

TERMS AND CONDITIONS OF INSURANCE BENEFITS

IMPORTANT INFORMATION

This insurance policy is underwritten by AXA INSURANCE (GULF) B.S.C. (c) –
Policy number 13-ZT-30725-0

The policy provides insurance coverage for the benefit of Centurion **Cardmembers**. The policy is held by AMEX (Middle East) B.S.C. (c) [AEME] which is the only **policyholder** and only it has direct rights under the contract of insurance against the **Insurer**. These rights are held for the benefit of (and in trust for) American Express **Cardmembers**. This document describes the benefits available under the policy of insurance for Centurion Cardmembers with a Centurion® Card issued by AEME. Strict compliance with the Terms and Conditions of **our** policy is required if **you** are to receive a benefit.

ELIGIBILITY

The benefits described in Centurion Card Travel Insurance Benefits in this document are dependent upon a Centurion Card being issued by AEME, the Centurion Card Account being valid accordance with the Cardmember Agreement at the time of any incident giving rise to a claim. As well under Centurion Card Retail Insurance Benefits (Benefits 11 and 12) the eligible items must be purchased in full using the Centurion Card.

AMEX (Middle East) B.S.C. (c) will give **you** notice if there are any material changes to the policy or if it is cancelled or expires without renewal on equivalent terms.

ASSISTANCE

For assistance, queries and claims, please contact **our** claims representative on (+971) 4 4294091.

In case of a medical emergency while abroad, please call the medical assistance contact number on (+44) (0) 2032838547. Please be ready to provide **your** Centurion Card Number which should be used as **your** reference number.

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CENTURION CARD TRAVEL INSURANCE BENEFITS

IMPORTANT THINGS TO KNOW (ALL TRAVEL INSURANCE BENEFITS)

- 1) Please see General Definitions on page 11. These words all have special meaning and appear in bold throughout this document.
- 2) Who is entitled to Centurion Card Travel Insurance Benefits: All Centurion Cardmembers including Supplementary **Cardmembers** and their **families** including children under 25 who are entirely financially and/or legally dependent on the **Cardmember**.
- 3) Age Limit for Medical Assistance and Expenses: All Centurion **Cardmembers** including Supplementary **Cardmembers** and their **families** must be under 80 throughout the **trip** to receive medical assistance and expenses benefits. This is the only upper age limit that applies.
- 4) Age Limit for Children: Covered children must be under 25 on the first day of the **trip**.
- 5) Benefit Limits: All limits are per person unless otherwise noted and valid while on a **trip** (See page 11 General Definition for **trip**).
- 6) Excess: No excess will be applied to the Travel Insurance Benefits.
- 7) Trip Length: **Trips** can be up to 120 consecutive days or 240 days in a 12 month period (See page 11 General Definition for **trip**).
- 8) Pre-existing Medical Conditions: **You** will not be eligible for benefits if **you** were previously aware of **your** condition (See page 11 General Exclusions).
- 9) Winter and Special Sports Information: All benefits apply when participating in most adventurous and usual holiday sports, including winter sports. For example: canoeing, fishing, golf, horse riding, mountain-biking, parascending, scuba-diving, skiing and snowboarding (including off-piste with a guide), tennis, water-skiing.

However, certain sports and activities are excluded. If **you** are going to take part in any sports which could be considered dangerous, please call a claims representative on (+971) 4 4294091.
- 10) These Insurance Benefits are Secondary: The **Insurer** will only pay amounts if they are not covered by other insurance, state benefits or other agreements. **You** must inform the **Insurer** of these and assist them in seeking reimbursement where appropriate.

BENEFIT 1 - PRE TRAVEL ADVICE

Before and during **your trip** we will provide **you** with information on:

- 1) Current visa and entry requirements for all countries. If **you** hold a passport from a country other than the Country of Residence, **we** may need to refer **you** to the embassy or consulate of the country concerned.
- 2) Current vaccination requirements for all countries and information on current World Health Organisation warnings.
- 3) Weather forecasts abroad.
- 4) Customs and duty regulations.
- 5) Time zones and time differences.
- 6) Opening hours of major banks including information on foreign exchange rates and value added taxes.
- 7) Locations of American Express Travel Offices worldwide.
- 8) Embassies or Consulates abroad.
- 9) Interpreters.

BENEFIT 2 - TRAVEL ASSISTANCE

During **your trip** we will:

- 1) Provide **you** with referrals to medical services including physicians, hospitals, clinics, ambulances, private duty nurses, dentists, dental clinics, services for the disabled, opticians, ophthalmologists, pharmacies, suppliers of contact lenses and medical aid equipment.
- 2) Dispatch a doctor to **your** location if **your** condition or the circumstances require it, in order to assess the medical condition; (the cost of health treatment and any doctor's fees shall be borne by **you** unless covered under a benefit of this Group Policy).
- 3) **We** will organise **your** subsequent admission into an appropriate hospital and, if requested, guarantee the medical expenses (to be charged to **your** Account and subject to authorisation, unless covered under a benefit of this Group Policy).
- 4) If **your** condition or the circumstances require it, and if legally possible, **we** will despatch necessary medicine to **your** location if it or a suitable replacement cannot be obtained locally. The cost of the medicine shall be borne by **you**. The cost of shipment shall be borne by **us**.
- 5) If **your** glasses or contact lenses are stolen, broken or lost, **we** will despatch replacement lenses or glasses to **your** location. The cost of the actual lenses or glasses shall be borne by **you**. The cost of shipment shall be borne by **us**.
- 6) When possible by law, **we** shall endeavour to facilitate the transfer of lost or forgotten prescription medications from **your** home pharmacy to a local pharmacy. The cost of the medication and any prescription charges shall be borne by **you**.
- 7) If **you** are jailed (or threatened to be jailed) **we** shall appoint and advance the fees of a lawyer up to US\$ 1,000 (to be charged to **your** Account and subject to authorisation).
- 8) If **you** are jailed (or threatened to be), **we** shall advance the bail bond up to US\$ 10,000 (to be charged to **your** Account and subject to authorisation).
- 9) In case of **your** imprisonment or hospitalisation and circumstances demand the services of an interpreter, **we** shall make the necessary arrangements to dispatch an interpreter to **your** location (to be charged to **your** Account and subject to authorisation).
- 10) In the event of lost or stolen cash, travellers cheques, credit and charge cards or in the event that there are no American Express Travel Service Offices or automatic teller machines (ATMs) available at **your** location, **we** shall advance cash to **you** up to US\$ 1,000 (to be charged to **your** Account and subject to authorisation).
- 11) **We** will transmit urgent messages from **you** to relatives, business associates, friends residing in **your** country of residence and vice versa.
- 12) **We** will provide assistance in locating lost luggage and shall provide to **you** regular updates on the location status.
- 13) In case of loss or theft of the American Express Card or identity papers necessary to return home, **we** will provide assistance in replacing them. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket shall be provided for an amount up to US\$ 1,000. (to be charged to **your** Account and subject to authorisation).

BENEFIT 3 - MEDICAL ASSISTANCE AND EXPENSES

All Centurion **Cardmembers** including Supplementary **Cardmembers** and all **families** must be under 80 throughout the **trip** to receive medical assistance and expenses benefits.

If **you** have an accident or **you** are ill during **your trip**, contact the medical assistance phone number on (+44) (0) 203 283 8547 as soon as **you** can. By contacting the medical assistance team, they will, where possible, arrange everything necessary for **you** including seeing a doctor or other medical professional, admission to hospital and **your** medical treatment. They will also pay for necessary expenses which have been approved by their Senior Medical Officer. When **you** have recovered sufficiently, and if necessary, the medical assistance team will arrange for **your** travel home.

All costs must be approved in advance by the **Insurer**.

YOUR BENEFITS

- 1) Medical treatment: Up to US\$ 5,000,000 for necessary medical, surgical and hospital costs as a result of **you** becoming ill or being injured during **your trip**. In order for the **Insurer** to evaluate the facts of the medical situation, **you** must release **your** treating physician and **your** registered medical practitioners from their doctor/patient confidentiality.
- 2) Transport to hospital: Necessary costs for transporting or transferring **you** to the nearest adequately equipped hospital if free transport is not available.

- 3) **Your travel home after treatment:** The **Insurer** will arrange and pay for necessary costs including medical escort for **your** journey home.
- 4) **Return home of your travelling companions:** Economy flight or standard rail ticket if their original means of transportation home cannot be used.
- 5) **Dental treatment:** Up to US\$ 1,500 for emergency dental costs.
- 6) **Friend or relative to extend their stay during your treatment:** Up to US\$ 200 a night towards their meals and accommodation costs until the **Insurer's** Senior Medical Officer advises that **you** no longer require further treatment on **your trip**.
- 7) **Friend or relative to visit you in hospital:** Economy flight or standard rail ticket and up to US\$ 200 a night (maximum 10 nights) towards meals and accommodation costs for a friend or relative visiting **you** in hospital or during **your** recovery, if **you** are travelling alone. The benefit will cease when **you** return to **your country of residence**.
- 8) **Hospital benefit:** US\$ 100 a night up to US\$ 1,000 while **you** are in hospital for items to make **your** stay more comfortable.
- 9) **Extend your stay following medical treatment:** Up to US\$ 200 a night (maximum 10 nights) towards meals and accommodation costs for **you** and one other person if the **Insurer's** Senior Medical Officer advises **you** to extend **your** stay after **your** treatment.
- 10) **Convalescence benefit:** Up to US\$ 400 a night (maximum 10 nights) towards registered nursing care and meals and accommodation costs if the **Insurer's** Senior Medical Officer advises it is necessary following **your** return home.
- 11) **Return home of your children:** Reasonable travel expenses and up to US\$ 200 a night (maximum 3 nights) towards meals and accommodation costs for a friend or relative to collect and bring home **your** children if **you** are unable to care for them.
- 12) **Recovery of your vehicle:** Economy flight or standard rail ticket and up to US\$ 200 a night (maximum 3 nights) towards meals and accommodation costs for a replacement driver to collect and bring home **your** vehicle if it is not possible for **you** or **your** travelling companions to drive.
- 13) **Replacement colleague:** Economy flight or standard rail ticket for a colleague to replace **you** following **your** return home after **your** treatment or if **you** are unable to continue working on **your trip**.
- 14) **Reimbursement of any pre-paid winter sports hired equipment, lift passes or lessons:** Up to US\$ 1,000 if **you** have an accident or are ill during **your trip** and a registered medical practitioner advises **you** not to continue **your** winter sports activity.
- 15) **Search and rescue:** Up to US\$ 100,000 for **your** search and rescue costs.
- 16) **Funeral and burial expenses:** If **you** die whilst on a **trip**, the **Insurer** will pay for either transportation of the remains home or up to US\$ 3,000 for local cremation or burial.

SPECIAL EXCLUSIONS

- 1) Costs not approved by the **Insurer's** Senior Medical Officer.
- 2) Treatment that the **Insurer's** Senior Medical Officer considers can be reasonably delayed until **your** return to **your country of residence**.
- 3) Medical and dental treatment within **your country of residence**.
- 4) Treatment that can be provided free or at a reduced cost by a state benefit provider or equivalent unless otherwise agreed by the **Insurer**.
- 5) Costs after the date the **Insurer's** Senior Medical Officer tells **you** that **you** should return home.
- 6) Costs where **you** have refused to follow the advice of the **Insurer's** Senior Medical Officer.
- 7) Treatment or costs incurred for cosmetic reasons unless the **Insurer's** Senior Medical Officer agrees that such treatment is necessary as a result of a medical emergency.
- 8) Treatment that was planned or that could have been reasonably foreseen before **your trip**.
- 9) Coffins or urns in excess of those which meet international airline standards.
- 10) Anything mentioned in General Exclusions on page 11.

BENEFIT 4 - CANCELLING, POSTPONING AND ABANDONING YOUR TRIP

YOUR BENEFITS

This benefit applies to the costs for **you** unused travel, accommodation, excursions and leisure activities that have been paid for or pre-booked and are non-refundable, or where **you** are charged a fee to change them.

- 1) **You** will be paid up to US\$ 20,000 if **you** cancel, postpone, change or abandon **your trip**, due to:
 - a) **You**, or a person travelling with **you**, or a person **you** are visiting for the main purpose of **your trip**, having an accident, being taken ill or dying before **your trip**;
 - b) **Your close relative**, or a **close relative** of a person travelling with **you**, or a **close relative** of a person **you** are visiting for the main purpose of **your trip**, having an accident, being taken ill or dying before **your trip**;
 - c) **Your** redundancy which qualifies for redundancy payments under current legislation;
 - d) **You** being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity;
 - e) unforeseen severe damage to **your** home or **your** business premises if the damage caused is likely to be more than US\$ 40,000;
 - f) theft at **your** home or **your** business premises that requires **your** presence by the police;
 - g) a delay of more than 24 hours on the outward leg of **your trip** as a result of industrial action, adverse weather, mechanical breakdown of public transport, or a transportation accident which means **you** no longer want to go on **your trip**. The period of delay is reduced to 12 hours for **trips** less than 5 days.

SPECIAL EXCLUSIONS

- 1) Cancellation claims arising directly or indirectly from circumstances known to **you** prior to booking **your trip**.
- 2) Cancellation claims arising directly or indirectly from circumstances known to **you** when **you** apply for **your** Centurion Card and any Cards on **your** Account.
- 3) Additional costs incurred if **you** fail to notify the providers of **your** travel, accommodation, excursions and leisure activities immediately it is necessary that **you** cancel **your trip**.
- 4) Claims where **you** are unable to supply a medical certificate from the appropriate medical practitioner, who is not a **close relative**, confirming the medical condition which made it necessary to cancel **your trip**.
- 5) Anything mentioned in General Exclusions on 11.

BENEFIT 5 - CUTTING SHORT YOUR TRIP

YOUR BENEFITS

- 1) If **you** cut short **your trip**, **you** will be paid reasonable travel costs for **you** to return home, and to resume **your trip**, and up to US\$ 20,000 for the unused costs of **your** travel, accommodation, excursions and leisure activities that have been paid for or pre-booked and are non-refundable, due to:
 - a) **You**, or a person travelling with **you**, or a person **you** are visiting for the main purpose of **your trip**, having an accident, being taken ill or dying;
 - b) **Your close relative**, or a **close relative** of a person travelling with **you**, or a **close relative** of a person **you** are visiting for the main purpose of **your trip**, having an accident, being taken ill or dying;
 - c) Unforeseen severe damage to **your** home or **your** business premises if the damage caused is likely to be more than US\$ 40,000;
 - d) Theft at **your** home or **your** business premises that requires **your** presence by the police.
- 2) If as a result of the damage or theft at **your** home or **your** business premises causing **you** to cut short **your trip**, **you** will be paid up to US\$ 500 for parts, labour and call out charges to render **your** home safe and secure and avoid any further damage prior to **your** return home.

SPECIAL EXCLUSIONS

- 1) Claims where **you** are unable to supply a medical certificate from the appropriate medical practitioner confirming the medical condition which made it necessary to cut short **your trip**.
- 2) Subsequent claims arising from the same fault or event where the original fault has not been properly repaired.
- 3) Costs if they are covered by **your** home insurance.
- 4) Anything mentioned in General Exclusions on page 11.

BENEFIT 6 - PERSONAL BELONGINGS, MONEY and TRAVEL DOCUMENTS

YOUR BENEFITS

This benefit applies to **your** personal belongings which **you** take, purchase or hire while on **your trip**; **your valuables**, money and travel documents provided that they are kept on **you** at all times, locked in a safe, or in a locked storage area of a vehicle.

- 1) If **your** personal belongings, money and travel documents are lost, stolen or damaged, **you** will be paid up to:
 - a) US\$ 3,500 in total per **trip**;
 - b) US\$ 700 for the current value of or cost to repair any item, or any pair or set of items which are complimentary or used together;
 - c) US\$ 1,000 for money and travel documents limited to US\$ 50 for children under 16.
- 2) In an emergency the **Insurer** can advance **you** cash up to US\$ 3,000.
- 3) The **Insurer** will provide advice, assistance where possible and any shipment costs in replacing emergency items that are lost, stolen or damaged including glasses, contact lenses, prescriptions, and travel documents necessary for **you** to continue **your trip** or return home.
- 4) **You** will be paid any additional travel and accommodation costs, and consulate fees, necessary to replace travel documents for **you** to continue **your trip**, or return home.

SPECIAL EXCLUSIONS

- 1) Normal wear and tear.
- 2) Lost, stolen or damaged personal belongings where **you** have failed to take sufficient care of them or have left them unsecured or outside **your** reach.
- 3) Loss or theft not reported to the police or provider of **your** transport or accommodation within 48 hours and a report obtained.
- 4) Damage to personal belongings whilst in the care of a transport provider which has not been reported within 48 hours and a report obtained.
- 5) Theft of or damage to vehicles, or items in a vehicle where there is no evidence of break in.
- 6) Any documents other than travel documents.
- 7) Damage to fragile or brittle items.
- 8) Household goods.
- 9) Theft from a roof or boot luggage rack, other than theft of camping equipment.
- 10) In respect of money, any shortages due to errors and currency fluctuations.
- 11) Anything mentioned in General Exclusions on page 11.

BENEFIT 7 - CAR RENTAL BENEFITS – THEFT AND DAMAGE

YOUR BENEFITS

These benefits will apply while on a **trip**, for all drivers, up to a maximum of 5, named on **your** rental agreement. Benefits only apply where the rental company allows **you** to decline the purchase of additional or optional insurances from the rental company.

- 1) If **your** rental vehicle is stolen or damaged, the **Insurer** will pay any amounts **you** are responsible for under the rental agreement, including the excess. This will apply whether or not **you** are responsible for the accident. **You** will be paid no more than the value of the rental vehicle up to US\$ 50,000 in respect of any one accident or occurrence.
- 2) Following an accident involving **your** rental vehicle, the **Insurer** will appoint a lawyer to control and be responsible for all legal proceedings.
- 3) As a result of this benefit **you** do not need to purchase additional or optional insurances from the rental company which include:
 - a) Collision Damage Waiver (CDW)
 - b) Loss Damage Waiver (LDW)
 - c) Removal/reduction of excess (Super CDW/LDW)
 - d) Theft Protection (TP)
 - e) Personal Accident (PA) (see Personal Accident Benefit, page 8)

SPECIAL EXCLUSIONS

- 1) The **Insurer** will only pay in excess of any insurance which is included in the rental agreement.
- 2) **You** may have no more than one rental agreement at any one time.
- 3) Use of the rental vehicle outside the terms of the rental agreement.
- 4) Mopeds and motorbikes, commercial vehicles, trucks, motor homes, and vehicles not licensed for road use including but not limited to trailers or caravans.
- 5) Vehicles used off-road, in or in-training for, racing competitions, trials, rallies or speed testing.
- 6) Anything mentioned in General Exclusions on page 11.

CLAIMS PROCESS

If **your** rental vehicle is stolen or damaged and **you** are liable for charge(s), including the excess charge, by the rental company. Please contact **us** directly to set up a claim and **we** will advise on the next steps of how to proceed:

How to make a claim:

In order to report a claim or make a query, please contact **our** claims representative on (+971) 4 4294091.

Alternatively you can email the following address where the claim will be created and forms sent to **you** to be completed: admin.team@axa-assistance.co.uk

BENEFIT 8 - TRAVEL INCONVENIENCE

YOUR BENEFITS

All the following travel, refreshment and accommodation costs, and the purchase or hire of essential items must be charged to **your** American Express Card while on a **trip**. If **you** are not a **Cardmember** or not travelling with a **Cardmember**, another payment method may be used, but receipts must be kept.

- 1) **You** will be reimbursed up to US\$ 400 per person for additional travel, refreshment and accommodation costs prior to **your** actual departure if:
 - a) Missed departure: **You** miss **your** flight, train or ship due to an accident or breakdown of **your** vehicle, or an accident, breakdown or cancellation of public transport and no alternative is made available within 4 hours of the published departure time;
 - b) Delay, cancellation or overbooking: **Your** flight, train or ship is delayed, cancelled, or overbooked and no alternative is made available within 4 hours of the published departure time;
 - c) Missed connection: **You** miss **your** connecting flight, train or ship and no alternative is made available within 4 hours of the published departure time.

- 2) **You** will be reimbursed for the purchase or hire of essential items up to:
 - d) Baggage delay: US\$ 500 per person if **you** checked in baggage has not arrived at **your** destination airport within 4 hours of **your** arrival;
 - e) Extended baggage delay: An additional US\$ 500 per person if **you** checked in baggage has still not arrived at **your** destination airport within 48 hours of **your** arrival.

SPECIAL EXCLUSIONS

- 1) Additional costs where the airline, train or ship operator has offered alternative travel arrangements and these have been refused.
- 2) Baggage delay or extended baggage delay on the final leg of **your** return flight.
- 3) Under baggage delay and extended baggage delay, items that are not immediately necessary for **your trip**.
- 4) Failure to obtain a Property Irregularity Report from the relevant airline authorities of missing baggage at **your** destination.
- 5) Where **you** voluntarily accept compensation from the airline in exchange for not travelling on an overbooked flight.
- 6) Anything mentioned in General Exclusions on page 11.

BENEFIT 9 - PERSONAL ACCIDENT

YOUR BENEFITS

This benefit applies to accidents caused by a sudden identifiable violent external event that happens by chance.

- 1) **You** will be paid US\$ 75,000 if **you** have an accident on **your trip** which within 365 days causes:
 - a) Death;
 - b) The complete and permanent loss of use of any limb;
 - c) The entire and irrecoverable loss of **your** sight, speech or hearing;
 - d) Permanent disablement confirmed by the **Insurer's** Senior Medical Officer that has lasted for at least 12 months preventing **you** from continuing any occupation and where there is no reasonable chance of recovery.
- 2) The maximum amount that **you** will be paid is US\$ 75,000 per **trip**.
- 3) The benefit amount is increased to US\$ 350,000, if the accident occurs while **you** are on a public vehicle on **your trip**.
- 4) The maximum amount **you** will be paid is US\$ 75,000 per **trip**, unless **you** are on public vehicle where the maximum amount is US\$ 350,000 per **trip**.
- 5) The benefit amount for death is reduced to US\$ 15,000 for children under 16.

SPECIAL EXCLUSIONS

- 1) No benefits will apply for accidents on or involving vehicles chartered or hired privately.
- 2) Anything mentioned in General Exclusions on page 11.

BENEFIT 10 - LEGAL ASSISTANCE AND COMPENSATION

YOUR BENEFITS

- 1) Legal defence costs and compensation **you** are liable for: Following an accident on **your trip**, if a claim is made against **you** and **you** are found legally liable for injuring another person or damaging their property and possessions, the **Insurer** will pay:

- a) Legal defence costs up to US\$ 50,000;
 - b) Compensation up to US\$ 1,000,000 arising directly or indirectly from one cause;
 - c) An economy flight or standard rail ticket if **you** have to attend a court.
- 2) Legal costs in pursuit of compensation: If **you** have an accident or **you** are ill during **your trip**, and decide to seek compensation, the **Insurer** will pay:
- a) Legal costs up to US\$ 50,000;
 - b) An economy flight or standard rail ticket if **you** have to attend a court.
- 3) Legal Proceedings: The **Insurer** will appoint a lawyer to control and be responsible for all legal proceedings.
- 4) Interpreter Fees: The **Insurer** will arrange and pay for an interpreter to assist in legal cases.
- 5) If legal proceedings are successful any legal costs and expenses are to be reimbursed as part of any financial awards received.

SPECIAL EXCLUSIONS

- 1) Any costs where **you** admit liability, negotiate, make any promise or agree any settlement.
- 2) Legal costs in pursuit of compensation where the **Insurer** thinks there is not a reasonable chance of **you** winning the case or achieving a reasonable settlement.
- 3) Claims made against **you**, by **your family**, or any **Cardmembers** on **your** Centurion Card Account and their **families**, or anyone who works for **you**.
- 4) Claims made by **you**, against **your family**, or any **Cardmembers** on **your** Centurion Card Account and their **families**, or anyone who works for **you**.
- 5) Claims made by **you** against AMEX (Middle East) B.S.C. (c), the **Insurer**, a travel agent, tour operator or carrier.
- 6) Liability as a result of damage to property and possessions which are under **your** care or responsibility during **your trip**.
- 7) Liability **you** incur solely as a result of a contract **you** have entered into.
- 8) Claims caused directly or indirectly by ownership, possession or use of motorised vehicles, aircraft, watercraft or firearms, or animals. (If **you** rent a car, **you** may be entitled to receive liability benefits. Please refer to Car Rental Benefits Page 7).
- 9) Claims caused directly or indirectly in connection with land or buildings which **you** own or are using except as temporary holiday accommodation.
- 10) Claims arising directly or indirectly in connection with any business, profession or trade activity.
- 11) Any fines and punitive damages.
- 12) Costs relating to inquests, application for review of a judgment or legally binding decision.
- 13) Anything mentioned in General Exclusions on page 11.

CENTURION CARD RETAIL INSURANCE BENEFITS

PLEASE NOTE: To be eligible for cover under Purchase Protection or Refund Protection, items must be purchased in full with the Centurion Card.

BENEFIT 11 - PURCHASE PROTECTION

YOUR BENEFITS

This benefit applies to items purchased on the Centurion Card Account for personal use that have had no previous owner and were not purchased privately.

- 1) If the item is stolen or damaged within 90 days of purchase, **you** will be paid:
 - a) The costs of repair or replacement of an item up to a maximum of the purchase price or US\$ 3,500 whichever is the lower. The purchase price will be the cost of a pair or set of items if they are used together and cannot be replaced individually;

- b) Up to a maximum of US\$ 3,500 for any one incident;
- c) Up to a maximum of US\$ 25,000 in any 12 month period.

SPECIAL EXCLUSIONS

- 1) The first US\$ 90 of any claim.
- 2) Normal wear and tear.
- 3) Damage caused intentionally by **you**.
- 4) Damage to items caused by product defects.
- 5) Theft of or damage to items where **you** have failed to take sufficient care of them or have left them unsecured or outside **your** reach.
- 6) Theft not reported to the police within 48 hours of discovery and a written report obtained.
- 7) Not taking reasonable care of items or leaving them unattended in a public place.
- 8) Theft of or damage to vehicles, their parts, or items in a vehicle.
- 9) Theft of or damage to money, or other cash equivalents, travellers cheques or tickets.
- 10) Theft of or damage to animals, plants and perishable goods.
- 11) Theft of electronic items and equipment.
- 12) Any fraudulent, dishonest or criminal act committed by **you** or anyone with whom **you** are in collusion.
- 13) Confiscation or destruction of purchases by any Government, customs or public authority.
- 14) Anything mentioned in General Exclusions on page 11.

BENEFIT 12 - REFUND PROTECTION

YOUR BENEFITS

The benefit applies to items purchased from a **store** operating in **your country of residence**, with premises at an address in **your country of residence**, which have had no previous owner.

- 1) If a **store** will not take back an unused item purchased on the Centurion Card Account for personal use within 90 days of purchase, **you** will be paid:
 - a) The purchase price of the item or US\$ 750 whichever is the lower;
 - b) Up to a maximum of US\$ 1,800 in any 12 month period.

SPECIAL EXCLUSIONS

- 1) Any item with a purchase price less than US\$ 50.
- 2) Items that are not in a new and saleable condition, free from all defects, and in full working order.
- 3) 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; services; mobile phones and accessories; recorded media (including but not limited to CD's, DVD's, computer software, video and audio tapes); books; animals and plants; consumable and perishable goods; healthcare items; rebuilt and refurbished items; closing down sale items; vehicles and their parts; land and buildings; items permanently affixed to home, office or vehicles.
- 4) Anything mentioned in General Exclusions on page 11.

BENEFIT 13 – PRICE PROTECTION

YOUR BENEFITS

The benefit applies to items purchased from a **store** operating in **your country of residence**, with premises at an address in **your country of residence**, which have had no previous owner.

- 1) If **you** discover an eligible item being sold in a different **store** to the one in which it was purchased, at a reduced selling price within 30 days of purchase, **you** will be paid
 - a) The difference between the original price paid for an **eligible item** and the reduced selling price for the identical **eligible item** (manufacture date, make, model as well as identical accessories) found at any **store** up to US\$ 2,000

We will not pay more than the maximum per **eligible item** amount shown in the schedule of benefits for any one event, or more than the maximum amount shown in the schedule of benefits in any one 365 day period.

SPECIAL CONDITIONS

- 1) There is no limit to the number of purchases **you** may make.
- 2) The original retail price of the item must be at least US\$ 50.
- 3) The item must be paid for in full using **your** Centurion card.
- 4) The item must be purchased from a **store** that has a physical presence in the **country of residence**, excluding Duty Free stores and are not listed as an item which is not covered.
- 5) Only items intended for personal use are covered.
- 6) Price Protection provides cover only for claims that are not covered by other applicable low price guarantees, insurance or indemnity policies, subject to the stated limits of liability.

SPECIAL EXCLUSIONS

1. **Eligible items** purchased, or reduced selling price items found, outside of the **country of residence**.
2. Incidents which cannot be proven from the existing documentation.
3. Items for sale from a **store** belonging to the same chain in a different location, retailing at a lower price.
4. Items which have been purchased used, altered, second-hand or are purchased fraudulently or illegally by **you**.
5. Services or any immaterial item.
6. Cash, traveller's cheques, tickets, documents, currency, negotiable instruments, shares of any type, bullion, silver and gold.
7. Art, antiques, furs, rare coins, stamps, one of a kind items and collector's items.
8. Jewellery, precious metals and gemstones.
9. Special order or mail order items.
10. Animals, living plants or any other living things.
11. Consumables or perishable goods, fuel.
12. Permanent installations such as garage door openers and alarms).
13. PC's, computers, laptops, tablets, E-Readers, mobile telephones (or any type of portable hand held communication device), palmtops, and parts or accessories for any of these items.
14. Recordings of all kinds (sound, photo, video, digital and computer software).
15. Motorised vehicles of any kind, bicycles, watercraft, caravans, trailers, hovercraft, aircraft and parts or accessories for any of these items and consumable products necessary to their use and maintenance.
16. Items intended for business, professional or commercial purposes.
17. Clothing.
18. Holidays or excursions.
19. Land, premises, buildings or flats.
20. Items from any auction including auction websites and television channels.
21. Items available only on an internet website and not available for the same price in a **store**.

22. Items purchased in a going out of business sale, end of season clearance or cash only sale.
23. Items that were customised or specially made.
24. Medical, health care, optical or dental devices or equipment or pharmaceutical products.
25. Taxes, delivery, shipping, handling or other processing charges.
26. Treatment costs.
27. Incorrectly priced items, errors or omissions.
28. Items from duty free, lower tax or tax free zones.

GENERAL DEFINITIONS

These words all have special meaning and appear in bold throughout this document.

Cardmember

- the main card holder and the Supplementary card holder(s) of a valid Centurion Card issued by AMEX (Middle East) B.S.C. (c).

Close relative

- partner/spouse, married or unmarried, living at the same address; mother; mother-in-law; father; father-in-law; daughter; daughter-in-law; son; son-in-law; sister; sister-in-law; brother; brother-in-law; grandparent; grandchild; step-mother; step-father; step-sister; step-brother; aunt; uncle; niece; nephew.

Country of residence

- **your** country of official residence to be substantiated by an official document.

Eligible Item

- an item bearing the name or brand of the retailer or manufacturer with a minimum purchase price of €50, purchased by **you** solely for personal use (including gifts), which has been charged fully to **your** Centurion card in a single transaction from a **store** and is not listed as an item which is not covered.

Family

- a **Cardmember's** legally married spouse(s), living at the same address as the **Cardmember**, and children under 25 who are entirely financially and/or legally dependent on the **Cardmember** including step-children, fostered or adopted children.

Insurer/our/us/we/

- AXA INSURANCE (GULF) B.S.C. (c), P.O. BOX 32505, Dubai, UAE, telephone (+971) 4 4294091.

Policyholder

- AMEX (Middle East) B.S.C. (c) [AEME]

Required documents

- original sales receipt from the **store**, original of card receipt, original of account statement showing the transaction for the **eligible item** was paid in full with **your** Centurion card and proof of the cheaper price of the identical **eligible item**. The proof must include written evidence from the **store** verifying that the identical **eligible item** is on sale to the public at any **store** for a lower price within the **country of residence** (such as the entire advertisement or note from the **store** stating an exact price, product description and verifiable issue and expiry dates).

Store

- a place that **you** can physically enter and buy goods in the **country of residence**. This does not include any internet websites, mail order companies, any form of auction or market traders.

Trip

- a journey outside **your country of residence**; or a journey within **your country of residence** which must include a flight, or at least one night pre-booked accommodation away from home. **Trips** can be up to 120 consecutive days or up to 240 days during each 12 month period, but must commence and end in **your country of residence**.

Valuables

- jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes, binoculars, portable DVD players, ipods, MP3 or MP 4 players.

You/your

- the main Centurion **Cardmember** and their **family**, and their Supplementary Centurion **Cardmembers** and their **family**. All Centurion **Cardmembers** including Supplementary **Cardmembers** and all **families** must be under 80 throughout the **trip** to receive medical assistance and expenses benefits.

GENERAL EXCLUSIONS - WHAT IS NOT INCLUDED

You will not be paid for claims directly or indirectly as a result of:

- 1) Not following the advice or instructions of the **Insurer** or their Senior Medical Officer.
- 2) Participating in special sports and activities. Please refer to Important Things to Know on Page 2.
- 3) Participating in or training for any professional sports.
- 4) Work-related accidents or accidents covered under any employment insurance policy.
- 5) Not taking reasonable care of **yourself** and **your** personal belongings.
- 6) **Your** self inflicted injuries except when trying to save human life.
- 7) **Your** injuries caused by **your** negligence or failure to follow the laws and regulations of the country where **you** are travelling.
- 8) **Your** phobias, emotional, mental or depressive illnesses of any type.
- 9) **Your** suicide or attempted suicide.
- 10) **Your** 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.
- 11) Pre-existing medical conditions known to **you**, when **you** apply for **your** Centurion Card and any Cards on **your** Account, or prior to booking **your trip**, whichever is the most recent, for which **you**:
 - a. Have attended a hospital as an in-patient during the last 12 months;
 - b. Are awaiting test results or on a waiting list for an operation, consultation or investigation;
 - c. Have commenced or changed medication or treatment within the last three months;
 - d. Require a medical, surgical or psychiatric check up every twelve months or more frequently;
 - e. Have been given a terminal prognosis;
 - f. Know of any reason, which may necessitate any **trip** to be cancelled or cut short.
- 12) Pregnancy within eight weeks of the estimated date of delivery.
- 13) Travelling against the advice of a registered medical practitioner.
- 14) Industrial action which has commenced or has been announced prior to booking **your trip**.
- 15) **Trips** in, or booked to, countries where a government agency has advised against travelling or which are officially under embargo by the United Nations.
- 16) Any fraudulent, dishonest or criminal act committed by **you**, or anyone with whom **you** are in collusion.
- 17) Confiscation or destruction of **your** personal belongings by any Government, customs or public authority.
- 18) Terrorist activities except while on a public vehicle.
- 19) Declared or undeclared war or hostilities.
- 20) Actual or alleged exposure to biological, chemical, nuclear or radioactive material or substance.

ASSISTANCE AND CLAIMS REQUIREMENTS

In order to report a claim or make a query, please contact **our** claims representative on (+971) 4 4294091. In case of a medical emergency while abroad, please call the medical assistance contact number on (+44) (0) 203 283 8547. Please be ready to provide **your** Centurion Card number which should be used as **your** reference number.

- 1) All claims and potential claims must be reported within 30 days.
- 2) All Medical Assistance and Expenses costs must be approved in advance by the **Insurer**.

- 3) The **Insurer** will only pay amounts if they are not covered by other insurance, state benefits or other agreements. **you** must inform the **Insurer** of these and assist them in seeking reimbursement where appropriate.
- 4) Interest will only be paid on claims if payment has been unreasonably delayed following the **Insurer's** receipt of all the required information.
- 5) **You** must provide all the following items, information and documentation at **your** own expense.

CENTURION CARD TRAVEL INSURANCE BENEFITS

Benefit	Information required
General	<ul style="list-style-type: none"> • Your Centurion Card Number • Proof that you were on a trip • All documents must be original • Completed claim form when needed • The name of your treating registered medical practitioner
Medical Assistance and Expenses	<ul style="list-style-type: none"> • Invoices and medical report detailing medical treatment and costs you have paid • Any unused tickets
Cancelling, Postponing and Abandoning Your Trip	<ul style="list-style-type: none"> • Approved medical certificates • Any unused tickets or trip invoices • Evidence from the appropriate organisation detailing the cause and duration of the delay if you abandon your trip • Booking and cancellation invoices from providers of services • Independent documentation proving any non- medical reason for cancellation
Cutting Short Your Trip	<ul style="list-style-type: none"> • Approved medical certificates • Any unused tickets or trip invoices • Invoices and receipts for costs you have paid • Independent documentation proving any non-medical reason for cutting short your trip
Personal Belongings, Money and Travel Documents	<ul style="list-style-type: none"> • Report from police or provider of accommodation or transport • Proof of ownership • Damaged personal belongings
Car Rental Cover – Collision Damage Excess Waiver	<ul style="list-style-type: none"> • Rental agreement • Accident report
Travel Inconvenience	<ul style="list-style-type: none"> • Travel ticket • Public transport operator's confirmation of delay, cancellation, missed connection or overbooking • Airline confirmation (Property Irregularity Report) including details of baggage return date • Proof of purchases made using your American Express Card. If you are not a Cardmember or not travelling with a Cardmember, and an alternative payment method has been used, you will still need to provide proof of purchase • Evidence from the appropriate organisation detailing the cause of the delay if you miss your departure
Personal Accident	<ul style="list-style-type: none"> • Evidence from the appropriate organisation detailing the accident • Approved medical reports
Legal Assistance and Compensation	<ul style="list-style-type: none"> • Relevant legal documents • Evidence of incident as appropriate

CENTURION CARD RETAIL INSURANCE BENEFITS

General	<ul style="list-style-type: none"> • Your Centurion Card Number • Proof that you purchased the item on your Centurion Card • All documents must be original • Completed claim form when needed
Purchase Protection	<ul style="list-style-type: none"> • Report from police detailing theft • Proof of purchase • Damaged items

- Details of the retailer who refused to accept returned items
- Purchased items in original packaging

COMPLAINTS PROCEDURE

We aim to provide **you** with the highest level of service. However, if for some reason **you** are unhappy, please let the **Insurer** know by calling a claims representative on (+971) 4 4294091. If **you** are still not satisfied, or would prefer to put **your** concerns in writing, **you** can contact the **Insurer** by writing to:

AXA INSURANCE (GULF) B.S.C. (c), P.O. BOX 32505, Dubai, UAE