

## **The American Express Corporate Card**

### **When benefits are payable**

#### **Benefits are payable under only one Hazard for any one Loss**

#### **Description of a Business Trip hazard**

The applicable benefit amount is payable if the Insured Person sustains Bodily Injury anywhere in the world while on a Business Trip. Such insurance shall apply only when and after the Insured Person charges their Transportation Costs to a Corporate Card Account, or such Transportation Costs are charged on their behalf to a Business Travel Account.

#### **24 Hour Accident Protection while on a Business Trip**

Coverage begins when the Insured Person leaves their residence or place of regular employment for the purpose of going on a Business Trip or at the time charges for Transportation Costs have been made to a Corporate Card Account or Business Travel Account, whichever occurs last. For Business Trips lasting 30 consecutive days coverage remains continuously in effect until the Insured Person returns to their residence or place of regular employment whichever occurs first. For Business Trips longer than 30 consecutive days, coverage ceases at 12:01 am at the Insured Person's location on the 31st day of a Business Trip.

Business Trip coverage incorporates:

1. Common Carrier Benefit; and
2. Airport Transportation Benefit; and
3. Airport Premises Benefit.

#### **Business Trips longer than 30 days**

Coverage is reactivated when the Insured Person begins the Return Trip. Coverage for the Return Trip is limited to:

1. Common Carrier Benefit; and
2. Airport Transportation Benefit; and
3. Airport Premises Benefit.

The applicable Benefits Amount payable for any Loss sustained during a Return Trip will be determined from the Business Trip Hazard column of the Table of Losses.

#### **Description of a Personal Trip hazard**

Benefits covered under a Personal Trip Hazard are not covered under a Business Trip Hazard. Authorized Travellers, as defined within the Insured Person definition, are not eligible for Personal Trip cover. The applicable benefit amount is payable if the Insured Person sustains Bodily Injury anywhere in the world while on a Personal Trip. Such insurance shall apply only when and after the Insured Person charges their Transportation Costs to a Corporate Card Account, or such Transportation Costs are charged on their behalf to a Business Travel Account.

Coverage for Personal Trips is limited to:

1. Common Carrier Benefit; and
2. Airport Transportation Benefit; and
3. Airport Premises Benefit Unlike the Business Trip Hazard no 24 hour coverage operates.

## **Exclusions**

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

1. Alcohol intoxication as defined in the jurisdiction where the Accident occurred and/or acting under the influence of alcohol above the local permitted legal limit;
2. Intentionally self-inflicted injury, suicide, self-destruction or any attempt thereof while sane;
3. Illness, sickness, disease, physical or mental infirmity, or any medical or surgical treatment for such conditions, unless treatment of the condition is required as the direct result of a covered Bodily Injury;
4. Travel into hazardous work sites (e.g., underwater, mines, construction sites, oilrigs, etc.);
5. Declared or undeclared war or any act thereof; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the injury occurs shall not be deemed an act of war;
6. Service in the military, naval or air service of any country;
7. Participation in any military, police or fire-fighting activity;
8. Activities undertaken as an operator or crew member of any Common Carrier Conveyance;
9. Flying in aircraft owned or leased by the Insured Person's Sponsoring Organization;
10. Flying in any aircraft which is a chartered non-scheduled licensed common carrier hired by a single organization;
11. Flying in military aircraft or any aircraft which requires special permits or waivers;
12. Commission of or attempt to commit an illegal act by or on behalf of the Insured Person or their beneficiaries;
13. Directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;
14. Taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a physician;
15. Taking of alcohol in combination with any drug or medication;
16. An act of Terrorism except when such event occurs under:

1. Common Carrier Benefit; or
2. Airport Transportation Benefit; or
3. Airport Premises Benefit whether on a Business Trip or a Personal Trip

## **Claims**

Should an Insured Person wish to make a claim they must contact our claims administrator below as soon as possible but in any event within 60 days of the Accident or covered Loss.

Gulf Assist  
Manama Center  
Entrance 3, Floor 3  
P.O. Box: 2790  
Manama, Kingdom of Bahrain,  
Telephone: 800 89 73 222 or +973 17 21 88 99 from outside the Kingdom  
Fax: 00 973 17 21 51 77

Indemnities payable for any loss will be paid upon receipt of due written proofs of such loss. Indemnity for Loss of life and any other accrued indemnities unpaid at the Insured Person's death should be payable to the Insured Person's estate. The receipt from the estate will fully discharge the Company.