or of sight in two eyes, or of speech or hearing.

5 TRAVEL INCONVENIENCE BENEFITS

- 5.1** We will reimburse the Insured Persons who are on a Trip:

(a) Missed Connection

up to SGD 200 per Cardmember, and SGD 400 for Cardmember, Spouse and Dependents for the Card's charges for refreshment and accommodation costs prior to their actual departure if they miss their connecting flight at the transfer point due to the late arrival of the incoming confirmed connecting flight and no alternative flight is made available for within four (4) hours of the scheduled arrival of the incoming confirmed connecting flight.

This benefit does not apply if the transfer point is in the Insured Person's Country of Residence.

(b) Luggage delay

up to SGD 200 per Cardmember and SGD 400 for Cardmember, Spouse and Dependents for the Card's charges for emergency purchase of essential clothing and requisite if their checked-in baggage has not arrived at their destination airport within six (6) hours of their arrival at their scheduled destination point.

This benefit does not apply if the transfer point is in the Insured Person's Country of Residence.

(c) Luggage Loss

If their checked-in luggage has not arrived at their scheduled destination point within forty-eight (48) hours, such luggage will be assumed to be permanently lost and we will indemnify the Cardmember up to SGD 500 and SGD 1000 for Cardmember, Spouse and Dependents for the Card's charges within four (4) days of their arrival at their scheduled destination, for emergency purchase of essential clothing and requisite.

This benefit does not apply if the scheduled destination is in the Insured Person's Country of Residence.

- 5.2 We will not reimburse Insured Persons under this Section 5 in respect of the following:
- (a) Additional costs where the airline has offered alternative travel arrangements and this has been refused.
 - (b) Luggage Delay or Luggage Loss on the final leg of their return flight
 - (c) Failure to obtain a Property Irregularity Report from the relevant airline authorities of missing baggage at their destination
 - (d) Private charter flights where the Insured Persons are the only passengers.
 - (e) Where an Insured Person voluntarily accepts compensation from the airline in exchange for not travelling on an overbooked flight.
 - (f) Where no costs are incurred in relation to additional travel, refreshment, accommodation and/or purchase of essential items.
 - (g) Failure to provide appropriate receipts in relation to refreshment, accommodation and/or purchase of essential clothing and requisite.

6 PURCHASE PROTECTION BENEFIT

- 6.1 To obtain benefits under this Section 6, the Insured Person must contact Us at the designated telephone number. Assistance and benefits under this Section may be provided by our appointed agent. Benefits are payable only if Our prior approval has been obtained before any expenses are incurred by the Insured Person. In this Section, We/Us/Our also means our appointed agent, where the context so requires.
- 6.2 If items purchased by an Insured Person on his Card for his personal use are stolen or damaged within 90 days of purchase, We will bear, at Our option, the replacement or repair cost of any item, up to the purchase price of each item.
- 6.3 Our total aggregate liability under this Section 6 is subject to:
- (a) a limit of SGD 10,000 for each incidence of theft or damage, regardless of the number of items affected in each incidence; and
 - (b) a limit of SGD 25,000 in any Period of Insurance.
- 6.4 We will not be liable under this Section 6 in respect of the following:
- (a) Claims less than SGD 150.
 - (b) For all claims, the first 10% of the claim amount.
 - (c) Costs not approved in advance by Us.
 - (d) Items left unattended in a public place.
 - (e) Damage caused intentionally by an Insured Person.
 - (f) Theft not reported to the police within 48 hours and a report obtained.
 - (g) Normal wear and tear.
 - (h) Damage to items caused by product defects
 - (i) Theft of or damage to Excluded Item(s)
 - (j) Theft, or damage to cash, or its equivalents, travellers cheques, tickets or any negotiable instruments

7 RETURN GUARANTEE BENEFITS

- 7.1 If an Insured Person has purchased on his Card, an item for his personal use, from a retail store in his Country Of Residence, and attempts unsuccessfully to return the unused item to the retailer within 90 days of purchase, We will pay the Insured Person the purchase price of the item, upon his surrender of the item to Us.

- 7.2 Our liability under this Section 7 is subject to:
- (a) a limit of SGD 800 for each item; and
 - (b) a total aggregate limit of SGD 5,000 in any Period of Insurance.
- 7.3 We will not be liable under this Section 7 in respect of the following:
- (a) Any item with a purchase price less than SGD 150
 - (b) Items that are not in a new and saleable condition, free from all defects, and in full working order.
 - (c) Items purchased from a retailer that has an established return policy, which is the same or better than the benefit under this Section.
 - (d) Jewellery; precious stones; rare and precious coins or stamps; one of a kind items including antiques, art work and furs, cash or its equivalents, travellers cheques, tickets or negotiable instruments; services, mobile phones and their accessories, recorded media (including but not limited to CD's, DVD's, computer software, video and audio tapes); books; animals and living plants; consumable and perishable goods; healthcare items; used, rebuilt and refurbished items; closing down sale items; vehicles and their parts.

8 GENERAL EXCLUSIONS

- 8.1 The Policy will not apply to any Event arising directly or indirectly out of the following actions of an Insured Person or the following circumstances affecting an Insured Person:
- (a) Wilful or intentional acts
 - (b) Suicide or attempted suicide
 - (c) Self inflicted injuries except when trying to save human life
 - (d) Injuries caused by negligence or failure to follow the laws and regulations of the country of travel
 - (e) Not following Our medical advisor's advice or instructions
 - (f) Engaging in paid work other than in a purely managerial or administrative capacity
 - (g) Injuries or accidents which occur while under the influence of alcohol (above the legal riving limit) or drugs unless prescribed by a registered medical practitioner
 - (h) Industrial action which has commenced or has been announced prior to booking a Trip
 - (i) Trips in, or booked to, countries where a government agency has advised against travelling or which are officially under embargo by the United Nations
 - (j) Any fraudulent, dishonest or criminal act committed by an Insured Person or by anyone with whom he is in collusion.
 - (k) Confiscation or destruction of personal belongings by any Government, customs or public authority
 - (l) Participating in Special Sports
 - (m) Terrorist activities, except when on a Public Conveyance
 - (n) Biological, chemical, nuclear or radioactive incidents

9. GENERAL CONDITIONS

9.1 Where does the Policy apply?

- 9.1.1 Sections 4, 5 and 6 of the Policy cover the Insured Persons twenty four (24) hours a day anywhere in the world outside of their Country Of Residence while Section 7 only applies within their Country Of Residence.

9.2 Laws of Singapore

9.2.1 The Policy is governed by the laws of Singapore. Any dispute or action in connection with the Policy shall be referred to arbitration in accordance with the provisions of the Arbitration Act of Singapore. However, no such action may be taken before the expiry of sixty (60) days after written proof of claim has been submitted to Us.

9.3 Singapore Currency

9.3.1 All payments by the Policyholder to Us and by Us to the Policyholder or someone else under the Policy must be in Singapore currency.

9.4 Benefit Limits

9.4.1 The benefit limits stated in each Section are “per person” limits. However, additional limits may also apply, as stated in the respective Sections.

10 CLAIMS

10.1 Procedure for making a claim

10.1.1 If an Insured Person (or his legal representative) wishes to make a claim he must:

- (a) complete a claim form (claim forms are available from Us);
- (b) attach to the claim form:
 - (i) the appropriate supporting documents (originals) listed in Section 10.4; and
 - (ii) any other documentary evidence required by Us under the Policy.
- (c) provide Us with the completed claim form and accompanying documents within thirty (30) days of the Event taking place which gives rise to a claim; and
- (d) give Us at the Insured Person or his legal representative’s expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.

10.2 Processing and payment of claims

10.2.1 We must take all reasonable steps to pay a valid claim promptly.
10.2.2 We will pay amounts under the Policy to the Insured Person.

10.3 Conditions for payment of claim

10.3.1 Our obligation to pay a claim is dependant on the Insured Person not having any overdue debts on his Card at the time the claim is to be paid.

10.4 Documents/items required in support of claims

Benefit	Documents/items required
Section 4, 5 and 6	<ul style="list-style-type: none">• Proof that the Insured Person was on a Trip
Section 4 Travel Accident	<ul style="list-style-type: none">• Evidence from the appropriate organisation detailing the accident• Medical report from Doctor
Section 5: Travel Inconvenience	<ul style="list-style-type: none">• Flight ticket• Airline confirmation of delay, cancellation, missed connection or overbooking• Airline confirmation (Property Irregularity Report) including details of baggage return date• Evidence from the appropriate organisation detailing the cause of the delay in case of missed departure• Written receipts acknowledge the return of luggage (for luggage delay)• Appropriate receipts for purchases or additional travel, accommodation or refreshment costs incurred
Sections 6 and 7	<ul style="list-style-type: none">• Proof of purchases made using Insured Person's Card• Completed claim form when needed
Section 6: Purchase Protection	<ul style="list-style-type: none">• Police Report detailing theft• Damaged purchased items
Section 7: Return Guarantee	<ul style="list-style-type: none">• Details of retailer who refused to accept return of items• Purchased items in original packaging

11 DUTIES TO US

11.1 Duty of Utmost Good Faith

11.1.1 The Policyholder and every Insured Person must fully and faithfully tell us everything they know (or could reasonably be expected to know) that is relevant to Our decision to insure.

11.2 Consequences of breach of duty, fraud or misrepresentation

11.2.1 We may refuse to pay a claim either in whole or in part, if the Policyholder or any Insured Person:

- (a) breaches the duty of utmost good faith;
- (b) makes a misrepresentation to Us before or at the time of commencement of cover;
- (c) breaches a provision of the Policy;
- (d) makes a fraudulent claim under any policy of insurance;
- (e) engages in any act or omission which under the Policy the Policyholder is required to notify Us of, but the Policyholder does not notify Us.