

# THE AMERICAN EXPRESS® BUSINESS TRAVEL ACCOUNT

## CERTIFICATE OF BENEFITS

This certificate provides details of Insurance cover arranged by AMEX (Middle East) B.S.C. (c) – Emirates [AEME] with American Home Assurance Company (Dubai Br.) (hereafter called The Company); for the benefit of American Express business travel account travellers under Master Policy number A&H/AMEX/2020.

### **INDEMNITY LIMITATION**

Duplicate or multiple American Express cards shall not obligate the Company in excess of the limits stated herein for expenses incurred by any one individual Covered Person as a result of any one incident covered under the Master Policy A&H/AMEX/2020.

### **TERMINATION OF INSURANCE**

Insurance of the Company business travel account shall terminate forthwith on the earliest of the following events:

1. The termination of Master Policy;
2. The termination of the business travel account serviced by AMEX (Middle East) B.S.C. (c) – Emirates.

### **GOVERNING LAW AND JURISDICTION**

The Master Policy including any future amendments hereof, as well as its present and future interpretation, shall be governed by and construed in accordance with the Law and Jurisdiction of Competent Courts of the United Arab Emirates.

It is a condition of this Policy that in any action against the Insurer the Parties hereto are deemed:

1. To have irrevocably submitted to the jurisdiction of the above courts and
2. To have irrevocably waived any objection they may now or hereafter have to the venue of such action or proceeding such Courts including, but not limited to, any objection that such action or proceeding was brought in an inconvenient forum.

The Benefits described herein are subject to all of the terms and conditions of the Policy which is held by AMEX (Middle East) B.S.C. (c) – Emirates. This Certificate replaces any prior Certificate which may have been furnished in connection with the Policy.

### **ELIGIBILITY**

A Covered Person shall be eligible while taking a trip on a Scheduled Flight, the fare for travel on such flight having been charged on their behalf to the American Express business travel account in advance of the scheduled departure time.

### **DEFINITIONS**

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this section.

**“Accident”** - an unexpected event which causes Bodily Injury and shall also include exposure resulting from a mishap on a Common Carrier Conveyance in which the Covered Person is travelling.

**“Airport Premises Benefit”** - the benefit amount payable if the Covered Person sustains Bodily Injury while upon any airport premises designated for passenger use, but only when the Covered Person is upon such premises immediately before boarding, or immediately after alighting from a Scheduled Flight on a Business Trip.

**“Airport Transportation Benefit”** - the benefit amount payable if the Covered Person sustains Bodily Injury while riding as a passenger in, boarding, alighting from or being struck by, a land Common Carrier Conveyance or a scheduled helicopter operated as a Common Carrier Conveyance, but only;

1. when going directly to an airport for the purpose of boarding a Scheduled Flight on a Business Trip; or
2. when leaving directly from an airport after alighting from a Scheduled Flight on a Business Trip.

**“Bodily Injury”** - physical injury which:

1. is caused by an Accident; and

2. occurs solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury; and
3. occasions the death or dismemberment of the Covered Person within 365 days from the date of the Accident.

**“Business Trip”** - a bona fide business trip on assignment by, or at the direction of, the Sponsoring Organization for the purpose of furthering the business of the Sponsoring Organization; but shall not include everyday travel to and from work, bona fide leaves of absence, personal side trips or vacations.

**“Common Carrier Benefit”** - the benefit amount payable if the Covered Person sustains Bodily Injury as a result of an Accident which occurs while riding solely as a passenger in, or boarding or alighting from or being struck by a Common Carrier Conveyance whilst on a Business Trip.

**“Common Carrier Conveyance”** - an air, land or water vehicle (other than a rental vehicle) licensed to carry passengers for hire.

**“Covered Persons”**

1. Any person authorised by a Sponsoring Organization (an Authorised Traveller) which has business travel account issued by AEME and has had their Transportation Costs charged to that account.

**“Loss”** is covered by the Policy provided a Bodily Injury is sustained by the Covered Person, as defined:

1. whilst the Policy is in force with respect to the Covered Person, and
2. under the circumstances and in the manner described in the paragraph entitled “When Benefits are Payable”.

**“Return Trip”** - the Covered Person’s return from a Business Trip after 30 consecutive days to their residence or place of regular employment.

**“Scheduled Flight”** - a flight in an aircraft operated by an air carrier, provided that: such air carrier holds a certificate, licence or similar authorisation for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times; such flight is regularly and continually flown on routes and at times as published in the ABC World Airways Guide as amended from time to time. Departure times, transfer and destination points will be established by reference to the Covered Person’s Scheduled Flight Ticket.

**“Sponsoring Organisation”** - the corporation, partnership, association, proprietorship or any parent, subsidiary or affiliate thereof which participates in the business travel account Programmes of American Express.

**“Terrorism”** - activities against persons, organisations or property of any nature:

1. that involves the following or preparation for the following:
  - a. use of, or threat of, force or violence; or
  - b. commission of, or threat of, a dangerous act; or
  - c. commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
2. when one or both of the following applies:
  - a. the effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy;
  - b. it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

**“Transportation Costs”** - costs of travel as a fare paying passenger in any Common Carrier Conveyance other than a taxicab.

## **TRAVEL INCONVENIENCE**

(Applicable in connection with Scheduled Flights only)

### **COVER**

#### **A) DELAYED FLIGHT DEPARTURE**

If departure of an Covered Person's confirmed Scheduled Flight from any airport is delayed for six hours or more and no alternative transportation is made available to the Covered Person within six hours of the scheduled departure time of such flight, the Company will indemnify the Covered Person for charges incurred, prior to the actual departure, in respect of restaurant meals, refreshments and/or hotel accommodation used during the period of delay up to US\$ 100.

#### **B) MISSED CONNECTIONS**

If the Covered Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of the Covered Person's incoming confirmed connecting Scheduled Flight and no alternative onward transportation is made available to the Covered Person within six hours of the actual arrival time of his or her incoming flight, the Company will indemnify the Covered Person for charges incurred, prior to actual departure, in respect of restaurant meals, refreshments and/or hotel accommodations up to US\$ 100.

#### **C) LUGGAGE DELAY**

If the Covered Person's accompanied checked-in luggage is not delivered to him or her within twelve hours of the Covered Person's arrival at the scheduled destination point of his or her flight, the Company will indemnify the Covered Person for charges incurred at such scheduled destination in respect of the emergency purchase (within 48 hours of landing or prior to the return of the luggage whichever is the sooner) of essential clothing and toiletries up to US\$ 100.

#### **D) LUGGAGE LOSS**

A further allowance is provided if the Covered Person's checked-in luggage has not been delivered to him or her within 48 hours of the Covered Person's arrival at the scheduled destination point of his or her flight. The Company will indemnify the Covered Person for charges incurred within a further 48 hours in respect of the emergency purchase of essential clothing and toiletries up to US\$ 750, providing such charges are incurred prior to the return of the luggage.

### **EXCLUSIONS**

**This insurance does not cover:**

- any expenses or purchases not billed to the American Express Corporate card account when the Covered Person holds a Corporate card;
- where checked-in luggage is delayed or lost on flight(s) returning to the Covered Person to his place of domicile;
- confiscation or requisition by customs or other government authority;
- failure to take reasonable measures to save or recover lost luggage;
- failure to notify the relevant airline authorities forthwith of missing luggage at the destination point and to obtain a Property Irregularity Report.
- war or any act of war, whether declared or undeclared.
- any illegal act by or on behalf of the Covered Person and/or their beneficiaries.

## CLAIMS

Should a Covered 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 incident.

American Home Assurance Company (Dubai Br.)  
The H Hotel – Complex, Trade Centre First, 27th Floor, P.O. Box 40569  
Dubai, UAE

Telephone: (+971) 4 5096111

E-mail: [myClaim@aig.com](mailto:myClaim@aig.com)

- All information and evidence required by the Company or its agents shall be furnished at the expense of the Covered Person or his or her personal representative(s) and shall be in such form and of such nature as the Company may prescribe.
- The following information must be supplied in support of any claim:
  1. the Record of charge form verifying that the relevant flight ticket(s) were charged to the American Express business travel account;
  2. in respect of lost or delayed luggage, the Property Irregularity Report obtained from the airline;
  3. copy of the Scheduled Flight Ticket;
  4. written confirmation of the delay from the carrier;
  5. Record of Charge forms for all expenses incurred in respect to which indemnity is claimed under this insurance.
- Benefits payable in respect of valid claims will be credited to the Covered Person's American Express Corporate card account if available or to the holder of the business travel account or in turn to the Covered Person.

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 Covered Person's death should be payable to the Covered Person's estate. The receipt from the estate will fully discharge the Company.

## **BUSINESS TRAVEL ACCIDENT INSURANCE**

### **SCOPE OF COVERAGE**

This Description of Coverage describes the benefits, terms and conditions of this Policy A&H/AMEX/2020, which provides group accidental death and dismemberment insurance benefits.

### **ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT**

The Company shall pay a benefit amount determined from the Table of Losses (below) if a Covered Person sustains a Loss stated herein resulting from Bodily Injury, provided that:

1. such Loss occurs within 365 days after the date of Accident causing such Loss; and
2. if more than one Loss stated in said Table is sustained as the result of one Accident, only one of the amounts so stated, the largest, shall be payable.

### **TABLE OF LOSSES**

<b>DESCRIPTION OF LOSS OF:</b>	<b>BUSINESS TRIP HAZARD</b>
Life	US\$ 100,000
Both Hands or Both Feet or Sight of Both Eyes	US\$ 100,000
One Hand and One Foot	US\$ 100,000
Either Hand or Foot and Sight of One Eye	US\$ 100,000
Speech and Hearing	US\$ 100,000
Either Hand or Foot	US\$ 50,000
Sight of One Eye	US\$ 50,000
Speech or Hearing	US\$ 50,000
Thumb and Index Finger of the Same Hand	US\$ 25,000

The term "Loss" shall mean with regard to hands and feet, actual severance through or above the wrists or ankle joints, and with regard to eyes, the entire irrecoverable loss of sight. "Loss" shall mean with regard to thumb and index finger actual severance through or above the joints closest to the palm; with regard to speech, entire and irrecoverable Loss; and with regard to hearing, the entire and irrecoverable Loss in both ears.

### **MAXIMUM BENEFIT PER COVERED PERSON**

In no event will multiple card accounts or business travel accounts obligate The Company to pay for more than one Loss sustained by any one individual Covered Person as a result of any one Accident. The Company's obligation under the Policy will be determined according to the highest amount payable under any one of the American Express Accounts which provides cover in relation to the Accident and Loss in question.

### **EXPOSURE AND DISAPPEARANCE**

If by reason of an Accident covered under the Policy a Covered Person is unavoidably exposed to the elements and as a result of such exposure suffers a Loss for which a benefit amount is otherwise payable hereunder, such Loss will be covered under the terms of the Policy. If the body of a Covered Person has not been found one year after the disappearance, forced landing, stranding, sinking or wrecking of a Common Carrier Conveyance in which such person was an occupant then it shall be deemed, subject to all other terms and conditions of the Policy, that such Covered Person shall have suffered Loss of life.

### **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 Covered Person sustains Bodily Injury anywhere in the world while on a Business Trip. Such insurance shall apply only when and after the Covered Person's Transportation Costs are charged on behalf of the Covered Person to a business travel account.

For Business Trips longer than 30 consecutive days, coverage ceases at 12:01 am at the Covered Person's location on the 31st day of a Business Trip.

Business Trip coverage is limited to:

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 Covered 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.

### **EXCLUSIONS**

**This 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 Covered 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 Covered 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

### **TIME LIMIT OF ACTIONS**

No action at law or in equity shall be brought to recover under the Policy after the expiration of three years after the time written proof of Loss is required to be furnished.

### **INDEMNITY LIMITATION**

Duplicate or multiple American Express cards or business travel accounts shall not obligate the Company in excess of the limits stated herein for expenses incurred by any one individual Covered Person as a result of any one incident covered under the Master Policy.

Indemnity for Loss of life and any other accrued indemnities unpaid at the Covered Person's death shall be payable in accordance with the designation of beneficiary made by the Covered Person, subject to the laws of the country of payment.

If no beneficiary has been designated or if the designated beneficiary has predeceased the Covered Person, such indemnities shall, at the Company's option and in accordance with the laws of the country of payment, be paid to the Covered Person's executor(s) or administrator(s), legal heir(s) or personal legal representative(s).

All other indemnities will be payable to the Covered Person. The receipt from the person(s) to whom payment is made will fully discharge the Company.

### **MAXIMUM INDEMNITY PER COVERED PERSON**

In no event will duplicate or multiple American Express cards, business travel accounts or duplicate or multiple American Express Travel Accident Insurance Certificates obligate the Company in excess of the 'Schedule of Benefits' for any one Loss sustained by any one individual Covered Person as a result of any one accident or incident under Policy Number A&H/AMEX/2020 or under American Express Travel Accident Insurance Policies wherever issued.

### **AGGREGATE LIMIT OF LIABILITY**

The maximum Aggregate Limit of Liability is US\$ 5,000,000 for all claims combined resulting from any one event. If the aggregate amount of all indemnities otherwise payable by reason of cover provided under the Policy exceeds such aggregate limit of liability, the Company shall not be liable as respects each Covered Person for a greater proportion of the indemnity otherwise payable than the aggregate limits of liability bears to the aggregate amount of all such indemnities.

# **ASSISTANCE DEPARTMENT**

You can call the Assistance Department from anywhere outside the Middle East and receive assistance free of charge 24 hours a day, 365 days a year.

So, for example, if you have a medical problem at 2 a.m. in New York you can call and you will be referred to local medical practitioners to help you.

+1 817 826 7276 - Assistance Services provided by ASSISTANCE DEPARTMENT.

**ASSISTANCE DEPARTMENT** – the Assistance Service Provider, Travel Guard, 2929 Allen Parkway, 14th Floor, Houston, TX 77019

**GEOGRAPHICAL COVERAGE:** World-wide, outside issuing country of the business travel account and country of your residence.

## **ASSISTANCE SERVICES**

There are four components of the Assistance Department:

1. Medical Emergency Assistance
2. Legal Emergency Assistance
3. Personal Assistance
4. Travel Oriented Assistance

## **1. MEDICAL EMERGENCY ASSISTANCE**

### ***Referrals to Medical Services:***

***Abroad***

ASSISTANCE DEPARTMENT will refer you to 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.

### ***Dispatch of a doctor on the spot:***

***Abroad***

If the Covered Person's condition or the circumstances require ASSISTANCE DEPARTMENT will send a registered medical practitioner to assess your medical condition (the cost of health treatment and any doctor's fees shall be borne by the Covered Person).

### ***Hospital Admission:***

***Abroad***

ASSISTANCE DEPARTMENT will organise the Covered Persons hospital admission and, if requested, guarantee medical expenses (to be charged to the business travel account or the Covered Person and subject to authorisation by AEME).

### ***Dispatch of necessary medicines which cannot be found locally:***

***Abroad***

If the Covered Person needs necessary medicine that cannot be found locally, or a suitable substitute is not available, we will despatch it to you, if legally possible. The cost of the medicine shall be borne by the Covered Person. The cost of shipment shall be borne by ASSISTANCE DEPARTMENT.

### ***Transfer of lost or forgotten prescriptions:***

***No limitations***

When possible by law, ASSISTANCE DEPARTMENT shall endeavour to facilitate the transfer of a prescription from a Covered Person's home pharmacy to a local pharmacy. The cost of the medication and any prescription charges shall be borne by the Covered Person.

## **2. LEGAL ASSISTANCE**

### ***Lawyer Referrals:***

***Abroad***

ASSISTANCE DEPARTMENT will make referrals to English speaking lawyers in the country of travel within the geographic scope. If requested and available, lawyers speaking other languages will also be referred.

***Legal Assistance: up to US\$ 1,000***

***Abroad***

If the Covered Person is jailed (or threatened to be) ASSISTANCE DEPARTMENT shall appoint and advance the fees of a lawyer (to be charged to the business travel account or the Covered Person and subject to authorisation by AEME).

**Advance payment for bail bond: up to US\$ 10,000**

**Abroad**

If the Covered Person is jailed (or threatened to be) ASSISTANCE DEPARTMENT shall advance the bail bond (to be charged to the business travel account or the Covered Person and subject to authorisation by AEME).

### **3. PERSONAL ASSISTANCE**

**Pre-Travel Advice:**

**No limitations**

Information for preparing a journey  
Information on visas, passports  
Information on inoculation requirements for foreign travel  
Information on customs and duty regulations  
Information on foreign exchange rates and value added taxes  
Referrals to American Express Travel Service Offices worldwide

**Travel Advice:**

**Abroad**

Referrals to Embassies or Consulates  
Referrals to Interpreters  
Dispatch of an Interpreter

In case of imprisonment or hospitalisation and circumstances demand the services of an interpreter, ASSISTANCE DEPARTMENT shall make the necessary arrangements (to be charged to the business travel account or the Covered Person and subject to authorisation by AEME).

### **4. TRAVEL RELATED EMERGENCY ASSISTANCE**

**Cash advance: Up to US\$ 1,000**

**Abroad**

In the event of lost or stolen cash, Travellers Cheques, Credit and Charge cards or in the event that there are no American Express TSOs or ATMs available at the Covered Person's location, ASSISTANCE DEPARTMENT shall advance cash to the Covered Person (to be charged to the business travel account or the Covered Person and subject to authorisation by AEME).

**Urgent message relay**

**Abroad**

Transmission of urgent messages from the Covered Person to relatives, business associates, friends residing in his/her country of residence and vice versa.

**Luggage assistance**

**Abroad**

ASSISTANCE DEPARTMENT shall provide assistance in locating lost luggage and shall provide to the Covered Person regular updates on the location status.

**Assistance for return trip: Up to US\$ 1,000**

**Abroad**

In case of loss or theft of the American Express card or identity papers necessary to return home, ASSISTANCE DEPARTMENT shall 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 (to be charged to the business travel account or the Covered Person and subject to authorisation by AEME).



## **GENERAL CONDITIONS**

1. The Covered Person must take all reasonable steps to avoid or minimise any claim.
2. The Covered Person must avoid needless exposure to peril except in an attempt to save human life.
3. The Company will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided but, in all cases, where such difficulties pertain, the full monetary benefits of the insurance cover will apply.
4. The Covered Person must comply with all the terms and conditions of this Group - Policy before a claim will be paid.
5. The Company is entitled to take over the Covered Person's rights in the defence or settlement of a claim or to take proceedings for our own benefit against another party and shall have full discretion in such matters. The Company may, at any time, pay to the Covered Person our full liability under this Group - Policy after which no further liability shall attach to the Company in any respect or as a consequence of such action.
6. The Covered Person must give the Company written notice of any event which may lead to a claim, within 28 days of the Covered Person's return Home to the country of departure. As often as the Company requires the Covered Person shall submit to medical examination at the Company's expense. In the event of the death of the Covered Person the Company shall be entitled to have a postmortem examination carried out at the Company's expense. The Covered Person must supply the Company with a written statement substantiating the Covered Person's claim, together with (at the Covered Person's own expense) all certificates, information, evidence and receipts that the Company requires.
7. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Group - Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to the Company.
8. The Covered Person will be required to reimburse to the Company, within one month of the Company's request to the Covered Person, any costs or expenses the Company has paid out on the Covered Person's behalf which are not covered under the terms of the insurance.
9. All benefits and services insured under this Group - Policy will be provided subject to the Laws of the country where the incident giving rise to the claim occurs.

## **GENERAL EXCLUSIONS**

### **No Benefit of this Group - Policy shall apply in respect of:**

1. **Expense which at the time of happening is insured by, or would, but for the existence of this Group - Policy, be insured by any other existing certificate, policy or any organisation's service. If the Covered Person has any other policy in force which may cover the event for which the Covered Person is claiming, the Covered Person must tell the Company.**
2. **Costs which would have been payable if the event being the subject of a claim had not occurred.**
3. **Any wilful act of the Covered Person.**
4. **Needless self exposure to peril except in an endeavour to save human life.**
5. **The Covered Person's suicide, insanity, intentional self-injury, alcoholism, drug addiction or solvent abuse or the Covered Person being under the influence of alcohol or drug.**
6. **Sexually transmitted diseases.**
7. **Any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused.**
8. **The Covered Person engaging in manual work (as defined in the Meaning of Words) in conjunction with any profession, business or trade during the Trip.**
9. **Loss, damage, death, injury, illness, disablement or expense caused by: war; invasion; act of foreign enemy; hostilities (whether war be declared or not); terrorist activity; civil war; rebellion; revolution;**

insurrection; military or usurped power; the Covered Person taking part in civil commotion or riot of any kind; the Covered Person fighting (except in self-defence).

10. Loss or destruction or damage or any expense whatsoever resulting from: Ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
11. Consequential loss of any kind arising from the provision of, or any delay in providing, the services to which this Group - Policy relates, unless negligence on our part can be demonstrated.
12. Planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, or the Crimea region and actual travel in, to, or through Afghanistan or Iraq.

## **MAKING A CLAIM**

The Covered Person must check the terms and conditions of Insurance and the appropriate Section of this Group-Policy to make sure that what he/ she is claiming for is covered.

Phone the Claims Helpline to obtain a claim form, giving the Covered Person's name and business travel account number, and brief details of the Covered Person's claim.

All claims must be submitted within 28 days of the Covered Person's return Home from a Trip, on a Group - Policy claim form, accompanied by original invoices, receipts, reports, etc.

American Home Assurance Company (Dubai Br.)  
The H Hotel – Complex, Trade Centre First, 27th Floor, P.O. Box 40569  
Dubai, UAE

Telephone: (+971) 4 5096111

E-mail: [myClaim@aig.com](mailto:myClaim@aig.com)

Please remember that it is always advisable to retain copies of all documents when submitting the Covered Person claim forms.

## **SANCTIONS**

If, by virtue of any law or regulation which is applicable to an Insurer, its parent company or its ultimate controlling entity, at the inception of this Policy or at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an applicable embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defense to the Insured or make any payment of defense costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such embargo or sanction.

## **CONSUMER NOTICE ANALYSIS**

AIG is subject to compliance with US sanctions laws. For this reason, this policy does not cover any loss, injury, damage or liability, benefits, or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, North Korea, or the Crimea region. In addition, this policy does not cover any loss, injury, damage or liability to residents of Cuba, Iran, Syria, North Korea, or the Crimea region. Lastly, this policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

## **PRIVACY POLICY**

To review our privacy policy, please go to <http://www.aig.ae>

## **DATA DISCLOSURE**

By entering into this contract of insurance, You consent to the Insurer processing data relating to You for providing insurance products and services, legal, administrative and management purposes and in particular to the processing of any sensitive personal data relating to You.

You consent to the Insurer making such information available to third parties including but not limited to any Group Company, those who provide products or services to the Insurer or any Group Company, and regulatory authorities, within and outside Your country of domicile.

## **COMPLIANCE**

The benefits of the Policy are subject always to Your full compliance with the terms and conditions to each Policy section.