

CORPORATE SERVICES
EXPENSE MANAGEMENT SOLUTIONS

The American Express® Corporate Card Program

Travel Insurance Terms and Conditions



NationsTrust
Bank

AMERICAN
EXPRESS

SUMMARY OF THE TRAVEL INSURANCE POLICY

This document provides details of Insurance cover arranged by American Express with **Hayleys AIG Insurance Company Limited**, BOC Merchant Tower, Level 17, No. 26, St. Michael's Road, Colombo 3, Sri Lanka for the benefit of Nations Trust Bank American Express Corporate **Cardmembers** under Master Policy Number GTV/NAC/0404.

When you charge your entire RETURN air ticket fare to your American Express Corporate Card, you will be entitled to the following Insurance scheme **FREE OF CHARGE**

ANNEXURE – I

CHART OF INSURANCE BENEFITS

Benefit	Corporate (US\$)	Gold Corporate (US\$)
Accidental Death and Dismemberment	100,000	250,000
Accident and Sickness Medical Expense (Excess -US\$100)	35,000	60,000
24-Hour Medical Assistance Services	Yes	Yes
Common Carrier Baggage Loss (Self or Family 50% Per bag, 10% per article)	1,000	2,000
Baggage Delay Beyond 4 Hours	300	400
Trip Delay Beyond 4 Hours	300	400
Trip Cancellation	300	500

Corporate Cardmembers can upgrade to Gold Corporate benefits on payment of a non-refundable annual upgrade fee of US\$ 35. Please call our 24-hour Corporate Card Customer Service Team on (+9411 4414141).

SCHEDULE 1

WARRANTIES

This Agreement is subject to the Warranty that the **Cardmember(s)** will not book or commence any journey contrary to medical advice, or with intention to obtain medical treatment or after a terminal prognosis has been made.

The Agreement is subject to the Warranty that the **Cardmember(s)** are no more than 70 years of age at the Commencement date of the Policy or at the start of any subsequent journey.

SCHEDULE 2

TERMS AND CONDITIONS

1. DEFINITIONS

Dependent upon the benefits chosen from Schedule 3, some of the following definitions may not apply.

- a. **“Accident”** shall mean any sudden or unexpected and violent event which may befall The **Cardmember(s)**, other than any intentionally self-inflicted injury/illness or any attempt at suicide.
- b. **“Agreement”** The Agreement with **HAYLEYS AIG INSURANCE COMPANY LIMITED** shall include this Policy document together with any schedules and/or endorsements attaching thereto. The documents shall be read as a whole and no modifications shall be admitted except those acknowledged in writing by Company.

All provisions contained in this Agreement shall extend to and be binding upon the parties or to their respective successors.

- c. **“Baggage”** shall mean personal goods belonging to the **Cardmember** or for which he or she is responsible which are taken by him or her on the Journey or acquired by him or her during the Journey.
- d. **“Bodily Injury”** shall mean injury which is caused by Accidental means and which within

180 days from the date of the Accident results in the **Cardmember's** death, Permanent Total Disablement or Dismemberment.

- e. **"Cardmember"** shall mean any person no more than 70 years of age and who has a valid Primary or Supplementary American Express Credit Card or members of his/her Immediate Family and who is travelling together on a temporary Journey from his/her Normal Country of Employment with pre-assigned ticketing, and who has paid for their tickets for travel using his/her said card.
- f. **"Common Carrier"** shall mean any public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service.
- g. **"Commencement Date"** shall mean the first date that services will be made available to the **Cardmember/s**.
- h. **"Dismemberment"** shall mean loss of a limb including loss of use of limb or loss of Eye(s) including total and irrecoverable loss of sight occurring within 180 days of the date of the Accident.
- i. **"Immediate Family"** shall mean **Cardmember** and Spouse, unmarried children up to age 18, or dependant children up to age 23 if in full time education, and dependent upon parents for support. "Children" includes natural children, step children or legally adopted children.
- j. **"Hospital Daily Indemnity"** shall mean a payment to be made to the **Cardmember** for each complete 24 hour period that the **Cardmember** spends as a hospital in-patient outside his or her Normal Country of Employment on a Journey. No payment shall be made until the first 48-hour period has expired, after which the first 48 hour period is also eligible for payment.
- k. **"Illness"** shall mean any sudden and unexpected deterioration of health certified by a competent medical authority.
- l. **"Journey"** shall mean the first 90 days of any trip outside the **Cardmember(s)** Normal

Country of Employment falling within the period of the Agreement, where 100% of the tickets for travel have been paid for using the **Cardmember(s)** American Express Card. The Journey shall be deemed to have begun with the **Cardmember(s)** departure from home and shall have ended upon return to that home.

- m. **"Medical Expenses"** shall mean all reasonable costs necessarily incurred outside the **Cardmember(s)** Normal Country of Employment for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner.
- n. **"Permanent Total Disablement"** shall mean disablement, caused other than by loss of limb or eye, which has prevented the **Cardmember** from engaging in any gainful occupation for at least twelve months and will in all probability entirely prevent the **Cardmember** from engaging in any gainful occupation whatsoever for the remainder of his or her life.
- o. **"Normal Country of Employment"** shall mean any of the following country: Sri Lanka from where the American Express Credit Card has been issued.
- p. **"Renewal Date"** shall mean the anniversary of the Commencement Date of the Agreement in each year.
- q. **"Terrorism"** means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy

2. GEOGRAPHICAL LIMITS

The Benefits are available and applicable to **Cardmember(s)** when travelling from their Normal Country of Employment.

3. PERIOD OF AGREEMENT

This Agreement shall remain in force for a period of one year from the Commencement Date and for any subsequent period as may from time to time be agreed between **HAYLEYS AIG INSURANCE COMPANY LIMITED** and **Bank** and upon payment of the agreed premium.

HAYLEYS AIG INSURANCE COMPANY LIMITED reserves the right to limit to one emergency evacuation and/or repatriation attributable to any single medical condition of a **Cardmember**.

4. GENERAL PROVISIONS

- a. If the benefits provided by **HAYLEYS AIG INSURANCE COMPANY LIMITED** are covered in whole or in part by any insurance policy or other source, **HAYLEYS AIG INSURANCE COMPANY LIMITED** shall only be responsible for those costs which cannot be recovered by the **Cardmember** from those sources.
- b. Any portion of a **Cardmember's** travel ticket which is unused following the provision of services is to be surrendered to **HAYLEYS AIG INSURANCE COMPANY LIMITED**.
- c. The **Cardmember(s)** must take reasonable care to prevent loss, damage, accident, bodily injury or illness.
- d. Fraud, mis-statement or concealment in the statements made by or on behalf of the **Bank** prior to or when effecting this Agreement shall render the Agreement null and void and all indemnities and benefits shall be forfeited.
- e. Written notice of any accident, proceedings or any other event which may give rise to a claim shall be given to **HAYLEYS AIG INSURANCE COMPANY LIMITED** within 30 days of the occurrence or as soon as reasonably practicable. All certificates, information, consents and evidence required by **HAYLEYS AIG INSURANCE COMPANY LIMITED** shall be provided at the expense of the **Bank/ Cardmember** or his legal representative. A claim form must be completed by the **Cardmember** and submitted to **HAYLEYS AIG INSURANCE COMPANY LIMITED** within

90 days of expenditure being incurred. This time limit may be extended subject to the prior approval of **HAYLEYS AIG INSURANCE COMPANY LIMITED** where supporting accounts are not available in time. All Accounts submitted in respect of expenditure incurred must be originals and not photocopies.

- f. The **Insured** will supply **HAYLEYS AIG INSURANCE COMPANY LIMITED** with the **Bank** Identification Number (BIN) of the class of cards enrolled under this scheme. The **Bank** will supply the name(s) of (a) responsible person(s) for any verification that may be required by **HAYLEYS AIG INSURANCE COMPANY LIMITED** to assist in the valuation of a claim under this Agreement.
- g. No third party has authority to neither change this Agreement nor waive any terms or conditions.
- h. Neither party to this Agreement shall have any right or authority to create any obligation, warranty, representation or responsibility, expressed or implied, on behalf of the other party, to bind the other party in any manner whatsoever, in so far as any other party is concerned, outside of the terms, conditions and stipulations of this Agreement.
- i. This Agreement and the rights and obligations of each party hereto respectively, shall not be assigned by any party to any other without the prior consent in writing by either party, which consent shall not be unreasonably withheld.
- j. All notices made under this Agreement shall be made by letter to the other party at their last known address and in case of letters mailed by recorded mail, shall be deemed to be served at the expiry of 5 working days after the time of posting.
- k. Failure at any time during the term of this Agreement of either party hereunder to Enforce any provision of this Agreement shall not constitute a waiver of such provision Nor prejudice the right of either party to enforce such provision at any subsequent time.

- I. The parties hereto acknowledge and agree that the terms of this Agreement constitute the entire Agreement between them and no amendment to or modification of this Agreement shall be effective for any purpose unless the same shall be confirmed in writing by the parties hereto but any such amendment to or modification of this Agreement shall not be construed as a waiver of any subsequent breach, whether of the same or different provisions.

5. ENTITLEMENT TO BENEFITS

A claim form must be completed by the **Cardmember** and submitted within 90 days of expenditure being incurred. This time limit may be extended subject to the prior approval of the Claims department where supporting accounts are not available in time. All accounts submitted in respect of expenditure incurred must be original and not photocopies. All claims requested relating to the travel benefits should be made to the **HAYLEYS AIG INSURANCE COMPANY LIMITED, Level 17, BOC Merchant Tower, 28, St. Michael's Road, Colombo 3, Sri Lanka** by complying with the requisite claim formalities. The policy reference number for American Express Corporate Cardmember is <<GTV/NAC/0404>>

General Exclusions

Benefits are not payable in respect of costs arising from or situations / cases mentioned hereunder:

- a. Any expense more specifically covered under any other insurance policy.
- b. Any pre-existing defect, infirmity or condition for which the **Cardmember** is receiving Medical treatment, advice or consultation at the time of travelling unless specifically agreed in writing by **HAYLEYS AIG INSURANCE COMPANY LIMITED**.
- c. Situations where a Journey was specifically undertaken with the intention of obtaining medical treatment.
- d. Situations where a Journey was booked after receipt of a terminal prognosis to the **Cardmember** or relative.

- e. Cases related to psychiatric disorders or diseases for which treatment has previously been received.
- f. Situations arising from or in any way connected with a wilfully self inflicted injury or illness, insanity, alcohol, drug or substance abuse or self exposure to needless peril (except in an attempt to save human life).
- g. Any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy.
- h. The **Cardmember** exercising any form of hazardous work in connection with any business, trade or profession.
- i. The **Cardmember** engaging in any form of aerial flight except as a fare paying passenger on a regular scheduled airline or licensed charter aircraft over an established route.
- j. Hazardous pursuits including, but not limited to, racing, rallies, potholing, rock climbing or mountaineering normally involving the use of ropes or guides, parachuting, bungee jumping, scuba diving or martial arts or any sports undertaken on a professional or competitive basis.
- k. Winter sports.
- l. The commission of, or the attempt to commit, an unlawful act.
- m. The **Cardmember** engaging in active service in the armed forces of any nation.
- n. Active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrections.
- o. Any consequence or loss which is a direct result of nuclear reaction or radiation.
- p. Any injury, illness, death, loss, expenses or any other liability attributable to HIV (Human Immunodeficiency Virus) or AIDS (Acquired Immune Deficiency Syndrome) or any similar syndrome whatever it is called unless

contracted during a medical investigation, test or course of treatment (unless related to drug abuse or sexually transmitted diseases).

- q. Terrorism, including any action taken in hindering or defending against an actual or expected incident of terrorism; nor
- r. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; nor
- s. The dispersal or application of pathogenic or poisonous biological or chemical materials; nor
- t. The release of pathogenic or poisonous biological or chemical materials.

SCHEDULE 3

SCHEDULE OF BENEFITS

BENEFIT 1.

ACCIDENTAL DEATH AND DISMEMBERMENT

(Including Loss of Sight or Hearing)

a) Cover

We will pay a percentage of the Sum Insured shown in the Schedule if Injury to a **Cardmember** results in one of the losses shown in the Table of Losses below. The loss must occur within 180 days of the date of the Accident which caused Injury

If more than one loss results from any one accident, only one amount, the largest, will be paid.

Table of Losses

Loss of	% of sum Insured
Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%

Either Hand or Foot and Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech	50%
Hearing in Both Ears	50%
Thumb and Index Finger of Same Hand	25%

“Loss” with regard to:

- (a) hand or foot means actual complete severance through or above the wrist or ankle joints
- (b) eye means entire and irrecoverable loss of sight
- (c) thumb and index finger means actual complete severance through or above the joint that meets the hand at the palm
- (d) speech or hearing means entire and irrecoverable loss of speech or hearing of both ears.

Exposure

For the purposes of the Accidental Death and Dismemberment benefits above, a loss as described above resulting from such person being unavoidably exposed to the elements due to an Accident will be payable as if resulting from an Injury. Loss must occur within 180 days of the date of the accident.

Disappearance

We will pay the benefit for loss of life if the body of a **Cardmember** cannot be located within 180 days after the forced landing, stranding, sinking or wrecking of a conveyance in which such person was a passenger or, or as result of any Acts of God, in which case it shall be deemed, subject to all other terms and provisions of the policy, that such **Cardmember** shall have suffered loss of life within the meaning of the policy.

b) **Benefit limits**

Accidental Death and Dismemberment (US\$):

- 1) Corporate Cardmember \$100,000
- 2) Gold Corporate Cardmember \$250,000

(The Death and Dismemberment benefit for children under the age of 18 is limited to 10% of Sum Insured of the Primary **Cardmember**).

c) Exclusion

In addition to the general exclusions listed in this policy, this coverage section Accidental Death and Dismemberment shall not cover:

1. Loss caused directly or indirectly, wholly or partly by:
 - a. bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease
 - b. medical or surgical treatment except as may be necessary solely as a result of injury
2. Any bodily injury which shall result in hernia.
3. More than one claim under this benefit in connection with the same accident

BENEFIT 2.

ACCIDENT AND SICKNESS MEDICAL EXPENSE

a) Cover

We will pay the usual Reasonable and Customary Charges, subject to any deductible, for Covered Medical Expenses incurred by a **Cardmember** which are not due to a Pre-existing Condition up to the maximum stated in the Schedule of Benefits for the treatment of a Serious Injury or Sickness, sustained by a **Cardmember** during the course of an Insured Journey.

Definitions:

Covered Medical Expenses - means expenses incurred by the **Cardmember** during the course of an Insured Journey for services and supplies which are recommended by the attending Physician. They include:

- (a) The services of a Physician

- (b) Hospital confinement and use of operating room
- (c) Anesthetics (including administration), X ray examinations or treatments, and laboratory tests
- (d) Ambulance service
- (e) Drugs, medicines, and therapeutic services and supplies.
- (f) Dental treatment resulting from injuries sustained to sound natural teeth subject to a maximum expense per tooth and limited to the maximum shown in the Schedule of Benefits.

Disease – an illness or affliction of the bodily organ(s) having a defined and recognised pattern of symptom(s) which causes more than temporary indisposition and which illness or affliction first manifested itself and was contracted during the course of an Insured Journey requiring treatment by a Physician.

Medically Necessary - means, if in our opinion the Physician's recommendation is: **(a)** consistent with the symptoms, diagnosis and treatment of Your condition; **(b)** appropriate with regard to standards of good medical practice; and **(c)** not primarily for Your convenience.

Reasonable and Customary Charges - means a medical expense which: **(a)** is charged for treatment, supplies or medical services medically necessary to treat a **Cardmember** condition; **(b)** does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and **(c)** does not include charges that would not have been made if no insurance existed.

Serious Injury or Sickness - means injury or sickness certified as being dangerous to life by a legally qualified Physician.

Sickness - means an illness or Disease which first manifests itself and is contracted during the course of an Insured Journey requiring treatment by a Physician

b) Benefit limits

Accident and Sickness Medical Expense (US\$):

- 1) Corporate Cardmember 35,000

2) Gold Corporate Cardmember \$60,000

c) Exclusion

We will not be liable for any expenses in respect of:

1. services, supplies, or treatment, including any period of hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician
2. routine physicals or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician
3. elective, cosmetic, or plastic surgery, except as a result of an accident
4. congenital anomalies and conditions arising out of or resulting there from
5. expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails
6. the diagnosis and treatment of acne
7. deviated septum, including sub mucous resection and/or other surgical correction thereof
8. organ transplants that competent medical professionals consider experimental;
9. well child care including exams and immunizations
10. expenses which are not exclusively medical in nature.
11. any expenses incurred in Sri Lanka
12. eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing
13. treatment provided in a government hospital or services for which no charge is normally made
14. mental, nervous, or emotional disorders or rest

cures

15. pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices
16. any Pre existing Condition
17. medical expenses covered under any workers compensation policy
18. medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose.

BENEFIT 3

ASSISTANCE SERVICES

<< AIG Assist >> will provide the following Services as described below:

Medical Assistance - As soon as << AIG Assist >> is notified of a medical emergency resulting from an Insured Person accident or sickness, << AIG Assist >> will contact the medical facility or location where such person is located and confer with the Physician at that location to determine the best course of action to be taken. If possible and if appropriate, the Insured Person's family Physician will be contacted to help arrive at a decision as to the best course of action to be taken. << AIG Assist >> will then organize a response to the medical emergency, doing whatever is appropriate, including, but not limited to, recommending or securing the availability of services of a local Physician and arranging hospital confinement of such person where, in its discretion, << AIG Assist >> deems such confinement appropriate.

Medical Evacuation - When, in the opinion of << AIG Assist >> medical panel, it is judged medically appropriate to move an Insured Person to another location for treatment or return such person to residence or country of citizenship, << AIG Assist >> will arrange the evacuation, utilizing the means best suited to do so, based on the medical evaluation of the seriousness of such person's condition, and these means may include air ambulance, surface ambulance, regular airplane, railroad or other appropriate means. All decisions as to the means of transportation and final destination will be

made by << AIG Assist >>.

Repatriation - << AIG Assist >> agrees to make the necessary arrangements for the return of an Insured Person's remains to such person's country of citizenship in the event such person dies while this service agreement is in effect.

Disclaimer of Liability:

In all cases the medical professional or any attorney suggested by << AIG Assist >> shall act in a medical or legal capacity on behalf of the Insured Person only. << AIG Assist >> assumes no responsibility for any medical advice or legal counsel given by the medical professional or attorney. You shall not have any recourse to << AIG Assist >> by reason of its suggestion of a medical professional or attorney or due to any legal or other determination resulting therefrom.

An Insured Person is responsible for the cost of services arranged by << AIG Assist >> on behalf of such person or a covered family member. << AIG Assist >> will access this policy and / or other insurance policy benefits to which an Insured Person may be entitled, and / or such person's credit cards or other forms of financial guarantees provided by an Insured Person, in order to facilitate payment for such services.

Definitions:

<< AIG Assist >> means the name of the Company that will provide the assistance service.

BENEFIT 4.

COMMON CARRIER BAGGAGE LOSS

a) Cover

We will pay benefits if a **Cardmember's** checked-in baggage, which is in the care, custody and control of a Common Carrier, is lost due to theft or due to misdirection by a Common Carrier while such person is a ticketed passenger on the Common Carrier and during the course of an Insured Journey.

We will reimburse a **Cardmember**, up to the maximum shown in the Schedule of Benefits, for the cost of replacement of the baggage and its contents. All claims must be verified by the Common Carrier.

The maximum amount to be reimbursed per bag and the maximum value per article contained in any bag are stated in the Schedule of Benefits. There is also a

combined maximum limit shown in the Schedule for the following: jewellery, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly of fur, and cameras, including related camera equipment, computers and electronic equipment.

Loss of a Pair / Set:

In case of loss to a pair or set, We may elect to:

- (A) repair or replace any part, to restore the pair or set to its value before the loss.

- (B) pay the difference between the cash value of the property before and after the loss.

Limitations:

Benefits for baggage and personal effects will be in excess of any amount paid or payable by the Common Carrier responsible for the loss.

Benefits for baggage and personal effects will be in excess of all other valid and collectible insurance. If at the time of the occurrence of any loss there is any other valid and collectible insurance in place, We will be liable only for the excess of the amount of loss, over the amount of such other insurance, and any applicable deductible.

Common Carrier - means any land, water or air conveyance operated under a valid license for the transportation of passengers for hire.

b) Benefit Limits

Lost Baggage

- 1) Corporate Cardmember \$1,000

- 2) Gold Corporate Cardmember \$2,000

'Family' means:

- Two or more members travelling together and
- Having purchased ticket using American Express Credit Card

c) Exclusions

Benefits will not be provided for any loss of:

- 1. animals, birds, or fish;

- 2. automobiles or automobile equipment, boats, motors, trailers, motorcycles, or other

conveyances or their appurtenances (except bicycles while checked as baggage with a Common Carrier)

3. household furniture
4. eyeglasses or contact lenses
5. artificial teeth or dental bridges
6. hearing aids
7. prosthetic limbs
8. musical instruments
9. money or securities
10. tickets or documents
11. perishables and consumable.

Benefits will not be provided for any loss resulting (in whole or in part) from:

1. wear and tear or gradual deterioration
2. insects or vermin
3. inherent vice or damage
4. confiscation or expropriation by order of any government or public authority
5. seizure or destruction under quarantine or custom regulation
6. radioactive contamination
7. usurped power or action taken by governmental authority in hindering combating or defending against such an occurrence
8. transporting contraband or illegal trade
9. mysterious disappearance
10. breakage of brittle or fragile articles, cameras, musical instruments, radios, and similar property.

BENEFIT 5

BAGGAGE DELAY

a) Cover

We will reimburse a **Cardmember** for the expense of necessary personal effects, up to the maximum stated in the Schedule, if such person's checked-in Baggage is in the care, custody and control of the Common Carrier and is delayed or misdirected by a Common Carrier for more than the time limit stated in the Schedule of Benefits, from the time a **Cardmember** arrives at the destination stated on the **Cardmember's** ticket, other than such person's final destination, until the time it arrives. This benefit applies only during the course of an Insured Journey.

Cardmember must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection.

Limitation:

If upon further investigation it is later determined that a **Cardmember's** baggage checked with the Common Carrier has been lost, any amount claimed and paid to such person's baggage delay benefit will be deducted from any payment due such person under the baggage lost benefit.

Common Carrier - means any land, water or air conveyance operated under a valid license for the transportation of passengers for hire.

b) Benefit limits (Beyond 4 Hours)

- | | | |
|----|---------------------------|-------|
| 1) | Corporate Cardmember | \$300 |
| 2) | Gold Corporate Cardmember | \$400 |

'Family' means:

- Two or more members travelling together and
- Having purchased ticket using American Express Credit Card

BENEFIT 6

TRIP DELAY

a) Cover

We will pay Reasonable Additional Expenses for Trip Delay subject to the maximum shown in the Schedule of Benefits, if a **Cardmember's** Insured Journey is delayed for more than the time limit stated in the Schedule of Benefits due to a Covered Hazard. Benefits are subject to the per day maximum and total benefit maximum shown in the Schedule.

Covered Hazards:

- A. delay of a Common Carrier caused by Inclement Weather

- B. delay due to a Strike or other job action by employees of a Common Carrier scheduled to be used by a **Cardmember** during an Insured Journey

- C. delay caused by Equipment Failure of a Common Carrier.

Definitions:

Equipment Failure - any sudden, unforeseen breakdown in the Common Carrier's equipment that caused a delay or interruption of normal trips.

Inclement Weather - any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

Strike - any labour disagreement which interferes with the normal departure and arrival of a Common Carrier.

Reasonable Additional Expense - any expenses for meals and lodging which were necessarily incurred as the result of a covered hazard and which were not provided by the Common Carrier or any other party free of charge.

Common Carrier - any land, water or air conveyance operated under a valid license for the transportation of passengers for hire.

b) **Benefit limits** (Beyond 4 Hours)

- 1) Corporate Cardmember
(Maximum US\$ 100/Day) \$300

- 2) Gold Corporate Cardmember
(Maximum US\$ 100/Day) \$400

'Family' means:

- Two or more members travelling together and
- Having purchased ticket using American Express Credit Card

c). **Exclusions**

- i) Any delay due to an insured Covered Hazard which was made public or known to a **Cardmember** prior to the departure of the Insured Journey.

BENEFIT 7

TRIP CANCELLATION

a) **Cover**

We will pay loss of travel and / or accommodation expenses up to the amount stated in the Schedule of Benefits for such expenses paid in advance by the **Cardmember** and for which **Cardmember** is legally liable and which are not recoverable from any other source, consequent upon the cancellation of travel occurring between the date of payment of travel and / or accommodation expenses and the date of commencement of the Insured Journey caused by:

- (i) Unexpected Death, Serious Injury or Sickness of the **Cardmember**, **Cardmember's** Travelling Companion and **Cardmember's** Immediate Family Member.
- (ii) A **Cardmember's** place or residence or business being rendered uninhabitable 10 days or less prior to the commencement of an Insured Journey as a result of accidental damage or a **Cardmember's** presence being required by the Police following burglary or attempt thereof at an Insured Person's place of residence or business.

Definitions

Immediate Family Member - means a **Cardmember's** legal spouse; children; children-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, ward; step or adopted

children; step-parents; aunts, uncles; nieces, and nephews, who reside in Sri Lanka.

Travelling Companion - means up to two (2) person(s) who is / are booked to accompany an Insured Person on the Insured Journey.

Serious Injury or Sickness - means injury or sickness certified as being dangerous to life by a legally qualified Physician.

Sickness - means an illness or disease which first manifests itself and is contracted during the course of an Insured Journey requiring treatment by a Physician.

Disease - an illness or affliction of the bodily organ(s) having a defined and recognised pattern of symptom(s) which causes more than temporary indisposition and which illness or affliction first manifested itself and was contracted during the course of an Insured Journey requiring treatment by a Physician.

b) Benefit limits

- | | | |
|----|---------------------------|-------|
| 1) | Corporate Cardmember | \$300 |
| 2) | Gold Corporate Cardmember | \$500 |

'Family' means:

- Two or more members travelling together and
- Having purchased ticket using American Express Credit Card

c) Exclusions:

We shall not be liable for any expenses in respect of:

1. Claims arising from depression or anxiety, mental or nervous disorder, alcohol or drug abuse addiction or overdose
2. Claim arising from elective cosmetic or plastic surgery, except as a result of an Accident
3. Claims arising from pregnancy and all related conditions.
4. Any Pre existing Condition
5. An Insured Person travelling against the advice of a Physician

6. The default of any: **(a)** provider of transport; **(b)** agent of such provider; **(c)** agent acting on Your behalf or an Insured Person
7. Regulations made by any Government or Public Authority
8. Strikes or labour disputes which existed or of which advance warning had been given prior to the date on which an Insured Journey was booked
9. Delay due to the withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority of the Aviation Agency or any similar body in any country
10. Either directly or indirectly any injury, illness, death, loss or expense attributable to HIV (Human immunodeficiency Virus) and / or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and / or any mutant derivative or variations thereof however caused
11. Is directly caused by or directly results from;
 - a) Any business or financial contractual obligations of the Insured Person, Insured Person's Travelling Companion or Insured Person's Immediate Family Member
 - b) Change of plans or disinclination of the **Cardmember**, **Cardmember's** Travelling Companion or **Cardmember's** Immediate Family Member to travel on the particular Insured Journey.

** If any conflict should arise between the content of this booklet and the master policy, the terms and conditions of the master policy shall govern in all cases.

ANNEXURE – II

DOCUMENTS REQUIRED FOR CLAIMS PROCESSING

Claim forms for all claims can be obtained from Hayleys AIG Insurance Co. Ltd., American Express Card Centre or by sending an email to nalinda.perera@aig.com

1. Loss to be notified/ intimated within 24 hours from the time of loss.
2. All claims should be submitted within 30 days of arrival in Sri Lanka.
3. Documents required and the procedure in respect of each type of claim (for all types of claims, proof of travel tickets purchased through the use of the American Express credit card should be submitted.):

1. Type of Claim

Accidental Death

Documents Required

The beneficiary of the insured should submit the following:

- The claim form
- Birth certificate
- Death certificate
- Post mortem report

Hayleys AIG Claims Dept. will advise upon receipt of claim notification for any additional documentation/ information.

Procedure

In case of a death or dismemberment whilst on a common carrier, all documents pertaining to the loss including correspondence with carrier should be submitted.

2. Type of Claim

Accidental Dismemberment

Documents Required

- Same as Emergency Accident claims

Procedure

In case of a death or dismemberment whilst on a common carrier, all documents pertaining to the loss including correspondence with carrier should be submitted.

3. Type of Claim

Overseas Emergency Accident and Sickness Medical Expenses (Excess US\$ 100)

Documents Required

- The claim form
- Doctor's report
- Original administration/ discharge card
- Original bills/ receipts/ prescriptions
- Original X-Ray reports/ pathological/ investigative reports
- Copy of passport/ visa with entry and exit stamp

Procedure

In case of hospitalization please keep all your medical reports/ bills/ invoices/ receipts safely.

4. Type of Claim

Common Carrier Baggage Loss

Documents Required

- The claim form
- Copy of the passport/visa with entry and exit stamp
- Copies of baggage tags
- Copies of correspondence with the airline authorities/ common carrier/ others about loss of checked luggage
- Property irregularity report (obtained from airline/ common carrier) Details of compensation received from airlines/ common carrier/ other authorities, if any

Procedure

Intimate the airline/ common carrier about your loss and lodge complaints. All records pertaining to your complaint and their response should be submitted.

5. Type of Claim

Common Carrier Baggage Delay

Documents Required

- The claim form
- Copy of the passport/visa with entry and exit stamp
- Copies of baggage tags
- Copies of correspondence with the airline authorities/ common carrier/ others about the delay
- Property irregularity report (obtained from airline/ common carrier) Details of compensation received from airlines/ common carrier/ other authorities, if any
- Original receipts of all additional expenses incurred due to the delay

Procedure

- Intimate the airline/ common carrier about your loss and lodge complaints.
- Obtain confirmation of the delay from the airline
- Keep a record of hours of delay from the scheduled time
- Keep receipts of all additional expenses incurred due to the delay

6. Type of Claim

Flight/ Trip Delay

Documents Required

- The claim form
- Original bills of purchases made/ expenses incurred due to the delay Copy of travel ticket and boarding pass
- Copies of correspondences with the airline authorities certifying the Delay
- Original receipts of all additional expenses incurred due to the delay

Procedure

- Please obtain a written clarification from the airline/ common carrier regarding the delay and the cause of delay
- Keep a record of hours of delay from the scheduled time
- Keep receipts of all additional expenses (meal and lodging in particular) incurred due to the delay

7. Type of Claim

Trip Cancellation

Documents Required

- The claim form
- Original bills of purchases made / expenses incurred due to the cancellation
- Copy of travel ticket and boarding pass
- Copies of correspondences with the airline authorities certifying the cancellation

Submit the duly perfected claim form and all the documents to our corporate office at the address given below

Hayleys AIG Insurance Company Limited.
Level 17, BOC Merchant Tower,
Colombo 03, Sri Lanka
Tel: +94 (0)11 2382266-72
Fax: +94 (0)11 2382277

Notes:

- * Above listed documents and procedures are guidelines only. We may call for additional documents/ information as relevant and it is your duty as the insured to take all reasonable actions/ precautions to prevent/ minimize any accident/ loss/ damage.
- * For any assistance, please call the number mentioned on the American Express Service Directory and give them your Policy Number: GTV/NAC/0405 and Group Number: 3272 mentioned therein to avail yourself of any services.

If any hospital does not submit a bill to you for the treatment/service rendered, please contact the **Hayleys AIG Medical Assist** number before you leave the hospital.

In the United States or Canada

Call: (800) 626-2427

Worldwide

Call: (00-1-713) 267-2525



**Nations Trust Bank Ltd.,
The American Express Card Centre,
104, Dharmapala Mawatha,
Colombo 7.**

**For any inquiries, please call our
24-Hour Customer Service Hotline on (+9411) 4414141**