

American Express® Platinum Card Benefits Terms and Conditions

AMERICAN EXPRESS INVITES®

LOVE DINING @ HOTELS

- Terms and Conditions apply. Please visit amex.co/lovedininghotelstnc for more information.

LOVE DINING @ RESTAURANTS

- Terms and Conditions apply. Please visit amex.co/lovediningrestaurantstnc for more information.

THE FAR CARD MEMBERSHIP

- Terms and Conditions apply. For more information, please visit thefarcard.com.

TOWER CLUB SINGAPORE

To enjoy the privileges or benefits, Platinum Members must present their American Express® Platinum Card to the Club's concierge (as a form of identification).

All charges must be made to The Platinum Card. Participation of merchants is subject to change without prior notice to the Platinum Member.

The provision of services, activities or benefits stated is the responsibility of the respective service establishment.

American Express acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by the service establishment.

Platinum Members acknowledge that any disputes in relation to the above are to be directed solely to the service establishment providing such services, activities or benefits.

1. Basic and Supplementary Platinum Members are granted access to the Tower Club Singapore's dining facilities and amenities, including the Fitness Centre, as reciprocal Members of Tower Club.
 - Full access to the Tower Club's dining facilities and amenities at the Tower Club premises – This benefit will be capped at eight (8) Platinum Members per day. Tower Club may, at its absolute discretion, waive this limit.
 - Full access to the Tower Club's fitness facilities and amenities at the Tower Club premises – This benefit will be capped at five (5) Platinum Members per day. Tower Club may, at its absolute discretion, waive this limit.
2. Access will be available at all times during Tower Club's business hours:
 - Monday – Friday: 7.30am to 11pm
 - Saturday: 9am to 11.30pm
 - Sundays and Public Holidays: ClosedAccess is subject to Tower Club's capacity, while Priority is given to Tower Club Members.
3. Basic or Supplementary Platinum Members will not be charged any joining fees or monthly dues by the Tower Club for access to all its dining facilities.
4. As part of the club rules and as Reciprocal Member, any spend in Tower Club will be subject to 10% surcharge and 10% service charge (excluding the prevailing GST). The service charge will be calculated based on the total amount after the inclusion of the 10% surcharge.
5. Basic or Supplementary Platinum Members must book or make reservation(s) with The Platinum Travel & Lifestyle Concierge in order to enjoy privileged access to the Tower Club.
6. Platinum Members are allowed to bring any number of guests, subject to Tower Club's capacity.
 - Reservation for F & B facilities, booking must be made at least one (1) working day in advance.
 - Reservation for general dining on set menu, booking must be made at least two (2) working days in advance.
 - Reservations for main dining room and private dining room, all bookings will be based on availability and on a first come, first served basis.
 - Reservation for Club events and where set menus are requested, bookings must be made at least five (5) working days in advance.
 - For all bookings of private dining rooms, a minimum spend is required, as per Tower Club's Member Rules and Regulations.
 - For Club events, Platinum Members will be charged based on the event's set menu pricing.
7. Cancellation of private dining rooms and Club events should be made with The Platinum Travel & Lifestyle Concierge at least four (4) working days in advance. Otherwise, American Express International Inc. reserves the right to charge the Platinum Member for the cost incurred.
 - For private dining room reservations, a 50% cancellation fee is charged based on selected menu price, if cancellation is made within three (3) working days before actual reservation date and time or event, and a 100% cancellation fee is charged based on selected menu price, if cancellation is made on the day of reservation or event and a 100% cancellation fee is charged based on the required minimum spending if cancellation is made on the day of reservation or event.
 - In the event that the Platinum Member fails to show up for the reserved table or cancel less than three (3) working days prior to the actual reservation date and time, there will be penalty charges of 100% of the selected menu price or S\$150 (Lunch) and S\$300 (Dinner) + 7% GST based on the à la carte menu imposed by Tower Club on the Platinum Member for the said reservation.
 - For Club event reservations, a 50% cancellation fee is charged based on the event's set menu pricing if cancellation is made within seven (7) working days before the event and a 100% cancellation fee is charged based on the event's set menu pricing if cancellation is made on the day of the event.
8. All charges must be made to The Platinum Card.

9. Tipping and other gratuities are strictly prohibited in Tower Club.
10. The benefits cannot be used in conjunction with any other offers and/or promotions.
11. Parking fee, as per charges levied by the building management, is applicable and will be borne by Platinum Members.

PLATINUM NIGHTLIFE

Information is correct at time of print and American Express reserves the right to change the benefits without prior notice. The provision of services, activities or benefits stated is the responsibility of the respective service establishment. Card Members acknowledge that any disputes in relation to the above are to be directed solely to the service establishment providing such services, activities or benefits.

1. Offer is valid from now to 31 December 2017, for dine-in only.
2. For the complimentary drink offers, purchase of at least one (1) item from the merchant's menu is required in order to enjoy the complimentary drink. Offer is available when Card is presented at the time of order, and payment is made with an American Express Platinum Card.
3. Offer cannot be exchanged for cash or used in conjunction with other promotional programmes, offers, discount cards, vouchers or VIP privileges, unless otherwise stated.
4. Merchant's Terms and Conditions apply. American Express acts solely as a payment provider.
5. You must be at least 18 years of age to consume alcoholic beverages. Individuals with health conditions should consult and heed their doctor's advice

Terms and Conditions apply. Please visit amex.co/chillax for more information

LUXURY RETAILERS

Barneys New York

1. Platinum Members should review the benefit with Barneys New York concierge on the top floor of the store to establish eligibility and to identify any inclusions/exclusions.
2. This is a complimentary benefit. Platinum Members must demonstrate their eligibility by either presenting The American Express® Platinum Card or eligible voucher at the Barneys New York concierge desk on the top floor of the store, or by pre-booking through The Platinum Travel & Lifestyle Concierge. Any purchases must be made with The Platinum Card.
3. Platinum Members should contact Barneys New York for any issues or grievances related to the benefit fulfilment.
4. Benefits are subject to availability.
5. Platinum Members should review store opening hours and note the only participating location is Barneys New York flagship location on Madison Avenue in New York City.
6. The personal shopping benefit can only be booked via The Platinum Travel & Lifestyle Concierge and the booking should be made at least 48 hours in advance.
7. This benefit is available until 28 February 2017.
8. The time permitted with the personal shopper is flexible and will be determined once the booking has been finalised between Barneys New York and Platinum Member.
9. Complimentary delivery is available within Manhattan Monday through Friday; same day delivery is available before 6pm; after 6pm deliveries are made next day. Saturday deliveries are made same day before 5pm; next day after 5pm. Platinum Member should review the terms of delivery with the merchant.
10. Simple tailoring requests will be completed within 48 hours and complex tailoring requests may take up to 10 business days to complete. If an issue arises with the alteration, the item can be returned for a refund or store credit.
11. Platinum Members should check with the Barneys New York concierge on the main floor of the store for presale availability. Sales typically occur twice yearly around end of November and end of May and access to sale merchandise is 5 - 7 days in advance of the sale. The items are authorised at the time of purchase and then the merchandise is held until sale actually begins, at which point Platinum Members can collect the items.

Key to Madison Avenue

1. For the avoidance of doubt, American Express is not responsible for the sourcing and/or fulfilling of any offers, merchandise, products, and/or services featured or mentioned on the Website. Any issues, complaints or queries should be directed directly by the user to the participating retailer or manufacturer. You agree that American Express is not responsible, and shall have no liability to you, with respect to merchandise, products, and/or services featured or mentioned on the Website, including items or services that are illegal, offensive or illicit, or may otherwise violate this Agreement.
 - i. To take advantage of these special offers, purchases must be made with The Platinum Card and be accompanied with the Key To Madison Avenue Card (printed or on your mobile device).
 - ii. Key to Madison Avenue Voucher must be shown to receive the offer. One voucher can be used for more than one special offer and is valid for multiple visits and multiple boutiques
 - iii. To receive the offer, payment must be paid on The Platinum Card.
 - iv. Neither the Madison Avenue BID, American Express, NYC & Company, the US Department of Commerce, nor its third party service providers make any warranties with respect to any of the merchandise, products, and/or services featured, mentioned, or sold on or through the Key to Madison Avenue Website or Programme. Please visit keytomadisonavenue.com/terms.html for more details.
 - v. Offers/ Merchants may vary from time to time. Please check website for latest offers and merchant participants anytime at keytomadisonavenue.com/premium.

MATCHESFASHION.COM

1. Platinum Members should review the benefit with MATCHESFASHION.COM before redeeming to establish eligibility and to identify any inclusions/exclusions.

2. This is a complimentary benefit. Platinum Members must demonstrate their eligibility online by registering through the link provided by American Express or in-store by either presenting their Platinum Card, eligible voucher or pre-booking through The Platinum Travel & Lifestyle Concierge. Any purchases must be made with The Platinum Card.
3. Platinum Members should contact MATCHESFASHION.COM for any issues or grievances related to the benefit fulfilment.
4. Benefits are subject to availability.
5. For in-store benefits, Platinum Members should review store opening hours and participating locations.
6. Complimentary entry level shipping is available on standard shipping only and is not valid for UK Platinum Members.
7. Platinum Member should review the MATCHESFASHION.COM shipping policy before initiating a transaction online.
8. Any additional charge (if applicable) shall be paid by the Platinum Member if a non-delivery occurs because of the Platinum Member's error (unless specified otherwise by merchant).
9. Complimentary tailoring available for in-store purchases, excluding denim and sale items.
10. The time permitted with the personal shopper is flexible and will be determined once the booking has been finalised between MATCHESFASHION.COM and the Platinum Member.
11. Any additional benefits would be available in-store only and will be specified by MATCHESFASHION.COM.
12. This benefit is available until 20 March 2017.
13. Event bookings must be made through The Platinum Travel & Lifestyle Concierge.
14. American Express Shopping Night Times are organised by MATCHESFASHION.COM and Platinum Members should review communications from MATCHESFASHION.COM for participating stores and logistics.
15. For private shopping, hours are subject to availability and are not available for groups. MATCHESFASHION.COM will not wait more than 15 minutes past agreed upon time.
16. Only one code would be allowed to be redeemed per transaction online.

Printemps

1. Platinum Members should review the benefit with Printemps Haussman and Printemps Le Louvre before the booking to establish eligibility and to identify any inclusions/exclusions.
2. Printemps Haussman and Printemps Le Louvre are the first point of contact for any Platinum Member issues or complaints.
3. Complimentary home or hotel delivery may exclude jewellery. Home shipping to China and Brazil is not possible.
4. Platinum Members must demonstrate their eligibility if requested by presenting an eligible Platinum Card or eligible voucher to the VIP lounge located on the 1st floor in Printemps Haussman or by pre-booking through The Platinum Travel & Lifestyle Concierge.
5. All purchases must be made with The Platinum Card.
6. Benefits are subject to availability.
7. Platinum Members should review store opening hours and note the only participating stores are Printemps Haussman flagship store and Printemps Louvre.
8. Complimentary tailoring is available only to individual Platinum Members and should be confirmed during payment.
9. Personal shoppers must be booked through The Platinum Travel & Lifestyle Concierge. Appointments should be made at least 48 hours' in advance. Platinum Member's name and phone number may be shared with Printemps for booking purposes.
10. The time permitted with the personal shopper is flexible and will be determined once the booking has been finalised between Printemps and the Platinum Member.
11. This benefit is available until 28 February 2018.
12. Any additional benefits are available in-store only and will be specified by Printemps.
13. Event bookings must be made through The Platinum Travel & Lifestyle Concierge.

ESCAPE

AIRPORT LOUNGE

Lounge access is restricted to participating lounges only. Platinum Members must adhere to all house rules of participating clubs. For a list of participating airport club locations, call The Platinum Travel & Lifestyle Concierge. Participating airlines and locations subject to change.

Priority Pass™ Lounge

With Priority Pass, only the Basic Platinum Member and one Supplementary Platinum Member are granted complimentary access. Basic Platinum Member and one (1) Supplementary Platinum Member can bring up to one (1) accompanying guest each for unlimited complimentary lounge access. Any additional guest(s) are assessed an additional charge at US\$27 per person per visit. To enjoy the benefits, you and your Supplementary Platinum Member must sign up for the Priority Pass membership. Terms and Conditions apply. For details, please contact The Platinum Travel & Lifestyle Concierge. Full Terms and Conditions of the Priority Pass membership benefits can be found at prioritypass.com/Conditions-of-use. Information is correct at the time of print.

Delta Sky Club

The Platinum Member must be travelling. Name on ticket must match name on Platinum Card. The Platinum Member must be 18 years of age to enter the Airport Club Lounge without a parent or guardian where there is no self-service bar. The Platinum Member must be 21 years of age to enter into all Airport Club Lounges where there is a self-service bar. Local age restrictions apply in non-U.S. locations. The Platinum Member must present his or her valid Card, government-issued I.D., and same day airline ticket to club agents. Complimentary access is specifically for the airport club that corresponds to the airline operating the flight (access pertains to the aircraft, not the flight number). Meeting rooms may be reserved for a nominal fee. Platinum Members must adhere to all house rules of participating clubs. Participating airlines and locations subject to change.

Platinum Member may purchase non-refundable, one-use Sky Club passes in the lounge for a reduced fee subject to Delta's access policy, provided that they use their Platinum Card. For the most up-to-date information about guest fees and lounge access, including what a lounge visit includes, visit delta.com/skyclub.

American Express Lounge

Platinum Members have unlimited complimentary access to American Express Lounge locations. Guest access policies vary by location and are subject to change. To access American Express Lounges, Platinum Member must present the agent with the following upon each visit: his or her valid Card and upon request, same-day airline ticket on any carrier and a government-issued I.D. Failure to present this

documentation may result in access being denied. Platinum Members will not be compensated for changes in locations, rates or policies. American Express reserves the right to remove any person from a lounge for inappropriate behavior or failure to adhere to lounge rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Amenities, services and hours of operation may vary among locations and are subject to change.

Platinum Member must be at least 18 years of age to enter without a parent or guardian. Platinum Member must be 21 years of age to enter a lounge with a self-service bar, unless you are accompanied by a parent or legal guardian. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside American Express Lounges. Use of American Express Lounges is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice.

AIR PRIVILEGES PROGRAMME (APP)

1. The APP Singapore is subject to these Conditions. American Express reserves the right to change the APP or these Conditions from time to time without prior notice and/or to discontinue the whole programme.
2. Airlines reserve the right to change, cancel or restrict flight operations without notice. APP companion or individual traveller special fare, seat allocations or upgrades, may be limited by airlines to certain flights and/ or dates ("blackouts"). APP is subject to the Terms and Conditions of each participating carrier. American Express does not guarantee that seats or tickets will be available.
3. Certain airlines may impose a charge for APP companion tickets, upgrades or individual traveller special fare either generally or during high-demand/season periods. You will be advised of any applicable charge at the time of booking.
4. To qualify for an APP companion ticket special fare or upgrade or individual traveller special fare:
 - a. Your journey must start and end at the same port in Singapore and be completed within the period during which your selected carrier participates in the Programme. You will be advised of any applicable dates at the time of booking;
 - b. A ticket must be purchased at the designated APP non-restricted fare in Singapore on a participating airline and charged to a valid Platinum Card which is in good standing and is billed in Singapore Dollars;
 - c. The Platinum Member who purchases the ticket(s) offer must be one of the travellers;
 - d. APP tickets are non-transferrable and non-endorsable;
 - e. The person using the companion ticket must travel with and have the same itinerary as the Platinum Member with the paid ticket and is subject to all applicable government fees, taxes, and charges.
5. Any travel on non-participating airlines must be ticketed and paid for separately and are not part of the APP. Certain code share or flights on the worldwide partners of the participating airlines may not apply.
6. Only one companion ticket or upgrade is allowed per Platinum Member travelling per itinerary. Companion tickets have no refund value. To obtain a refund of the paid ticket, the companion ticket must also be provided. Advance reservations must be ticketed no later than 30 days before departure or reservations will be cancelled.
7. Reservations made less than 30 days before departure must be ticketed within 72 hours after bookings are made or reservations will be cancelled.
8. The APP companion ticket, upgrade and individual traveller special fare offer are not valid and may not be combined with any other promotion, discount negotiated or corporate rate.
9. American Express acts only as a travel agent for travel service providers and does not own or operate an airline or means of transportation. American Express is not liable for service deficiencies on the part of airlines or other service providers, including but not limited to: accidents and injuries; delays; changes in routes or itineraries; loss, theft or damage to possessions. American Express strongly advises travelers to insure themselves against travel risks. Travellers are responsible for ensuring that they have valid travel documentation and for complying with the health, customs, currency and other laws of any country they enter or attempt to enter.
10. All APP Companion and Upgrade offers are based on full published fares, unless otherwise stated. Terms and Conditions apply. For details, please contact The Platinum Travel & Lifestyle Concierge at 1800 392 1177. Benefits only apply to bookings through The Platinum Travel & Lifestyle Concierge and with The Platinum Card. Airline partners and benefits (including fares) are subject to change without notice.

CAR RENTAL

Avis Preferred

Enrolment in the Avis Preferred programme is required to receive benefits, and enrolment is only applicable via the enrolment process at avispreferred.eu. Benefits are subject to change. All Avis Preferred Terms and Conditions apply. To view partner Terms and Conditions, visit avis.com.sg. American Express Terms and Conditions apply. American Express reserves the right to instruct Avis to cancel your membership if you cease to be a Platinum Member or your Account is not in good standing.

Hertz Gold Plus Rewards

Benefits vary by market and location of rental, and may be subject to availability. Hertz Gold Plus Rewards® enrolment is required to enjoy all benefits. Terms and Conditions apply. Visit the Hertz Gold Plus Rewards® website for full Terms and Conditions (hertz.com/amexplatinum/asia). American Express Terms and Conditions apply. American Express reserves the right to instruct Hertz to cancel your membership if you cease to be a Platinum Member or your Account is not in good standing.

CRUISES

All benefits are subject to Terms and Conditions. Reservations are subject to availability. All booking must be made through The Platinum Travel & Lifestyle Concierge and payment must be made using The Platinum Card. Cruise line benefits are valid on new bookings only, based on double occupancy. All benefits are valid on cruises of six (6) days or more. Benefit may not be combinable with some publicly available pricing. Benefits are available on the first cruise in the case of consecutive bookings. Benefits for Silversea are valid for bookings up to 31 December 2017 and for travel up to 31 December 2017. Benefits for Holland America Line, Regent Seven Sea's Cruises, Crystal Cruises are valid for bookings up to 31 December 2017 and for travel up to 31 December 2018. Onboard credits are for onboard spending only and cannot be used in the ships' casino. Any unused portion of the credit may not be redeemed for cash and is non-transferrable.

FINE HOTELS & RESORTS

Valid only for new FINE HOTELS & RESORTS bookings made through The Platinum Travel & Lifestyle Concierge. Payment must be made in full with The Platinum Card in The Platinum Member's name. Available for Platinum Members, and excludes Platinum Credit Card Members such who are not also Platinum Charge Card Members. Platinum Member must travel on itinerary booked to be eligible for benefits described. Noon check-in and room upgrade are based on availability and are provided at check-in. Certain room categories are not eligible for room upgrade; please contact The Platinum Travel & Lifestyle Concierge for details. Breakfast amenity varies by property, but will be, at a minimum, a continental breakfast. Complimentary Wi-Fi is included as part of a mandatory daily resort fee or is not available. In these instances, complimentary Wi-Fi will be provided in a common space on property. Please contact The Platinum Travel & Lifestyle Concierge for property-specific details regarding Wi-Fi. Benefit restrictions vary by FINE HOTELS & RESORTS property and cannot be redeemed for cash, and may not be combined with other offers unless indicated. Benefits and additional FINE HOTELS & RESORTS promotions are only applied at check-out and expire at check-out. Limited to one benefit package per room, per stay. Three room limit per Platinum Member, per stay; back-to-back stays within a 24-hour period at the same property considered one stay. Participating FINE HOTELS & RESORTS properties and benefits are subject to change.

HOTEL LOYALTY PROGRAMMES

Club CarlsonSM - Gold Elite

Enrolment into the Club Carlson programme is required to receive benefits. Benefits are subject to change and availability and may vary by property. Gold Elite level amenities may not be combined with the FINE HOTELS & RESORTS programme. All American Express Terms and Conditions apply. All Club Carlson Terms and Conditions apply. To view Terms and Conditions, visit clubcarlson.com/termsandconditions. American Express reserves the right to instruct Club Carlson to cancel your membership if you cease to be a Platinum Member or your Account is not in good standing.

Starwood Preferred Guest - Gold Status

Enrolment into the Starwood Preferred Guest programme is required to receive benefits. Benefits are subject to change and availability and may vary by property. American Express Terms and Conditions apply. Gold Preferred level amenities may not be combined with the FINE HOTELS & RESORTS programme. All Starwood Preferred Guest Terms and Conditions apply. For complete Terms and Conditions of the Starwood Preferred Guest programme, visit spg.com. American Express reserves the right to instruct Starwood Preferred Guest to cancel your membership if you cease to be a Platinum Member or your Account is not in good standing.

Shangri-La Golden Circle Membership – Jade Membership

Enrolment in the Golden Circle Jade Membership programme is required. Benefits are subject to change and availability may vary by property (for detail, visit goldencircle.shangri-la.com). Bookings made by FINE HOTELS & RESORTS rates can only enjoy the bonus Golden Circle Award Points under Golden Circle Jade Membership programmes benefits but may not be combined with all the other Golden Circle Jade Membership programme benefits. All special amenities under the Golden Circle Jade Membership programme are subject to availability and change without prior notice. All Golden Circle Jade Membership programme Terms and Conditions apply (for details, visit shangri-la.com/corporate/golden-circle/terms-conditions). By opting into becoming a Shangri-La's Golden Circle Jade member, you are automatically accepting the Terms and Conditions of the Golden Circle Jade Membership programme. Details of the Shangri-La's Golden Circle Jade Membership programme can be viewed at shangri-la.com/corporate/golden-circle. Terms and Conditions can be viewed at shangri-la.com/corporate/goldencircle/terms-conditions, and the Shangri-La's Golden Circle Jade Membership programme Privacy Policy can be viewed at shangri-la.com/corporate/golden-circle/privacy-policy. American Express reserves the right to instruct Shangri-La Hotels and Resorts to cancel your membership if you cease to be a Platinum Member or your Account is not in good standing. Offer is valid as long as you are a Platinum Member and your Account is in good standing. American Express and Shangri-La International Hotel Management Ltd. reserve the right to change the Terms and Conditions at any time without prior notice. Should any dispute arise, the decision of American Express and Shangri-La International Hotel Management Ltd. shall be final. If the English version of these Terms and Conditions does not conform to any other language version, the English version shall prevail.

Hilton HHonorsTM – Gold Status

As a Platinum Member, you are eligible to enrol in complimentary Hilton HHonorsTM Gold status. Offer available only to Platinum Members and is not transferrable. Full details of Gold status can be found at hhonors.com/memberbenefits and is subject to change by Hilton. Gold status benefits are subject to availability at participating hotels and resorts within the Hilton Portfolio. Once you request enrolment in Hilton HHonors Gold status, American Express will share your enrolment information with Hilton. Hilton may use this information in accordance with its privacy policy available at HHonors.com/PrivacyPolicy. If you already have Hilton HHonors Gold status, you can maintain the benefit in the future because you do not need to meet any stay requirements. You maintain Gold status without meeting otherwise required criteria only while an eligible Platinum Member or until American Express notifies you that the benefit is terminated. Hilton HHonorsTM membership, earning of Points & MilesTM when booking direct and redemption of Points are subject to HHonors Terms and Conditions. Visit hhonors.com/terms for more details.

OTHER HOTEL PARTNERS

The Hotels CollectionTM

Valid for new bookings with participating providers of at least two consecutive nights made through The Platinum Travel & Lifestyle Concierge. Platinum Member will receive hotel credit upon check-out equal to US\$1 for each eligible dollar spent, up to US\$75, which amount will be credited upon check-out based on qualifying charges made by the Platinum Member excluding charges for taxes, gratuities, fees and cost of room. Additional exclusions based on specific hotel restrictions may also apply (including without limitation purchases within the hotel that are unaffiliated and/or owned by third parties) - see applicable hotel front desk for details. Credit cannot be carried over to another stay, is not redeemable for cash and expires at check-out. Credit is non-exchangeable and nonrefundable and is applied in US\$ or equivalent in local currency based on exchange rate on day of arrival. May not be combined with other offers or programmes unless indicated. Limit one credit per room, per stay. Room upgrade is based on availability and eligibility at check-in. Three-room limit per Platinum Member per stay; back-to-back stays within a 24-hour period at the same property are considered one stay. Participating providers and benefits are subject to change.

PRIVATE JETS

Air Charter Service, Air Partner and Le Bas International act as a broker in arranging air transportation on the Client's behalf. American Express is not a contracting party in relation to any Charter. All carriage by air will be subject to the General Conditions of Carriage of the Air Carrier. American Express is not an air carrier and has no part in the operation or control of any aircraft used in the course of the Charter.

LIFESTYLE

PREFERRED GOLF PROGRAMME

1. To enjoy these privileges, programmes require enrolment by the Basic Platinum Member and Supplementary Platinum Member. To enrol, please visit americanexpress.com.sg/myplatinum. Participating partners are subject to change. Programme enrolment is valid as long as you are a Platinum Member in good standing. These privileges are not combinable with FINE HOTELS & RESORTS programme amenities.
2. The Platinum Member or Supplementary Platinum Member will receive one (1) complimentary round of golf for one (1) person for every two (2) consecutive night stays based on single occupancy at participating hotels (except for properties in Hawaii where Platinum Member will receive two (2) rounds of golf for every two (2) consecutive night stays based on single occupancy). The two (2) rounds of golf can be played together (by Platinum Member and guest) or in two (2) consecutive rounds (by Platinum Member or guest).
3. To enjoy this benefit, bookings must be made via The Platinum Travel & Lifestyle Concierge and payment must be made with The Platinum Card.
4. Room upgrade and complimentary Wi-Fi based on availability at participating hotels.
5. Access to a dedicated VIP Golf Desk staffed by Preferred Golf experts. Open daily 08:00 – 17:30 PST.
6. Benefits subject to hotel participation in the Preferred Golf Programme.
7. For a full listing of participating properties, please visit preferredgolf.com.

REGIONAL GOLF PROGRAMME

1. This benefit is applicable to both Basic and Supplementary Platinum Members.
2. Additional Platinum Members' guests can play at the American Express Preferred Rate when accompanied by an eligible Platinum Member. There is no limit to the number of guests, but bookings are subject to availability.
3. The American Express Preferred Rate will be given at a minimum of 5% savings on walk-in rates. Clubs may refuse to apply the American Express Preferred rate during promotional periods.
4. Platinum Members are responsible for arranging the minimum number of players required, with a minimum of 2 players per flight for weekdays and a minimum of 3 players per flight for weekends, subject to pairing at the golf club's discretion.
5. Weekday bookings must be made at least 4 days in advance and weekend bookings must be made at least 7 days in advance.
6. Bookings may not be made more than 14 days in advance. All bookings are subject to availability.
7. Platinum Member(s) and their guests are required to pay for the use of the buggy and caddies at normal published rates using The Platinum Card. Any other applicable fees or charges shall be borne by Platinum Member(s) and their guests.
8. All payments for green fees and/or applicable charges for Platinum Member(s) and guests must be made upon booking and charged to the Platinum Member's Platinum Cards. Charges will be reflected on the Platinum Member statements as transactions made at 'Concepts Golf Management Pte Ltd'. Rates quoted are exclusive of taxes and are subject to change without notice.
9. Platinum Members and their guests are recommended to purchase their own golf insurance.
10. The following amendment and cancellation charges apply after the golf booking has been processed:
 - a. For all golf clubs except for Ria Bintan Golf Club, Southlinks Country Club and Warren Country Club, the following cancellation charges apply to Platinum Member(s) and their guests:
 - i. The cancellation charge of S\$10 applies for cancellations made 3 days before tee-off date; and
 - ii. 100% of total golf charges apply for cancellations made 2 days or less before tee-off date as well as in the event of no-show or late arrival on tee-off date.
 - b. For Ria Bintan Golf Club, Southlinks Country Club and Warren Country Club, the following cancellation charges apply to Platinum Member(s) and their guests:
 - i. The cancellation charge of S\$10 applies for cancellations made 4 days before tee-off date;
 - ii. 100% of total golf charges apply for cancellations made 3 days or less before tee-off date as well as in the event of no-show or late arrival on tee-off date
11. There will be no rain check after tee-off.
12. The programme may not be used by Platinum Member(s) or their guests in conjunction with any other promotional golf programme.
13. American Express does not assume liability and Platinum Member(s) shall not make any claim whatsoever for (i) injury or bodily harm or (ii) loss of damage to property, howsoever caused, arising from, or in connection with, the American Express Golf Programme.
14. The benefits of the American Express Golf Programme will only be applicable to Platinum Member(s) who book through The Platinum Travel & Lifestyle Concierge. A Club Member cannot make a booking directly at the Golf Club and transfer the confirmed tee-time over to the Platinum Member.
15. The Terms and Conditions of each golf club shall also apply.
16. In the case of a dispute, American Express reserves the right of final decision.

MISSION HILLS RESORTS

General

1. The offers are valid from now till 26 April 2017; and are not applicable during public holidays and blackout periods in Mission Hills during major events. The major events would include World Ladies Championship, World Celebrity Pro-Am, and other events that may be scheduled by Mission Hills during the year.
2. A valid Platinum Card is required to reserve and guarantee the offer.
3. Reservation must be made prior to arrival and subject to availability, with provision of a valid Platinum Card at the time of reservation.
4. A valid Platinum Card will need to be presented upon check-in for validation in order to enjoy certain special offers.
5. The offers are only applicable if payment is made with a valid Platinum Card.
6. The offers are neither transferrable nor commissionable, and cannot be redeemed for cash.

7. All rates are subject to change without prior notice.
8. The offers cannot be used in conjunction with any other promotions, offers or special rates.
9. Cancellation and 'No Show' policy* of Mission Hills are applicable.
10. Mission Hills reserves the right to amend the Terms and Conditions with provision of 60 days' notice.
11. All matters and disputes are subject to the final decision of Mission Hills Group.

Golf

1. Handicap proof is required for golfing with maximum 24 for male and 36 for female.
2. The offer of access to the Mission Hills golf courses in Shenzhen/Dongguan, is only applicable to Centurion and Platinum Members. The Pete Dye and Zhang Lianwei courses are not included in the access.
3. The offers are only applied to a round of 18 holes golf. Each round of golf has a time limit of four (4) hours and 20 minutes and golfer should follow closely to the previous team.
4. All golfers must rent caddie (single use) and cart (twin sharing use) for each round of golf.
5. All golfers must wear soft spike shoes and proper golf attire. (For each round of golf only)
6. All golfers must check-in at the Golf Front Office for registration thirty (30) minutes before their reserved tee times, to the Caddie Master Reception twenty (20) minutes before their reserved tee times and to the Starter five (5) minutes before their reserved tee times. (For each round of golf only)
7. Mission Hills will advise the availability of requested golf booking date/tee-off time within 24 hours, and to confirm the exact golf course within 10 days prior to the day of play.
8. Cancellation and 'No Show' policy* of Mission Hills are applicable.

***Cancellation and 'No Show' Policy**

- i. No penalty will apply for any cancellation made by 48 hours in advance.
- ii. Cancellation made within 24 to 48 hours prior to tee-off time will charge at RMB100/pax/round.
- iii. Cancellation made within 24 hours will charge at RMB200/pax/round.
- iv. All 'non-arrival / no show' booking will be charged at RMB300/pax/round.

Lodging

1. The offers are applicable before government taxes.
2. The offers include maximum daily breakfast for two and service charges. Access to hot spring at Haikou is not included.
3. Room check-out time is before 12:00 noon; check-in time after 2:00pm.
4. Cancellation and 'No Show' policy** of Mission Hills are applicable.

**** Cancellation and 'No Show' Policy**

- i. No penalty will apply for any cancellation made by 48 hours in advance.
- ii. In the event of late cancellation made within 24 to 48 hours prior to arrival, a late cancellation fee equivalent to 50% of a daily room rate will apply.
- iii. Non-arrival or same day late cancellation will result in a no show/late cancellation fee equivalent to one night rate.

SPA

Auriga Spa

- Terms and Conditions apply. Please visit amex.co/aurigaspatnc for more information.

The Ultimate Group

- Terms and Conditions apply. Please visit amex.co/theultimategrouptnc for more information.

YACHT

Lloyd Marine

- Terms and Conditions apply. Please visit amex.co/yachtnc for more information.

MEMBERSHIP REWARDS

MEMBERSHIP REWARDS® PROGRAMME

Terms and Conditions apply. Please visit amex.co/mrtncs for more information.

EXTRA from Membership Rewards

1. For your spend on eligible purchases up to S\$16,000 between 1 January 2017 and 31 December 2017 at Platinum EXTRA Partners in Singapore, earn 2.5 Membership Rewards points and 8 additional Membership Rewards points for every full S\$1.60 spent. 25 Membership Rewards points will be awarded in blocks of S\$4 spent on a cumulative basis until the end of every calendar year.
2. For your spend on eligible purchases above S\$16,000 between 1 January 2017 and 31 December 2017 at Platinum EXTRA Partners in Singapore, earn 2.5 Membership Rewards points and 8 additional Membership Rewards points for every full S\$1.60 spent.
3. To qualify for Membership Rewards Points, your Card Account must be in good standing, not cancelled for any reasons and enrolled in the American Express Membership Rewards Programme.
4. The above Terms and Conditions apply to The Platinum Card issued in Singapore by American Express International Inc. Participation of Platinum EXTRA Partners is subject to change without prior notice to Platinum Members. For more information, please visit americanexpress.com.sg/extrarewards.

SERVICE & SECURITY

HOME ASSIST

1. Repair Services

Platinum Card Assistance will provide 24-hour emergency Home Assistance to a Covered Person as follows: Platinum Card Assistance will bear costs up to a maximum of S\$70 per case (inclusive of callout charges, and costs of labour and parts), and up to a maximum of two (2) events per year.

- a. **Electrical Assistance**
In the event of a mains switch failure or a wall switch failure at the Covered Person's usual place of residence, Platinum Card Assistance shall arrange for a competent and certified electrician to effect repair.
- b. **Plumbing Assistance**
In the event of:
 - i. Clogging of the water supply; or
 - ii. Clogging of the water draining system; or
 - iii. Leaking of a water pipe (not water tap) at the Covered Person's usual place of residence, Platinum Card Assistance shall arrange for a competent and certified plumber to repair the water supply and water draining system.
- c. **Locksmith Assistance**
If a Covered Person is not able to access their usual place of residence for reasons of not being in possession of the keys or being accidentally locked out of the residence, Platinum Card Assistance shall arrange for a Locksmith to gain access to the Covered Person's residence.
- d. **Air-conditioning Engineer Assistance**
In the event of the air-conditioning unit in a Covered Person's usual place of residence not functioning, Platinum Card Assistance shall arrange for an Engineer to repair the unit.

2. Pest Control Services

In the event that a Covered Person's usual place of residence is invaded by pests, including bees and termites, Platinum Card Assistance shall arrange assistance to control the situation.

ROADSIDE ASSIST

1. Definitions

A Covered Vehicle is defined as – a private car, light passenger van, estate car or 4x4 sport utility vehicle, registered and insured in Singapore and owned and driven by the Platinum Member, holding a valid Singaporean driver's license at the time of an incident, subject to the following:

- a. The vehicle is not being used for hire or reward.
- b. The vehicle is not being used for motor racing, rallies, speed, or duration tests or practice sessions for such events.
- c. The vehicle does not exceed (including any load carried) the following gross dimensions: weight – 3,500 kg, length – 7m, height – 3m, width – 2.25m.

2. Geographical Coverage

The services detailed below are covered for incidents arising in Singapore, West Peninsular Malaysia including Penang but excluding other outlying islands. Locations covered may vary from time to time and Platinum Members will be notified accordingly.

3. Services Offered

- a. **Emergency Roadside Assistance**
If a Covered Vehicle is immobilised or rendered unroadworthy while on the road due to an accident or mechanical breakdown, Platinum Card Assistance at the request of the Covered Person will arrange and pay for emergency roadside repair, including up to 10 litres of fuel (if needed), but excluding the costs of any parts or accessories, up to the maximum of S\$130 for each and every case.
- b. **Towing of a Vehicle**
If a Covered Vehicle is immobilised in Singapore due to an accident or mechanical breakdown and repair cannot be effected at the roadside, Platinum Card Assistance will arrange and pay for the vehicle to be towed to the nearest suitable repairer, or to a repairer nominated by the Covered Person or to the Covered Person's usual place of residence, up to a maximum of S\$130, whichever is less, for each and every case. If the vehicle is towed to a repair garage, the garage will be acting as the Covered Person's agent for any repair work conducted. If the towing arises in West Malaysia, the cover will be up to a maximum of S\$130.
- c. **Return of driver and passengers to place of residence (if car is disabled in West Malaysia)**
Following the towing of a Covered Vehicle by Platinum Card Assistance to a repair workshop in West Malaysia, if repairs cannot be effected within three (3) hours, Platinum Card Assistance will arrange and pay for the transportation of the Covered Person and any passengers back to the Covered Person's usual place of residence, up to the maximum of S\$300.
- d. **Collection of Vehicle after repair (if car is disabled in West Malaysia)**
If a Covered Vehicle is to be retrieved from a repair workshop in West Malaysia after successful repair effected within 48 hours (reference 3.c.), Platinum Card Assistance shall arrange and pay for the Covered Person to travel to the workshop to retrieve his or her vehicle, up to a maximum of S\$65.
- e. **Transportation/Hotel Accommodation Allowance**
 - i. If a Covered Vehicle is disabled in West Malaysia:
 - A. Immobilised in West Malaysia on the road due to an accident or mechanical breakdown, and repairs cannot be effected within 48 hours; or
 - B. Stolen and is not found within 48 hours from being reported as stolen (within Malaysia), Platinum Card Assistance will either:
 - arrange and pay for the vehicle to be towed to the Covered Person's principal place of residence, up to a maximum of S\$400; or

- arrange and/or reimburse the Covered Person for
 - Alternative transportation in West Malaysia for up to three (3) consecutive days subject to a maximum of S\$400, while repair is being effected;
 - Hotel accommodation in Malaysia for up to three (3) consecutive days subject to a maximum of S\$300 while repair is being effected.
 - ii. If a Covered Vehicle is (disabled in Singapore):
 - A. Immobilised in Singapore on the road due to an accident or mechanical breakdown, and repairs cannot be effected within 48 hours; or
 - B. Stolen and is not found within 48 hours from when it was reported as stolen (within Singapore), Platinum Card Assistance will arrange and/or reimburse the Covered Person for alternative transportation in Singapore for up to three (3) consecutive days subject to a maximum of S\$400, while repair is being effected.
- f. Conditions

These allowances apply for each and every case and are subject to the following conditions:

 - i. Towing of the immobilised vehicle must be arranged by Platinum Card Assistance, or the Covered Person must obtain prior consent from Platinum Card Assistance before arranging the towing of the vehicle by another party;
 - ii. Upon proof of expenses incurred and charged to The American Express Platinum Card, the Covered Person will be reimbursed for transportation or hotel expenses subject to the limits above; iii. For an alternative vehicle:
 - Only the Covered Person shall be registered as the driver of the alternative vehicle.
 - The Covered Person will be responsible for costs of collision damage waiver cover, optional insurance, fuel and any other requirements of car hire from the rental car company.
 - The Covered Person must meet requirements of the car hire specified by the car rental company and is required to comply with the Terms and Conditions of hire as provided by the rental car company.
 - Platinum Card Assistance is not responsible for the delivery or return of the alternative vehicle.
 - iii. The total maximum payable for Roadside Assistance is S\$400 for each and every case.

4. Exclusions

Costs of provision of roadside repairs and towing services to a vehicle:

- a. In the absence of the Covered Person or their representative.
- b. Impounded by any governmental authority.

- 5. Under the "Enhanced Program" for the Roadside Assistance, the following items, conditions, activities and their related or consequential expenses are excluded:
 - More than two towing or roadside repairs during the term of the program, subject to a maximum of one year.
 - Vehicles which are more than 3 years old.
 - Where the Vehicle has undergone unauthorised modifications (including without limitation any replacements, removals or additions) not in conformity to the manufacturer's specifications or the Vehicle has been modified for racing, trials, or rallying or any Accident or any claim for Service has arisen in respect of such races, trails, rallies or participation in such activities.
 - Where the Vehicle is carrying more passengers or towing a greater weight than that for which it was designed as stated in the manufacturers specifications or arising from or connection with the improper, unauthorised, reckless or negligent operation of the Vehicle or misuse of the Vehicle.
 - Loss or damage directly or indirectly occasioned by or happening or in consequence of war, invasion, act of God, act of foreign enemies, hostilities whether war be declared or not, civil war, rebellion, insurrection, terrorism, military and usurped power, riot, or civil commotion or sabotage or any other events (whether falling into the same genus, species, class or category as the foregoing or not) beyond the control of the Covered Person or the person operating or having control of the Vehicle at the time of the Accident.
 - Provision of Assistance Services outside the geographical limits.
 - Any person drives the Vehicle who does not hold a valid license issued by a competent authority.
 - Mechanical breakdown due to lack of oil, petrol, water, or tyre damage. In such cases, assistance will still be provided but the Covered Person will have to bear fully all expenses and costs personally.
 - The Vehicle is in an unroadworthy condition at the commencement of the journey or the Vehicle has not been regularly serviced in accordance with the manufacturer's instructions or the Vehicle has not been serviced within six months from the last maintenance service.
- 6. Amex Card Assistance shall not be held responsible for any damage to or theft of objects and accessories which are left in or outside the Vehicle.
- 7. Amex Card Assistance shall not be responsible for any costs in respect of any breakdowns resulting from or connected with the Vehicle manufacturer's recall.
- 8. Amex Card Assistance will not be responsible for the cost of any breakdowns resulting from unauthorised repairs or from faulty workmanship performed by a dealership or service station or garage or any mechanic fourteen (14) days prior to the breakdown or failure by the dealership or service station or garage or mechanic to rectify an ongoing fault.
- 9. Amex Card Assistance will not be responsible for the cost of any breakdowns caused by the fitting of accessories to the Vehicle which are not genuine or are not from the original manufacturer or which are not approved by the manufacturer.

GLOBAL PRESENCE

BOINGO

- Terms and Conditions apply. Please visit boingo.com/americanexpress for more information.

TRAVEL INSURANCE

1. Summary of The Platinum Card Travel Insurance benefits

The following is a description of the travel insurance policy (Master Policy Number: 523-10002-8) held by American Express International Inc. ("American Express") 10 Marina Boulevard #15-00 Marina Bay Financial Centre Tower 2 Singapore 018983 for the benefit of Platinum Members, and the Platinum Member's immediate family. The insurance policy is issued by Chubb Insurance Singapore Limited ("Insurer") 600 North Bridge Road #08-01 Parkview Square Singapore 188778, and the policyholder is American Express. The benefits under the travel insurance apply automatically and complimentary for you as a Card Member; 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 travel 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 Card Member of such a change. The benefits under the travel insurance are available in accordance with the terms of our policy with the Insurer, extracts of which are reproduced below. (Section 1 of the Policy has not been reproduced). A copy of the full set of Terms and Conditions is available upon request.

2. Cover under the insurance policy

2.1 Who and What is insured?

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?

To be eligible for cover, an Insured Person must be

- Card Member, between the age of eighteen (18) and eighty (80) years on the commencement of each Period of Insurance;
- A Spouse of a Card Member, between the age of eighteen (18) and eighty (80) years on the commencement of each Period of Insurance; or
- A Dependant Child of a Card Member, 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?

- The Policy is intended to cover a Card Member, 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 Card Member's Card.
- Insured Persons who satisfy Section 2.3.a. will be covered for the duration of their Trip. If a Trip extends beyond one hundred and eighty (180) consecutive days or for more than two hundred and forty (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.
- Cover is extended under specific situations, as provided in **Sections 11 and 12.4**.

3. The meaning of certain words

- The following words when used with capital letters in the Policy Wording or the Policy Schedule have the meaning given below.
- Accident** means an event which is violent, external and visible.
- Anniversary Date** means each anniversary of the Commencement Date.
- Card** means the American Express Platinum Card (Basic and Supplementary).
- Card Commencement Date** means the date of issue of a Card.
- Card Member** means a person who has been issued a Card on or after the Commencement Date.
- Close Relative** means Spouse, child (including step or legally adopted child), mother, mother-in-law, father, father-in-law, daughter-in-law, son-in-law, sister, sister-in-law, brother, brother-in-law, grandparent, grandchild, step-mother, step-father, step-sister, step-brother, aunt, uncle, niece and nephew.
- Commencement Date** means 12.01 a.m. Singapore Time on the date. We agree to provide insurance under the Policy and which is shown on the Policy Schedule.
- Connected Persons** means all persons holding Cards on the same account, and their respective Families.
- 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 other than as a tourist.
- Dependant Children** means the unmarried children of the Card Member (including step or legally adopted children).
- Doctor** means a legally registered medical practitioner who is not an Insured Person or his Close Relative.
- Event(s)** means the Event(s) listed in the Benefits section of the Policy.
- Excluded Item(s)** means:
 - Motorised 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 and mufflers);
 - Motorised devices and their parts which are permanent additions or fixtures to a residential or commercial building;
 - Business fixtures including, but not limited to, air conditioners, refrigerators, heaters;
 - Land or buildings;
 - 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 instalment 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.
- 3.15 **Family** means a unit consisting of a person, his spouse and child(ren).
- 3.16 **Hospital** means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a Hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:
- a. operates primarily for the reception, care and medical treatment of sick, ailing or injured persons as in-patients;
 - b. provides full-time nursing service by and under the supervision of a staff of nurses;
 - c. has a staff of one (1) or more Doctors available at all times;
 - d. maintains organised facilities for the medical diagnosis and treatment and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment
 - e. is not primarily a clinic, nursing, rest or convalescent home or home for the aged or place for alcoholics or drug addicts or similar establishment or a special unit of a Hospital used primarily for such purposes;
 - f. is not a mental institution or an institution confined primarily to the treatment of psychiatric disease including sub-normality or the psychiatric department of a Hospital; and
 - g. is not a health hydro or nature cure clinic.
- 3.17 **Insured Persons** means the Card Members and/or their respective Spouses and Dependant Children insured under the Policy.
- 3.18 **Limb** includes a hand at or above the wrist or foot at or above the ankle.
- 3.19 **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.
- 3.20 **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.
- 3.21 **Permanent** means having lasted twelve (12) consecutive months and at the expiry of that period, being beyond hope of improvement.
- 3.22 **Policy** means the Policy Wording and Policy Schedule describing the insurance contract between the Policyholder and Us.
- 3.23 **Policyholder** means the party who is named as the policyholder on the Policy.
- 3.24 **Policy Schedule** means the schedule attached to the Policy Wording.
- 3.25 **Policy Wording** means this document.
- 3.26 **Pre-existing Condition** means
- a. any condition for which a Doctor was consulted or for which treatment or medication was prescribed prior to the commencement of an Insured Person's Trip or their Card Commencement Date, whichever the more recent; or
 - b. a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of at the commencement of the Trip or the Card Commencement Date, whichever the more recent.
- 3.27 **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.
- 3.28 **Renewal Date** means one (1) year from the Commencement Date and subsequent anniversaries of that date.
- 3.29 **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.
- 3.30 **Specified Periods** means successive 12 monthly periods commencing from the applicable Card Commencement Date.
- 3.31 **Spouse** means the Card Member's legal husband or wife or de-facto life partner with whom the Card Member is cohabiting as at the commencement of the Period of Insurance and has cohabited for the previous six (6) months or more.
- 3.32 **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.
- 3.33 **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 one hundred and eighty (180) consecutive days or up to two hundred and forty (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 traveler passes the inbound immigration checkpoint in his Country Of Residence.

3.34 **We/Us/Our** means Chubb Insurance Singapore Limited.

3.35 When a masculine personal pronoun is used, this includes the feminine, wherever the context requires.

4. Medical assistance and expenses benefits

4.1 We will provide the assistance and benefits described in Sections 4.2 and 4.3 through Our appointed agent. To obtain assistance and benefits under this Section 4, the Insured Person must contact Our appointed agent at the designated telephone number. Our appointed agent will ordinarily make all necessary arrangements as well as bear the expense up to the specified limits. In appropriate circumstances, with the prior approval of Our appointed agent, the Insured Person may first incur the expense and seek reimbursement later. In this Section, **We/Us/Our** also means our appointed agent, where the context so requires.

4.2 If an Insured Person has an Accident or becomes ill on their Trip:

a. **Medical treatment**

We will arrange and bear the expenses for necessary medical or surgical treatment of the Insured Person at a Hospital;

b. **Transport to hospital**

We will arrange and bear the expenses for transporting or transferring the Insured Person to a Hospital if free transport is not available;

c. **Travel Home after treatment**

We will arrange and bear the expenses for transporting the Insured Person back to his Country Of Residence, after discharge from Hospital, together with a medical escort if this is necessary;

d. **Dental treatment**

We will arrange and bear the expenses for emergency dental treatment of the Insured Person by a legally registered dental practitioner who is not an Insured Person or his Close Relative to alleviate pain or suffering, up to a maximum cumulative amount of S\$4,000 per Specified Period;

e. **Friend or relative's visit**

and if the Insured Person is traveling alone, We will arrange and bear the expenses for a friend or relative to travel (on economy class) to visit the Insured Person while Hospitalised and We will also arrange for accommodation for the friend or relative and bear up to S\$250 a night, up to a maximum of ten (10) nights, towards their accommodation and food costs;

f. **Hospital cash benefit**

We will pay the Insured Person a cash benefit of S\$150 a day up to a maximum of ten (10) days while he is Hospitalised;

g. **Extended stay**

And if our medical advisor advises an extension of the Insured Person's stay after discharge from Hospital, we will arrange for accommodation for the Insured Person and one other person and bear up to S\$250 a night, up to a maximum of ten (10) nights, towards his accommodation and food costs;

h. **Convalescence**

And if Our medical advisor advises registered nursing care upon the Insured Person's return to his Country Of Residence, We will arrange for such care and bear up to S\$400 a night, up to a maximum of fifteen (15) days, towards the costs of such care, accommodation and food;

i. **Dependant Child's return home**

and if the Insured Person is travelling with a Dependant Child under 16 years of age, and is unable to care for such Child, We will arrange and bear the expenses for a friend or relative to travel (on economy class) to the Insured Person's location and accompany his Dependant Child back to his Country Of Residence, and We will also arrange for accommodation for the friend or relative and bear up to S\$250 a night, up to a maximum of three (3) nights, towards his accommodation and food costs;

j. **Replacement colleague**

and if it is necessary for a colleague to replace him due to his inability to continue working, We will arrange and bear the expenses for a colleague to travel (on economy class) to the Insured Person's location;

k. **Reimbursement of pre-paid expenses for winter sports**

and if a Doctor advises him not to continue with winter sports activities, We will reimburse the Insured Person for prepaid expenses for hire of winters sports equipment, lift passes or lessons, of up to S\$100 a day, up to a maximum of ten (10) days;

l. **Reimbursement of pre-paid expenses for golf**

and if a Doctor advises him not to continue with golfing activities, we will reimburse the Insured Person for pre-paid expenses for hire of golf equipment, green fees or lessons, of up to S\$100 a day, up to a maximum of ten (10) days;

m. **Search and rescue**

We will bear the costs of searching for and rescuing the Insured Person, up to a maximum of S\$100,000.

4.3 If an Insured Person dies from an Accident or illness while he is on a Trip, We will arrange and bear the expenses for either transportation of the remains home or local cremation or burial, up to a maximum of S\$4,000.

4.4 Our total aggregate liability under Section 4 is further subject to an overall limit of S\$1,000,000 per person.

4.5 We will only reimburse an Insured Person for claimed expenses which have been charged to their Card (unless the establishment concerned refused to accept payment via the Card).

- 4.6 We will not be liable under this Section 4 in respect of the following:
- a. Claims less than S\$150.
 - b. Costs not approved in advance by Us.
 - c. Treatment that Our medical advisor considers can be reasonably delayed until the return of the Insured Person to his Country Of Residence.
 - d. Medical and dental treatment within his Country Of Residence.
 - e. Costs after the date Our medical advisor tells the Insured Person that he should return to their Country Of Residence.
 - f. Costs where the Insured Person has refused to follow the advice of Our medical advisor.
 - g. Treatment or costs incurred for cosmetic reasons unless Our medical advisor agrees that such treatment is necessary as a result of a medical emergency.
 - h. Treatment that was planned before the Insured Person's Trip.
 - i. Treatment or costs for sexually transmitted diseases.
 - j. Costs directly or indirectly relating to HIV (Human Immunodeficiency Virus) or any HIV-related illness.
 - k. Coffins or urns in excess of those which meet international airline standards.
 - l. Treatment that can be provided free or at a reduced cost by a state benefit provider or equivalent.

5. Trip cancellation and postponement benefits

- 5.1 This benefit applies to the costs for unused travel, accommodation, excursions and leisure activities that have been paid for or pre-booked and are non-refundable, or where the Insured Person is charged a fee to change them. We will pay up to S\$10,000 if the Insured Person cancels, postpones or changes his Trip, due to:
- a. The Insured Person, or a person travelling with him, or a person the Insured Person is visiting for the main purpose of his Trip, having an accident or being taken ill before the Trip;
 - b. A Close Relative of the Insured Person, or a Close Relative of a person travelling with them, or a Close Relative of a person the Insured Person are visiting for the main purpose of their Trip, having an accident or being taken ill before the Trip;
 - c. The Insured Person being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity.
- 5.2 We will only reimburse an Insured Person for claimed expenses which have been charged to his Card.
- 5.3 We will not be liable under this Section 5 in respect of the following:
- a. Claims less than S\$150.
 - b. Claims arising directly or indirectly from circumstances known to the Insured Person prior to booking his Trip.
 - c. Claims arising from any condition (i) for which a Doctor was consulted or for which treatment or medication was prescribed or (ii) the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of, prior to the Insured Person booking his Trip or his Card Commencement Date, whichever is the more recent.
 - d. Additional costs incurred if the Insured Person fails to notify the providers of his travel, accommodation, excursions and leisure activities immediately it is necessary that he cancels his Trip.
 - e. Claims where the Insured Person is unable to supply a medical certificate from a Doctor confirming the medical condition which made it necessary to cancel his Trip.

6. Trip curtailment benefits

- 6.1 We will reimburse an Insured Person who cuts short his Trip due to the Insured Person, or his Close Relative, or a person travelling with him, or a person he is visiting for the main purpose of the Trip, having an accident or being taken ill during the Trip:
- a. Up to S\$10,000 for the costs of his unused travel, accommodation, excursions and leisure activities that have been paid for or pre-booked and are non-refundable; and
 - b. Reasonable travel expenses (on the same basis as the original booking) for the Insured Person to return to his Country Of Residence.
- 6.2 We will only reimburse an Insured Person for claimed expenses which have been charged to his Card
- 6.3 We will not be liable under this Section 6 in respect of the following:
- a. Claims less than S\$150.
 - b. Claims arising directly or indirectly from circumstances known to the Insured Person prior to leaving on his Trip.
 - c. Additional costs incurred if the Insured Person fails to notify the providers of his travel, accommodation, excursions and leisure activities immediately it is necessary that he cuts short his Trip.
 - d. Claims where the Insured Person is unable to supply a medical certificate from a Doctor confirming the medical condition which made it necessary to cut short his Trip.

7. Loss of personal belongings benefits

- 7.1 If, during a Trip:
- a. an Insured Person's money or travel documents kept on his person at all times, locked in a safe or in a locked storage area of a vehicle are lost, stolen or damaged, We will reimburse him:
 - i. up to S\$1,250 for his loss, if he is aged 16 years and above;

- ii. up to S\$100 for their loss, he is aged below 16 years.
- b. an Insured Person's personal belongings other than money and travel documents (whether taken along or purchased on their Trip) are lost, stolen or damaged, We will reimburse him the replacement or repair cost of any item:
 - i. up to S\$1,500 per item or any pair or set of items which are complementary or used together;
 - ii. up to S\$1,500 in total for valuables including jewellery, watches, precious metals and precious stones.
- 7.2 If an Insured Person's personal belongings are lost, stolen or damaged during a Trip, We will provide advice and assistance Insured Person to return to his Country Of Residence. To obtain such assistance, the Insured Person must contact Us at the designated telephone number. Assistance may be provided by our appointed agent.
- 7.3 Our total aggregate liability under this Section 7 is subject to an overall limit of S\$12,500 per person per Trip.
- 7.4 We will only reimburse an Insured Person for claimed expenses which have been charged to his Card (unless the establishment concerned refused to accept payment via the Card).
- 7.5 We will not be liable under this Section 7 in respect of the following:
 - a. Claims less than S\$150.
 - b. Normal wear and tear.
 - c. Lost, stolen or damaged personal belongings where the Insured Person has failed to take sufficient care of them or has left them unsecured or outside their reach.
 - d. Loss or theft not reported to the police or provider of travel or accommodation services within 48 hours and a report obtained.
 - e. Damage to personal belongings whilst in the care of a transport provider which has not been reported within 48 hours and a report obtained.
 - f. Theft and damage of vehicles or items in a vehicle where there is no evidence of break in.
 - g. Any documents other than travel documents.
 - h. Damage to fragile or brittle items.
 - i. Household goods.
 - j. Theft from a roof or boot luggage rack, other than theft of camping equipment.
 - k. In respect of money, any shortages due to errors and currency fluctuations.
 - l. Watches, jewellery, cameras, video cameras and computer equipment in checked-in baggage.

8. Travel inconvenience benefits

- 8.1 We will reimburse Insured Persons who are on a Trip:
 - a. Up to S\$400 per person and S\$800 per family for additional travel, refreshment and accommodation costs prior to their actual departure if:
 - i. **Missed Departure**
they miss their flight due to an Accident or breakdown of their vehicle, or an Accident, breakdown or cancellation of public transportation and no alternative flight is made available within 4 hours.
 - ii. **Delayed, cancelled or overbooked flight**
their flight is delayed, cancelled or overbooked and no alternative flight is made available within 4 hours.
 - iii. **Missed Connection**
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 within 4 hours.
 - b. Baggage delay
for the purchase of essential items up to S\$400 per person and S\$800 per family if their checked-in baggage has not arrived at their destination airport within 4 hours of their arrival.
 - c. Extended baggage delay
for the purchase of essential items up to an additional S\$400 per person or S\$800 per family if their checked-in baggage has still not arrived at their destination airport within 48 hours of their arrival.
- 8.2 We will not reimburse Insured Persons under this Section 8 in respect of the following:
 - a. Additional costs where the airline has offered alternative travel arrangements and this has been refused.
 - b. Baggage delay or extended baggage delay 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 additional travel, refreshment, accommodation and/or purchase of essential items.

9. Travel Accident

- 9.1 If an Insured Person, being a Card Member, 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 their estate:
 - a. if the Accident occurred while they were not on a Public Conveyance, S\$100,000;

- b. if the Accident occurred while they were on a Public Conveyance:
 - i. S\$500,000 for the Permanent Loss of any limb or of sight in one eye.
 - ii. S\$1,000,000 for death or Total Disablement or the Permanent Loss of any two Limbs or of sight in two eyes, or of speech or hearing.
- 9.2 If an Insured Person, being a Card Member'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:
 - a. \$10,000 for funeral expenses.
 - b. S\$50,000 for the Permanent Loss of any limb or of sight in one eye.
 - c. S\$100,000 for Total Disablement or the Permanent Loss of any two Limbs or of sight in two eyes, or of speech or hearing.
- 9.3 If a benefit is payable under Sections 9.1 or 9.2, We will also pay off the current outstanding balance on the Insured Person's Card.

10. Legal assistance benefits

- 10.1 To obtain benefits under this Section 10, 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.
- 10.2 If, following an Accident on his Trip, an Insured Person is faced with legal proceedings for injuring another person or for damaging property, We will appoint a lawyer to represent the Insured Person and will bear:
 - a. **Legal costs**
legal costs incurred by the Insured Person to defend the action, up to S\$25,000;
 - b. **Interpreter fees**
interpreter's fees, where necessary;
 - c. **Compensation awarded**
compensation awarded against the Insured Person by a court of competent jurisdiction, up to S\$1,000,000 per Accident;
 - d. **Travel expenses to attend court**
travel expenses on Economy Class if the Insured Person has to attend court outside his Country Of Residence.
- 10.3 If an Insured Person has an Accident or becomes ill on their Trip, and decides to commence proceedings to seek compensation, We will appoint a lawyer to represent the Insured Person and will bear:
 - a. Legal costs
legal costs incurred by the Insured Person to pursue the action, up to S\$25,000;
 - b. Interpreter fees
interpreter's fees, where necessary;
 - c. Travel expenses to attend court
travel expenses on Economy Class if the Insured Person has to attend court outside his Country Of Residence.
- 10.4 If legal proceedings commenced are successful, and the Insured Person receives payment towards legal costs, Our liability for legal costs under Section 10.3(a) shall be reduced by an amount equivalent to the amount received.
- 10.5 We will not be liable under this Section 10 in respect of the following:
 - a. Claims less than S\$150.
 - b. Costs not approved in advance by Us.
 - c. Any costs where the Insured Person admits liability, negotiates, makes any promise or agrees any settlement.
 - d. Legal costs in pursuit of compensation where We think there is not a reasonable chance of the Insured Person winning the case or achieving a reasonable settlement.
 - e. Claims made against the Insured Person by their Close Relative, or anyone who works for the Insured Person.
 - f. Claims made by the Insured Person against their Close Relative, or anyone who works for the Insured Person.
 - g. Claims made by Connected Persons against one another.
 - h. Claims made by the Insured Person against Us, the Policyholder, a travel agent, tour operator or carrier.
 - i. Liability as a result of damage to property and possessions which the Insured Person has borrowed for their Trip.
 - j. Liability the Insured Person incurs solely as a result of a contract he has entered into.
 - k. Claims caused directly or indirectly by ownership, possession or use of motorised vehicles, aircraft, watercraft or firearms, or animals.
 - l. Claims caused directly or indirectly in connection with land or buildings which the Insured Person owns or are using except as temporary holiday accommodation.
 - m. Claims arising directly or indirectly in connection with any business, profession or trade activity.
 - n. Any fines and punitive damages.
 - o. Costs relating to inquests, application for appeal or review of a judgement or legally binding decision.

11. Extension of benefits – Extended trip

- 11.1 Sections 4 to 10 of the Policy are extended to cover a Card Member's Dependant Child travelling on a Trip for an extended duration of up to 365 consecutive days, (which may stretch over 2 Specified Periods), if all the following conditions are satisfied:
 - a. The Dependant Child is at least 16 years of age at the point of commencement of the Trip;

- b. The Trip is purely for leisure;
 - c. The travel cost for the originating and return journey for the Dependant Child's Trip is charged to the Card Member's Card. If the Trip extends beyond 365 consecutive days, the Dependant Child will not be covered after 12.01 a.m. (Singapore time) on the 366th day of the Trip.
- 11.2 If the Dependant Child is employed at any time during the Trip, cover shall be suspended for the duration of his employment. If a Card Member ceases to be a Card Member while their Dependant Child is on the Trip, cover will automatically cancel on the day of cessation of his Card Membership.

12. Purchase protection benefits

- 12.1 To obtain benefits under this Section 12, 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.
- 12.2 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.
- 12.3 Our total aggregate liability under this Section 12 is subject to:
- a. a limit of S\$10,000 for each incidence of theft or damage, regardless of the number of items affected in each incidence; and
 - b. a limit of S\$50,000 in any Period of Insurance.
- 12.4 We will not be liable under this Section 12 in respect of the following:
- a. Claims less than S\$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.

13. Return guarantee benefits

- 13.1 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.
- 13.2 Our liability under this Section 13 is subject to:
- a. a limit of S\$1,000 for each item; and
 - b. a total aggregate limit of S\$5,000 in any Period of Insurance.
- 13.3. We will not be liable under this Section 13 in respect of the following:
- a. Any item with a purchase price less than S\$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.

14. Extended warranty benefits

- 14.1 To obtain benefits under this Section 14, 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.
- 14.2 If an Insured Person has purchased on his Card, a Covered Appliance with a purchase price (inclusive of all taxes & government charges) of not more than S\$10,000, for his personal use, from a retail store in his Country Of Residence, and the Covered Appliance fails to operate, due to unforeseen electrical or mechanical problems, within the Extended Warranty Period, We will:
- a. Bear the cost of labour or parts used to repair or correct any malfunction, defect or damage of the Covered Appliance; or
 - b. If the Covered Appliance cannot, in Our opinion, be repaired at a reasonable cost, pay the Insured Person its Residual Value.
- 14.3 Our liability under this Section 14 is subject to a total aggregate limit of S\$50,000 in any Period of Insurance.

14.4 In this Section 14, the following words have the meaning given below.

- a. Covered Appliance(s) means any new item(s) that is not an Excluded Item(s) provided such item is covered by a warranty from the original manufacturer.
- b. Extended Warranty Period with respect to each Covered Appliance means the period of 24 months or twice the original manufacturer's warranty whichever is the lesser commencing from the expiry of the original manufacturer's warranty period, provided that the extended warranty period shall not extend beyond the date falling 48 months after the date of purchase.
- c. Residual Value means, during the first year after the purchase of a Covered Appliance, 90% of the purchase price; during the second year, 80% of the purchase price; during the third year, 70% of the purchase price; during the fourth year, 60% of the purchase price.

14.5 We will not be liable under this Section 14 in respect of the following:

- a. Any Covered Appliance with a purchase price less than S\$150.
- b. Costs incurred without Our prior approval.
- c. Costs for servicing, inspection or cleaning of the Covered Appliance including video/audio heads and soap dispensers.
- d. Costs for returning, realigning satellite dishes or any adjustment intended by the manufacturer to be carried out by the Insured Person.
- e. Costs for replacing consumable items such as batteries, filters, lamps, vacuum cleaner belts, bags and printer cartridges.
- f. Costs for repairing cosmetic damage where the function of the Covered Appliance is unaffected, such as dents, scratches and rust.
- g. Loss of use of the Covered Appliance or any consequential loss or any amount that the Insured Person is able to recover under any other insurance policy.
- h. Any Covered Appliance which has been modified or used for business purposes.
- i. Any Covered Appliance not located at the Insured Person's home.
- j. Call-out charges where the party who is to repair the Covered Appliance is unable to find a fault in it.

15. General exclusions

15.1 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. Not following Our medical advisor's advice or instructions.
- c. Participating in Special Sports.
- d. Engaging in paid work other than in a purely managerial or administrative capacity.
- e. Self-inflicted injuries except when trying to save human life.
- f. Injuries caused by negligence or failure to follow the laws and regulations of the country of travel.
- g. Phobias, emotional, mental or depressive illnesses of any type.
- h. Suicide or attempted suicide.
- i. Injuries or accidents which occur while under the influence of alcohol (above the local legal driving limit) or drugs unless prescribed by a registered medical practitioner.
- j. Pre-existing Conditions.
- k. Any condition or complication which arises solely from pregnancy, childbirth, miscarriage or abortion.
- l. Travelling against the advice of a Doctor
- m. Industrial action which has commenced or has been announced prior to booking a Trip.
- n. Trips in, or booked to, countries where a government agency has advised against travelling or which are officially under embargo by the United Nations.
- o. Any fraudulent, dishonest or criminal act committed by an Insured Person or by anyone with whom they are in collusion.
- p. Confiscation or destruction of personal belongings by any Government, customs or public authority
- q. Terrorist activities except whilst on a Public Conveyance.
- r. War, hostilities or participation in fighting (except in self defense).
- s. Biological, chemical, nuclear or radioactive incidents.

16. General Conditions

16.1 Where does the Policy apply?

Sections 4 to 12 of the Policy cover the Insured Persons 24 hours a day anywhere in the world outside of their Country Of Residence while Sections 13 and 14 only apply within their Country Of Residence.

16.2 Laws of Singapore

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 60 days after written proof of claim has been submitted to Us.

16.3 Singapore Currency

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

16.4 Benefit Limits

- a. The benefit limits stated in each Section are “per person” limits. However, additional limits may also apply, as stated in the respective Sections.
- b. If an Accident causes one (1) or more of death or Total Disablement or Permanent Loss, We will only pay for one (1) of them. We will pay for the one (1) that gives the highest benefit.

17. Claims

17.1 Procedure for making a claim

- a. If an Insured Person (or his legal representative) wishes to make a Claim they must:
 - i. Complete a claim form (claim forms are available from Us);
 - ii. Attach to the claim form:
 - the appropriate supporting documents (originals) listed in section 17.4; and
 - any other documentary evidence required by Us under the Policy.
 - iii. 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
 - iv. 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.
- b. We may have an Insured Person medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one.

17.2 Processing and payment of claims

- a. We must take all reasonable steps to pay a valid claim promptly.
- b. If We pay an Accidental Death Benefit, We will pay this amount to the estate of the Insured Person. In all other cases, We will pay amounts under the Policy to the Insured Person.

17.3 Conditions for payment of claim

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

17.4 Documents/items required in support of claims

Benefit	Documents/items
Sections 4 to 11	• Proof that Insured Person was on a Trip
Section 4: Medical Assistance and Expenses	• Invoices and medical report detailing medical treatment and costs paid • Any unused tickets
Sections 4, 7, 10, 12 and 14	• Designated telephone number is +65 6836 2922
Section 5: Trip Cancellation and Postponement	• Medical certificate from Doctor • Evidence from the appropriate organisation detailing the cause and duration of the delay if Insured Person abandons his Trip • Booking and cancellation invoices from providers of services • Independent documentation providing any non-medical reason for cancellation
Section 6: Trip Curtailment	• Medical certificate from Doctor • Any unused tickets or Trip invoices • Invoices and receipts for costs paid • Independent documentation proving any non-medical reason for curtailment of Trip
Section 7: Loss of Personal Belongings	• Report from provider of accommodation or transport • Police Report detailing theft • Proof of ownership • Damaged personal belongings
Section 8: Travel Inconvenience	• 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
Section 9: Travel Accident	• Evidence from the appropriate organisation detailing the accident • Medical report from Doctor
Section 10: Legal Assistance and Compensation	• Relevant legal documents • Evidence of incident as appropriate
Sections 12 to 14	• Proof of purchases made using Insured Person's Card • Completed claim form when needed
Section 12: Purchase Protection	• Police Report detailing theft • Damaged purchased items
Section 13: Return Guarantee	• Details of retailer who refused to accept return of items • Purchased items in original packaging
Section 14: Extended Warranty	• Store receipt • Manufacturer's warranty card • Quotation from repairer detailing cause and nature of damage

18. Duties to us

18.1 Duty of Utmost Good Faith

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.

18.2 Consequences of breach of duty, fraud or misrepresentation

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.



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