



YOUR INSURANCE
DOCUMENTATION -
STARWOOD PREFERRED GUEST®
CREDIT CARD FROM
AMERICAN EXPRESS



YOUR INSURANCE DOCUMENTATION - STARWOOD PREFERRED GUEST® CREDIT CARD FROM AMERICAN EXPRESS

Contains:

- Key Information:
 - (i) Policy Summary
 - (ii) Terms of Business
- Policy Terms and Conditions

KEY INFORMATION

(i) Policy Summary

IMPORTANT INFORMATION

This Policy Summary contains some important facts about the insurance provided with the Starwood Preferred Guest® Credit Card from American Express (the "Card"). It does not contain the full Policy Terms and Conditions and it is important that these are read to ensure full understanding of the cover provided. Full Policy Terms and Conditions are provided with your Card and can also be found on the American Express website.

The insurance is provided under a group insurance policy that American Express Services Europe Limited holds with an insurer for the benefit of its Cardmembers. There is no additional charge or premium for this insurance. The insurer that underwrites the relevant policy is:

- ACE European Group Limited (the "insurer").

ELIGIBILITY

The benefits described in this Policy Summary are dependent upon a Card being issued, the Card account being valid and the account balance having been paid in accordance with the Cardmember agreement at the time of any incident giving rise to a claim.

All benefits are dependent on the use of the Card.

The insurance benefits may be varied, withdrawn or cancelled in certain circumstances in accordance with the Policy Terms and Conditions. You will be given at least 30 days' written notice of such a change.

DURATION OF COVER

You are entitled to the insurance benefits under the policy from the moment the Card is activated and for as long as the eligibility criteria (as set out above) continues to be met or until we withdraw or cancel the insurance benefits by notice to you.

SUMMARY OF COVER

Purchase Protection, Refund Protection, Travel Inconvenience and Travel Accident insurance cover is provided for the Cardmember and supplementary Cardmembers, their respective partners or spouses living at the same address and dependent children under the age of 23. All insurance benefits are dependent on the use of the Card.

The following tables set out the benefits payable under Purchase Protection, Refund Protection, Travel Inconvenience and Travel Accident.

PURCHASE PROTECTION AND REFUND PROTECTION

Purchase Protection and Refund Protection covers eligible items purchased on the Card account provided those items are for personal use, have had no previous owner and were not purchased privately.

The following table sets out the benefits payable under the Purchase Protection and Refund Protection cover:

Cover, subject to Policy Terms and Conditions, <u>UP TO:</u>	Key Exclusions & Limitations:	Policy Terms and Conditions Section Number
PURCHASE PROTECTION <ul style="list-style-type: none"> £2,500 if an eligible item purchased on the Card account is stolen or damaged within 90 days of purchase 	<u>KEY EXCLUSIONS & LIMITATIONS</u> <ul style="list-style-type: none"> Theft of electronic items and equipment Second hand items Maximum £20,000 in a 12 month period £50 excess applies Deduction for wear and tear 	1.1
REFUND PROTECTION <ul style="list-style-type: none"> £250 per item if a UK retailer will not take back an eligible item purchased on the Card account within 90 days of purchase 	<u>KEY EXCLUSIONS & LIMITATIONS</u> <ul style="list-style-type: none"> Closing down sale items, tickets, antiques, perishable goods Items costing less than £25 Maximum £800 in a 12 month period 	1.2

TRAVEL INCONVENIENCE AND TRAVEL ACCIDENT

The following tables set out the benefits payable under Travel Inconvenience and Travel Accident cover (including hijack) which apply when tickets are purchased on the Card account:

Cover, subject to Policy Terms and Conditions, per claim, <u>UP TO:</u>	Key Exclusions & Limitations:	Policy Terms and Conditions Section Number
TRAVEL INCONVENIENCE <ul style="list-style-type: none"> £150 for flight delay, overbooking or missed connection A further £150 for extended delay £600 for baggage delayed by airline for 6 hours An additional £850 for extended baggage delay by airline 	<u>KEY EXCLUSIONS & LIMITATIONS</u> <ul style="list-style-type: none"> Purchases which are not made on the Card account Costs where a transport operator has offered an alternative Baggage delay on the final leg of a trip Purchases made after baggage has been returned Costs that are recoverable from any other source Delays of less than 4 hours Benefits are shared if you are travelling with your family, supplementary Cardmembers or their family The insurer will not pay more than 3 claims under this benefit in any 12 month period 	2.1
TRAVEL ACCIDENT <ul style="list-style-type: none"> £150,000 for loss of life, limb, sight, speech or hearing, while travelling on a public vehicle where the ticket was purchased on the Card account 	<u>KEY EXCLUSIONS & LIMITATIONS</u> <ul style="list-style-type: none"> Accidents on or involving vehicles charged or hired privately (i.e. not a public vehicle) Not taking reasonable care The benefit amount for death is reduced to £10,000 for children under the age of 16 	2.2
HIJACK OF A PUBLIC VEHICLE <ul style="list-style-type: none"> £1,500 after the first 24 hours that you are illegally detained and a further £3,000 after the first 72 hours 	<u>KEY EXCLUSIONS & LIMITATIONS</u> <ul style="list-style-type: none"> Where the ticket for travel on the public vehicle which is hijacked has not been purchased on the Card account 	2.3

OTHER TRAVEL SERVICES

GLOBAL ASSISTANCE ON OR RELATING TO A TRIP

- 24 hour assistance helpline
- Emergency cash advance up to £250
- Dispatch of prescriptions, prescription spectacles and contact lenses

YOUR RIGHT TO CANCEL

You may cancel this insurance by cancelling your Card at any time. If you do this within 14 days of activating your Card account, any money you have paid for the Card will be returned to you. Please refer to your Cardmember agreement for more details.

HOW TO CLAIM

In order to report a claim, please call:

For Purchase Protection, Refund Protection and Travel Accident

+44 (0) 345 841 0059; or

For Travel Inconvenience **+44 (0) 870 600 0342¹.**

Please be ready to provide your Card number, which should be used as your reference number. Please ensure copies are kept of all documentation relating to a claim. For further details please see the 'How to Claim' section within the full Policy Terms and Conditions provided to you. Please be aware that there may be other taxes or costs that are not paid through us or imposed by us.

CUSTOMER SERVICE & COMPLAINTS

American Express and the Insurer are dedicated to providing a high quality service and aim to maintain this at all times. However, should you have a complaint, please contact American Express so your complaint can be dealt with as soon as possible. Contact details are:

American Express Insurance Executive Office
Department 333
1 John Street
Brighton BN88 1NH
United Kingdom

Telephone: +44 (0) 870 600 0342¹

Email: insurance@aexp.com

American Express and ACE European Group Limited are members of the Financial Ombudsman Service (FOS) who may be approached for assistance if you are not satisfied with the response you receive. Contact details are given below.

A leaflet explaining its procedure is available on request.

Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0800 023 4567

From a mobile: 0300 123 9 123

From abroad: +44 20 7964 0500

Website: www.financial-ombudsman.org.uk

¹Calls cost a maximum of 1p per minute, plus your phone company's access charge

The Ombudsman will only consider your case if you have first given American Express and the Insurer the opportunity to resolve it.

COMPENSATION SCHEME

In the unlikely event that American Express Insurance Services Europe Limited or ACE European Group Limited are unable to meet their obligations, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS. Their contact details are Financial Services Compensation Scheme (FSCS), 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU United Kingdom Telephone 0800 678 1100 or 020 7741 4100. Website: www.fscs.org.uk

(ii) Terms of Business

The information in this section explains the basis of the insurance services provided to you by American Express.

The insurance policies are arranged and held by American Express Services Europe Limited, registered in England and Wales with Company Number 1833139, registered office Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX ("American Express") for the benefit of Cardmembers.

1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services.

2 Whose products do American Express offer?

American Express only offer Purchase Protection, Refund Protection, Travel Inconvenience and Travel Accident insurance underwritten by ACE European Group Limited.

3 Which service will American Express provide you with?

You will not receive advice or a recommendation from American Express for any insurance associated with your Card. The insurance benefits are automatically included with your Card.

4 What will you have to pay American Express for their services?

There is no additional charge, fee or premium payable for the insurance benefits provided with your Card.

American Express does not act as an agent or fiduciary for you, and may act on behalf of the insurance provider (as its agent or otherwise), as permitted by law. American Express may receive commissions from providers, and commissions may vary by provider and product. In some cases, an American Express group company may be the insurer or reinsurer and may earn insurance or reinsurance income. The arrangements with certain providers, including the potential to reinsure products, may also influence the insurance which is provided to Cardmembers.

5 Who regulates American Express?

For insurance mediation activities only American Express Services Europe Limited is an appointed representative of American Express Insurance Services Europe Limited, 76 Buckingham Palace Road, London SW1W 9AX, which is authorised and regulated by the Financial Conduct Authority under FCA number 311684.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6 Ownership

American Express Services Europe Limited is ultimately owned by the American Express Company.



7 What to do if you have a complaint

If you wish to register a complaint, please contact:

In writing:

American Express Insurance Executive Office

Department 333

1 John Street

Brighton BN88 1NH

United Kingdom

Telephone: +44 (0) 870 600 0342¹

Email: insurance@aexp.com

Further details on the complaints process are contained in the Policy Terms and Conditions. If you cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service.

8 Are American Express covered by the Financial Services Compensation Scheme (FSCS)?

American Express is covered by the FSCS. You may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

DEMANDS AND NEEDS

This insurance meets the demands and needs of Cardmembers who require travel accident, travel inconvenience, purchase protection and refund protection insurance cover alongside their Card account. American Express has not provided opinions or recommendations on the suitability of the insurance for you.

¹Calls cost a maximum of 1p per minute, plus your phone company's access charge

POLICY TERMS AND CONDITIONS

These Policy Terms and Conditions give full details of the insurance cover provided with the Starwood Preferred Guest® Credit Card under the group policy of insurance held by American Express Services Europe Limited with ACE European Group Limited.

ELIGIBILITY

The benefits described in these Policy Terms and Conditions are dependent upon a Card being issued, the Card account being valid and the account balance having been paid in accordance with the Cardmember agreement at the time of any incident giving rise to a claim.

All benefits are dependent on the use of the Card.

The benefits outlined in these Policy Terms and Conditions may be varied, withdrawn or cancelled in certain circumstances in accordance with these Policy Terms and Conditions. You will be given at least 30 days' written notice of such a change.

DEFINITIONS

Whenever the following words or phrases appear in **bold**, they will have the meaning as described below:

“£” shall mean United Kingdom pounds sterling.

“Account” or **“Card Account”** means your Starwood Preferred Guest Credit Card account with **American Express** on which your Starwood Preferred Guest Credit Card is issued.

“American Express” means American Express Services Europe Limited.

“Card” means any card or other **Account** access device issued to a **Cardmember** (or a **Supplementary Cardmember**) for the purpose of accessing the **Account**.

“Cardmember” means any individual who holds a valid **Account**.

“Children” means any of **Your** children (including step-children, fostered or adopted children) under the age of 23, who are legally dependent on **You** and who are not in full time employment. (The term **“Child”** shall have a corresponding meaning.)

“Covered Trip” means a) a trip by **Public Vehicle** where the entire fare has been charged to **Your Account**, prior to the accident taking place and b) a trip taken by **You** between the first point of departure and the final destination as shown on **Your** ticket.

“Family” means **Your** partner or spouse, living at the same address as **You**, and **Your Children**.

“Hijack” means that the control of the **Public Vehicle** in which **You** are travelling has involuntarily passed from the regular crew to a person or persons who have used, or threatened to use, violent means to obtain such control.

“Our/Us/We/Insurer” means:

ACE European Group Limited registered in England & Wales number 1112892 with registered office at 100 Leadenhall Street, London EC3A 3BP, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registration number 202803 (full details of which can be found on the Financial Services Register by visiting www.fca.org.uk/register or by contacting the FCA on 0800 111 6768)

“Policy” means the insurance cover provided under the **Policy Terms and**

Conditions.

“Policyholder” means American Express Services Europe Limited.

“Policy Terms and Conditions” means these terms and conditions.

“Policy Summary” means the document summarising the **Policy**.

“Public Vehicle” means any air or land vehicle, river or sea-going vessel operated under licence for the transport of fare paying passengers. **Public Vehicles** do not include vehicles chartered privately.

“Supplementary Cardmember” means a person who has been nominated by the **Cardmember** to be issued with an additional **Card** on the **Account** and is also covered by the insurance benefits included with the **Card**.

“You/Your/Insured” means (i) **Cardmembers** and their **Families**, (ii) **Supplementary Cardmembers** and their **Families**.

INSURANCE BENEFITS

Insurance benefits are secondary: **We** will only pay amounts under this **Policy** if they are not covered by other insurance, state benefits or other agreements. **You** must inform **Us** of these and assist any relevant third parties in seeking reimbursement where appropriate.

1. PURCHASE PROTECTION AND REFUND PROTECTION

This Section details the Purchase Protection and Refund Protection benefits provided with the **Card**. Purchase Protection and Refund Protection insurance cover is provided when eligible items are purchased on the **Card Account** by the **Cardmember** or **Supplementary Cardmembers**.

1.1 PURCHASE PROTECTION

YOUR BENEFITS

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

If an item **You** buy is stolen or damaged within 90 days of purchase, **You** will be paid: the costs of repair or replacement of an item up to a maximum of the purchase price or £2,500 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; up to a maximum of £2,500 for any one incident; up to a maximum of £20,000 in any 12 month period.

EXCLUSIONS

You will not be covered in respect of the following:

- 1) The first £50 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) Any portion of the purchase price not charged to **Your Card Account**.

1.2 REFUND PROTECTION

YOUR BENEFITS

This benefit applies to items purchased on the **Card Account** for personal use that have had no previous owner and were not purchased privately. Only items purchased from a retailer operating in the UK with premises at a UK address are covered.

If a retailer will not take back an unused item **You** purchased on the **Card Account** within 90 days of purchase, **You** will be paid the purchase price of the item or £250, whichever is the lower. **You** will only be paid up to a maximum of £800 under this Refund Protection Section 1.2 in any 12 month period.

EXCLUSIONS

You will not be covered for:

- 1) Any item with a purchase price less than £25.
- 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 (including travellers cheques), tickets; services; 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.

2. TRAVEL INCONVENIENCE AND TRAVEL ACCIDENT

This Section details the Travel Inconvenience and Travel Accident benefits (including **Hijack**) provided with the **Card**.

The benefits described under this Section are provided for the **Cardmember** and **Supplementary Cardmembers**, and their respective **Families**.

IMPORTANT INFORMATION:

For the benefits under this Section to apply, tickets must have been purchased in full using:

- a) the **Card**; or
- b) Starpoints.

2.1 TRAVEL INCONVENIENCE

YOUR BENEFITS

The travel, refreshment and accommodation costs, and the purchase of essential items covered under this Travel Inconvenience Section 2.1 must be charged to **Your Card** to be eligible.

Travel Inconvenience benefits under this Section 2.1 are provided to cover any flight between named airports, on an aircraft operated by an airline, licensed by the

relevant authorities for air transportation of fare paying passengers. Cover does not apply to flights on aircraft chartered privately.

If **You** are travelling with **Your Family, Your Supplementary Cardmembers** or their **Family**, and claiming under the same **Card Account**, the benefits stated under this Travel Inconvenience Section 2.1 must be shared.

- 1) **You** will be reimbursed up to **£150** for additional travel, refreshment and accommodation costs incurred prior to **Your** actual departure if:
 - a) (Delay, Cancellation or Overbooking) **Your** flight is delayed, cancelled, or overbooked and no alternative is made available within 4 hours of the published departure time;
 - b) (Missed connection) **You** miss **Your** connecting flight and no alternative is made available within 4 hours of the published departure time.
- 2) **You** will be reimbursed up to an additional **£150** for additional travel, refreshment and accommodation costs incurred prior to **Your** actual departure in the event that the delay to **Your** published departure time continues beyond the 4 hour period in 1) above, if no alternative travel arrangement is made within 6 hours of the published departure time or past 10pm that day (whichever occurs first).
- 3) **You** will be reimbursed for the purchase of essential items of toiletries and clothing up to:
 - a) (Baggage delay) **£600** if **Your** checked in baggage has not arrived at **Your** destination airport within 6 hours of **Your** arrival;
 - b) (Extended baggage delay) An additional **£850** if **Your** checked in baggage has still not arrived at **Your** destination airport within 48 hours of **Your** arrival.
- 4) **We** will not pay more than 3 claims in any 12 month period.

EXCLUSIONS

You will not be covered in respect of the following:

- 1) Under missed connection, claims where insufficient time has been allowed to arrive to connect with **Your** ongoing flight.
- 2) Additional costs where the airline has offered alternative travel arrangements or accommodation and these have been refused.
- 3) Baggage delay or extended baggage delay on the final leg of **Your** return flight.
- 4) Under baggage delay and extended baggage delay, items that are not immediately necessary for **Your** journey.
- 5) Items purchased after **Your** baggage has been returned to **You**.
- 6) Failure to obtain a Property Irregularity Report from the relevant airline authorities confirming **Your** missing baggage at **Your** destination.
- 7) Where **You** voluntarily accept compensation from the airline in exchange for not travelling on an overbooked flight.
- 8) Costs which are recoverable from any other source.
- 9) Not taking reasonable care of **Your** baggage.
- 10) Industrial action which has commenced or has been announced prior to booking **Your** flight.
- 11) Confiscation or destruction of **Your** baggage by any government, customs or public authority.

2.2 TRAVEL ACCIDENT

YOUR BENEFITS

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

- 1) while travelling on, boarding or alighting from or being struck by a **Public Vehicle**; or
- 2) while going directly to, or on the premises of, an airport, seaport or railway station for the purpose of boarding an aircraft, ship or train for a **Covered Trip**; or
- 3) immediately after alighting from an aircraft, ship or train used for a **Covered Trip** while on the premises of, an airport, seaport or railway station,

where **You** have paid for the ticket for the **Covered Trip** with **Your Card** or with Starpoints.

You will be covered for the following:

- 1) **£150,000** if **You** have an accident during a **Covered 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.
- 2) The maximum amount that will be paid to **You**, or **Your** estate in the event of **Your** death, will be **£150,000**. The benefit amount will be reduced to **£75,000** if **You** have an accident which within 365 days causes the loss of one hand, or one foot, or the entire sight of one eye.
- 3) The benefit amount for death during a **Covered Trip** is reduced to **£10,000** for **Children** under the age of 16.
- 4) In the event of **You** holding more than one card issued by **American Express**, **We** will not pay more than the highest benefit amount stated in one of those card's policy terms and conditions for any one event.

EXCLUSIONS

You will not be covered in respect of the following:

- 1) Any claim related directly or indirectly to any physical defect, or infirmity, which existed before the start of **Your** journey.
- 2) **Your** suffering from sickness or disease not directly resulting from an accident.
- 3) Accidents on or involving vehicles chartered or hired privately.
- 4) Not taking reasonable care.
- 5) **Your** self inflicted injuries except where trying to save human life.
- 6) Your injuries caused by **Your** negligence or failure to follow the laws and regulations of the country where **You** are travelling.
- 7) **Your** suicide or attempted suicide.
- 8) **Your** injuries or accidents which occur while under the influence of alcohol (above the legal driving limit) or drugs unless prescribed by a registered medical practitioner.
- 9) Trips in, or booked to countries where a government agency has advised against travelling or which are officially under embargo by the United Nations.
- 10) Any fraudulent, dishonest or criminal act committed by **You**, or anyone with whom **You** are in collusion.
- 11) Declared or undeclared war or hostilities.
- 12) Actual or alleged exposure to biological, chemical, nuclear or radioactive material or substance.

2.3 HIJACK

YOUR BENEFITS

In the event of a **Hijack**, where **You** paid for **Your** ticket with **Your Card** or with Starpoints, **You** will be paid the following:

- 1) **£1,500** after the first 24 hours **You** are illegally detained; and
- 2) A further **£3,000** after the first 72 hours.

EXCLUSIONS

You will not be covered in respect of the following:

- 1) Accidents on or involving vehicles chartered or hired privately.
- 2) Trips in, or booked to countries where a government agency has advised against travelling or which are officially under embargo by the United Nations.
- 3) Any fraudulent, dishonest or criminal act committed by **You**, or anyone with whom **You** are in collusion.
- 4) Declared or undeclared war or hostilities.

GLOBAL ASSISTANCE

This section details the Global Assist benefit provided with the **Card**.

The Global Assist helpline provides immediate assistance in an emergency when travelling outside the UK. This emergency service is available exclusively to **Cardmembers** and **Supplementary Cardmembers** and their respective **Families** travelling with them. It operates 24 hours a day, every day of the year on **+44 (0) 845 456 6524**.

If **You** have a medical problem, a fully qualified English speaking doctor is on hand to provide advice. When **You** need to see a doctor, dentist or optician, or **You** need to visit a local hospital, Global Assist can provide names, addresses and telephone numbers from a network of carefully selected specialists, and can arrange hospitalisation, a doctor to visit **You** where required and an advance of medical expenses up to **£250**.

Global Assist will arrange for urgent items that are lost or left behind, and unavailable locally, to be dispatched to **You**, such as prescriptions and contact lenses. Up to two messages can be relayed to relatives or business associates to let them know what is happening.

In case of legal difficulties, Global Assist will put **You** in touch with the relevant embassy or consulate, provide the name of a local lawyer, and an advance of legal fees up to **£250**. **You** can be advanced up to **£250** if **Your** money is lost or stolen and no other means of obtaining cash is available.

For all the above services, Global Assist makes the necessary arrangements free of charge. Any cash advances, medical or shipping or other costs will be charged to **Your Card**.

The Global Assist benefit is serviced by Inter Partner Assistance. Inter Partner Assistance is a branch of Inter Partner Assistance SA, of Avenue Louise, 166 bte1, 1050 Brussels, a Belgian company authorised by the National Bank of Belgium. Inter Partner Assistance is subject to limited regulation by the Financial Conduct Authority (FCA) in the United Kingdom. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Some services under this Agreement are provided by AXA Travel Insurance. Inter Partner Assistance is part of the AXA Assistance Group.

HOW TO CLAIM

CLAIMS AND ASSISTANCE

In order to report a claim, please call:

+44 (0) 345 841 0059 for Purchase Protection, Refund Protection and Travel Accident; or
+44 (0) 870 600 0342¹ for Travel Inconvenience.

Please be ready to provide **Your Card** number, which should be used as **Your** reference number.

CLAIMS CONDITIONS AND REQUIREMENTS

- 1) All claims and potential claims must be reported within 30 days of the incident or event giving rise to the claim.
- 2) **We** will only pay amounts if they are not covered by other insurance, state benefits or other agreements. **You** must inform **Us** of these and assist them in seeking reimbursement where appropriate.
- 3) Interest will only be paid on claims if payment has been unreasonably delayed following **Our** receipt of all the required information.
- 4) Please ensure **You** keep copies of all documentation sent to substantiate a claim.
- 5) **You** must provide all the following items, information and documentation and anything else reasonably requested by **Us** in order to make a claim. These must be provided at **Your** own expense.

Benefit	Information required
General	<ul style="list-style-type: none">• Your Card number• All documents must be original• Completed claim form when needed

PURCHASE PROTECTION AND REFUND PROTECTION

Purchase Protection	<ul style="list-style-type: none">• Proof that You purchased the item on Your Card• Receipt from retailer• Report from police detailing theft• Damaged items
Refund Protection	<ul style="list-style-type: none">• Proof that You purchased the item on Your Card• Receipt from retailer• Details of retailer who refused to accept returned items• Purchased items in original packaging

¹ Calls cost a maximum of 1p per minute, plus your phone company's access charge

TRAVEL INCONVENIENCE AND TRAVEL ACCIDENT

Travel Inconvenience	<ul style="list-style-type: none">• Airline ticket• Proof that You purchased the flight on Your Card or with Starpoints• Airline's confirmation of delay, cancellation, missed connection or overbooking, and their confirmation that no alternative was made available within 4 hours• Airline confirmation of baggage delay (Property Irregularity Report) including details of baggage return date and time• Itemised receipts and proof of purchases made using Your Card
Travel Accident	<ul style="list-style-type: none">• Proof that You purchased the ticket on Your Card or with Starpoints• Evidence from the appropriate organisation detailing the relevant incident• Approved medical reports

POLICY CONDITIONS

DURATION OF COVER

You are entitled to the insurance benefits under the **Policy** from the moment the **Card** is activated and for as long as the eligibility criteria stated at the beginning of these Policy Terms and Conditions continue to be met or until **We** withdraw or cancel the insurance benefits by notice to **You**.

VARIATION OF COVER

We reserve the right to add to these **Policy Terms and Conditions** and/or make changes or withdraw certain insurance benefits:

- 1) For legal or regulatory reasons; and/or
- 2) To reflect new industry guidance and codes of practice; and/or
- 3) To reflect legitimate cost increases or reductions associated with providing this insurance; and/or
- 4) For any other legitimate commercial reason, for example in the event of a change of **Insurer**.

If this happens **We**, or **American Express** with **Our** authority, will write to **You** with details of the changes at least 30 days before **We** make them. **You** may cancel **Your Card** if **You** do not agree to any proposed changes.

CANCELLATION OF COVER

If **We** want to cancel a group policy under which insurance benefits are provided to **You**, **We**, or **American Express** with **Our** authority, will write to **You** at the latest address held on file for **You**. The **Policy** will then be cancelled no fewer than 30 days after the date of the letter.

LAW & LANGUAGE

This **Policy** shall be governed and construed in accordance with the laws of England and Wales and the courts of England and Wales alone shall have jurisdiction in any dispute. All communication of and in connection with the **Policy Terms and Conditions** shall be in the English language.

TAXES AND COSTS

Other taxes or costs may exist or apply, which are not imposed by **Us**.

ASSIGNMENT

You cannot transfer the insurance cover provided with **Your Card** to any other person.

COMPLIANCE WITH POLICY REQUIREMENTS

Where **You** or **Your** personal representatives do not comply with any obligation to act in a certain way specified in this **Policy**, **We** reserve the right not to pay a claim.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this **Policy**. Only the **Insurer** and **You** can enforce the terms of this **Policy**. No other party may benefit from this contract as of right. The **Policy** may be varied or cancelled without the consent of any third party.

REASONABLE PRECAUTIONS

You shall take all reasonable steps to avoid or minimise any loss or damage.

CUSTOMER SERVICE & COMPLAINTS

We and **American Express** are dedicated to providing a high quality service and want to maintain this at all times. If for some reason **You** are unhappy please let **American Express** know by calling +44 (0) 870 600 0342¹ or, if **You** would prefer to put **Your** concerns in writing, please write to:

American Express Insurance Executive Office
Department 333
1 John Street
Brighton BN88 1NH
United Kingdom

Email: insurance@aexp.com

American Express and **ACE European Group Limited** are members of the Financial Ombudsman Service (FOS) who may be approached for assistance if **You** are not satisfied with the response **You** receive. A leaflet explaining its procedure is available on request. Contact details are:

Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0800 023 4567
From a mobile: 0300 123 9 123
From abroad: +44 20 7964 0500

Website: www.financial-ombudsman.org.uk

¹Calls cost a maximum of 1p per minute, plus your phone company's access charge

The existence of these complaints procedures does not affect **Your** statutory rights relating to this **Policy**. For more information on statutory rights contact the Competition and Markets Authority or Citizens Advice Bureau.

FINANCIAL SERVICES COMPENSATION SCHEME

American Express Insurance Services Europe Limited and ACE European Group Limited are covered by the FSCS. **You** may be entitled to compensation from the scheme if either party cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS:

Financial Services Compensation Scheme (FSCS)
10th Floor Beaufort House
15 St Botolph Street
London EC3A 7QU
United Kingdom

Telephone: 0800 678 1100 or 020 7741 4100

Website: www.fscs.org.uk

DATA PROTECTION

The paragraphs below outline how **American Express**, ACE and AXA Assistance Group (cumulatively and individually the "**Providers**") use information about **You** for the purpose of providing **Your** insurance benefits. Each of the **Providers** appreciates the importance of the protection, confidentiality and security of **Your** information.

The **Providers** use advanced technology and well defined market practices to help ensure that **Your** information is processed promptly, accurately and completely in accordance with applicable data protection law. Communications between **You** and the **Providers** may be monitored and/or recorded to ensure consistent servicing levels. If **You** contact the **Providers** by electronic means, any electronic identifier, including telephone numbers or internet protocol addresses supplied at the time may be recorded.

The **Providers** will keep information about **You** only for so long as it is necessary. **You** have the right to request a copy of the information and to correct any inaccuracies. Any information which is found to be incorrect will be corrected promptly. There may be a charge for providing this information, as permitted by law.

If **You** want to know what information is held about **You** by **American Express**, please write to:

American Express Services Europe Limited
Data Protection Office
Department 2007
1 John Street
Brighton BN88 1NH
United Kingdom

If **You** want to know what information is held about **You** by ACE, please write to:

The A&H Customer Service Manager
ACE European Group Limited
200 Broomielaw
Glasgow
G1 4RU

If **You** want to know what information is held about **You** by AXA Assistance Group, please write to:

AXA Travel Insurance
Data Protection Officer
The Quadrangle
106-118 Station Road
Redhill
Surrey
RH1 1PR

The **Providers**:

a) may, subject to ensuring appropriate safeguards have been put in place by the recipients to preserve the security of **Your** information, disclose and use information about **You**, including information relating to **Your** medical status and health to companies within the American Express and ACE groups of companies worldwide, their partners, service providers and agents in order to administer, service and manage the benefits available to **You**, and for fraud prevention purposes; and

b) undertake the above within and outside the United Kingdom and the European Union. This includes processing **Your** information in the USA in which data protection laws are not as comprehensive as in the European Union. However, each of the **Providers** has taken appropriate steps to ensure the same (or equivalent) level of protection for **Your** information in the USA and other countries, as there is in the European Union.

If **You** have provided information about another person, **You** confirm that they have agreed to the **Providers** receiving and processing their personal data. **You** also confirm that **You** have informed them about who the **Providers** are and how their

personal data will be used by the **Providers**.

In accordance with the terms of **Your Cardmember** agreement, **American Express** may use **Your** information to develop lists for use within the American Express group of companies worldwide and its partners to develop or make offers to **You** (by mail, digital communication such as email or telephone) of products and services in which **You** may be interested. The information used to develop these lists may be obtained from **Your** application, from information on where and how **You** use **Your Card** and from surveys and research (which may involve contacting **You** by mail, email or telephone) and information obtained from other external sources such as merchants or marketing organisations, excluding any sensitive personal data.

If **You** wish to have **Your** name removed from any marketing programmes or if **You** require any further information please contact **American Express** at the address above and provide **Your** full name, postal address and **Your Card** number. The American Express group of companies reserves the right to contact **You** by mail, digital communication such as email or telephone in connection with the operation of **Your Account**, the benefits provided with **Your Card** and related services.

MATERIAL DISCLOSURE

It is **Your** responsibility to provide full and accurate information to **Us** and American Express when **You** take out **Your Card** and throughout the life of the **Policy**. It is important that **You** ensure all statements **You** make on your application form, over the telephone, on claim forms and other documents are full and accurate. Failing to provide information when requested could affect the validity of this **Policy** and may mean that all or part of a claim may not be paid.



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