

# Terms and Conditions of the Group Insurance Policy for KLM American Express® Corporate Cardmembers

This document is not a contract of insurance, instead it provides a description of the benefits available under a Group Insurance Policy held by American Express Services Europe Limited, gebouw Amerika, Hoogoorddreef 15, 1101 BA Amsterdam Zuidoost, for the benefit of KLM American Express Corporate Cardmembers. This document describes the availability of certain insurance benefits to KLM American Express Corporate Cardmembers and also details the essential limitations and exclusions as well as the obligations of the Insured Person under the Group Insurance Policy.

American Express Services Europe Limited, Dutch branch is the Policyholder of the Group Insurance Policy (hereinafter the 'Policyholder') and the underwriters are (which are hereinafter jointly referred to as the "Insurer"):

- **Chubb European Group Limited**, a Chubb company, is authorised by the Prudential Regulation Authority (PRA) in the United Kingdom under number 202803. Registered office: 100 Leadenhall Street, London EC3A 3BP, company number 1112892. Chubb European Group Limited, Netherlands Branch, Marten Meesweg 8-10, 3068 AV Rotterdam, is registered at the Dutch chamber of commerce under number 24353249. In the Netherlands, it falls under the conduct of business rules of the Authority Financial Markets (AFM).
- **Inter Partner Assistance S.A.** of Avenue Louise, 166 bte 1, 1050, Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration number 0487 through its branch located at 10-11 Mary Street, Dublin 1, Ireland, registration number 906006 and AXA Travel Insurance Ltd of 10-11 Mary Street, Dublin 1, Ireland under policy number AXA A69000.

KLM American Express Corporate Cardmembers are insured as members of a group. These terms and conditions relating to the Group Policy can be varied by mutual agreement between the Insurer and the Policyholder. The Insurer or the Policyholder will notify the Insured Person if there are any material changes to the Group Policy or if it is cancelled or expires without renewal on equivalent terms. The Group Policy can be terminated or cancelled by the Insurer or the Policyholder, without the consent of the Insured Person.

## Eligibility

The Group Insurance is available only when your KLM American Express Corporate Card is active. The Group Insurance is not available if your KLM American Express Corporate Card has been terminated. Please see the relevant insurance benefit section for any additional eligibility criteria relating to the specific benefits detailed in this document.

Submission of a claim under the Group Policy does not absolve you from your responsibility to settle your KLM American Express Corporate Card account in accordance with your Cardmember agreement.

## Claims Handling

Cardmembers will have the right to make notice of claims on their own behalf against the Insurer within the terms and conditions of the relevant benefit.

## Jurisdiction and validity of Group Policy Terms and Conditions

This Policy replaces all previous KLM American Express Corporate Card Group Policy terms and conditions and shall be governed by and construed in accordance with Dutch law.

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FOR CLAIMS CONTACT THE INSURER ON **+31 (0)20 574 05 08** . IF YOU CLAIM UNDER THE HERTZ CAR HIRE BENEFIT, PLEASE DIAL **00 800 500 501 87**. FOR ALL OTHER ASSISTANCE CONTACT **+31 (0)20 200 82 44**.

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# 1. KLM AMERICAN EXPRESS CORPORATE CARD TRAVEL INSURANCE BENEFIT

## IMPORTANT THINGS TO KNOW FOR ALL TRAVEL INSURANCE BENEFITS

- 1) Please see General Definitions on page 10. These words all have special meaning and appear in bold throughout this document.
- 2) Who is entitled to KLM American Express Corporate Card Travel Insurance Benefits: A KLM American Express Corporate Cardmember whose **Trip** has been charged to their KLM American Express Corporate Card or KLM American Express BTA, issued in the Netherlands, or any individual whose **Trip** has been authorised by the **Sponsoring Organisation** and charged to a Dutch KLM American Express Corporate Card.
- 3) Benefit Limits: All limits are per person and valid while on a **Trip** (See General Definition for “**Trip**”).
- 4) Excess: an excess of EUR 50 will be applied to all these Travel Insurance Benefits except Travel Inconvenience and Business Travel Accident.
- 5) **Trip** Length: **Trips** can be up to 30 consecutive days (See General Definition for “**Trip**”).
- 6) These Insurance Benefits are Secondary: The **Insurer** will only pay amounts if they are not covered by other insurance, state benefits or other agreements. **You** must inform the **Insurer** of these and assist them in seeking reimbursement where appropriate.

## BUSINESS TRIP CANCELLATION PROTECTION

### CANCELLING AND POSTPONING YOUR TRIP

#### YOUR BENEFITS

- 1) This benefit applies to the costs for **Your** unused travel, accommodation that have been paid for or pre-booked and are non-refundable, or where **You** are charged a fee to change them.
- 2) You will be paid up to EUR 4,500, if KLM or AIR FRANCE flight, and if **You** cancel or postpone **Your Trip**, due to:
  - a) **You**, or a person travelling with **You**, or a person **You** are visiting for the main purpose of **Your Trip**, having an accident or being taken ill before **Your Trip**;
  - b) **Your Close Relative**, or a **Close Relative** of a person travelling with **You**, or a **Close Relative** of a person **You** are visiting for the main purpose of **Your Trip**, having an accident or being taken ill before **Your Trip**;
  - c) **Your** redundancy which qualifies for redundancy payments under current legislation;
  - d) **You** being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity;
  - e) unforeseen severe damage to **Your** home or **Your** business premises if the damage caused is likely to be more than EUR 30,000;
  - f) theft at **Your** home or **Your** business premises that requires **Your** presence by the police.

#### EXCLUSIONS

General Exclusions apply to all Travel Insurance Benefits. Please see Page 11. Specific Cancelling and Postponing **Your Trip** Exclusions are as follows:

- 1) Cancellation claims arising directly or indirectly from circumstances known to **You** prior to booking **Your Trip**.
- 2) Cancellation claims arising directly or indirectly from circumstances known to **You** when **You** apply for **Your** KLM American Express Corporate Card and any Cards on **Your** Account.
- 3) Additional costs incurred if **You** fail to notify the providers of **Your** travel, accommodation, immediately it is necessary that **You** cancel **Your Trip**.
- 4) Claims where **You** are unable to supply a medical certificate from the appropriate medical practitioner, who is not a **Close Relative**, confirming the medical condition which made it necessary to cancel **Your Trip**.

## CUTTING SHORT YOUR TRIP

### YOUR BENEFITS

- 1) If **You** cut short **Your Trip**, **You** will be paid up to EUR 4,500, if KLM or AIR FRANCE flight, for reasonable travel costs for **You** to return home, and to resume **Your Trip**, and the costs of **Your** unused travel, accommodation, that have been paid for or pre-booked and are non-refundable, due to:
  - a) **You**, or a person travelling with **You**, or a person **You** are visiting for the main purpose of **Your Trip**, having an accident or being taken ill;
  - b) **Your Close Relative**, or a **Close Relative** of a person travelling with **You**, or a **Close Relative** of a person **You** are visiting for the main purpose of **Your Trip**, having an accident or being taken ill;
  - c) unforeseen severe damage to **Your** home or **Your** business premises if the damage caused is likely to be more than EUR 30,000;
  - d) theft at **Your** home or **Your** business premises that requires **Your** presence by the police.

### EXCLUSIONS

General Exclusions apply to all Travel Insurance Benefits. Please see Page 11. Specific Cutting Short **Your Trip** Exclusions are as follows:

- 1) Claims where **You** are unable to supply a medical certificate from the appropriate medical practitioner, who is not a **Close Relative**, confirming the medical condition which made it necessary to cut short **Your Trip**.
- 2) Subsequent claims arising from the same fault or event where the original fault has not been properly repaired.
- 3) Costs if they are covered by **Your** home insurance.

## BUSINESS TRAVEL BAGGAGE AND PERSONAL POSSESSIONS INSURANCE

### YOUR BENEFITS

- 1) This benefit applies to **Your** personal belongings which **You** take, purchase or hire while on **Your Trip**; **Your** money and travel documents provided that they are kept on **You** at all times, locked in a safe, or in a locked storage area of a vehicle.
- 2) If **Your** personal belongings, money and travel documents are lost, stolen or damaged, **You** will be paid up to:
  - a) EUR 5,000 in total per **Trip**;
  - b) EUR 750 for the current value or cost to repair any item, or any pair or set of items which are complimentary or used together;
  - c) EUR 750 for money and travel documents;
  - d) In an emergency the **Insurer** can advance **You** cash up to EUR 1,000.
- 3) **The Insurer** will provide advice and assistance where possible in replacing emergency items that are lost, stolen or damaged including glasses, contact lenses, prescriptions, and travel documents necessary for **You** to continue **Your Trip** or return home.
- 4) **You** will be paid any additional travel and accommodation costs, and consulate fees, necessary to replace travel documents for **You** to continue **Your Trip**, or return home.

### EXCLUSIONS

General Exclusions apply to all Travel Insurance Benefits. Please see Page 11. Specific Personal Belongings, Money and Travel Documents Exclusions are as follows:

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

## BUSINESS TRAVEL INCONVENIENCE INSURANCE

### YOUR BENEFITS

- 1) All the following travel, refreshment and accommodation costs, and the purchase or hire of essential items must be charged to **Your** KLM American Express Corporate Card while on a **Trip**. If **You** are not a Cardmember or not travelling with a Cardmember, another payment method may be used, but receipts must be kept.
- 2) **You** will be reimbursed up to €250 per person, if KLM or AIR FRANCE flight (other flights €175), for additional travel, refreshment and accommodation costs prior to **Your** actual departure if:
  - a) **Your** flight, train or ship is delayed, cancelled, or overbooked and no alternative is made available within 4 hours of the published departure time;
  - b) **You** miss **Your** connecting flight, train or ship and no alternative is made available within 4 hours of the published departure time.
- 3) **You** will be reimbursed for the purchase or hire of essential items up to:
  - a) €250, if KLM or AIR FRANCE flight (other flights €175) and if **Your** checked in baggage has not arrived at **Your** destination airport within 6 hours of **Your** arrival;
  - b) An additional €1250, if KLM or AIR FRANCE flight (other flights €875), and if **Your** checked in baggage has still not arrived at **Your** destination airport within 48 hours of **Your** arrival.

### EXCLUSIONS

General Exclusions apply to all Travel Insurance Benefits. Please see Page 11. Specific Travel Inconvenience Exclusions are as follows:

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

## BUSINESS TRAVEL ACCIDENT INSURANCE

### YOUR BENEFITS

- 1) This benefit applies to accidents caused by a sudden identifiable violent external event that happens by chance.
- 2) **You** will be paid EUR 350,000 if **You** have an accident on **Your Trip** which within 365 days causes:
  - a) death;
  - b) the complete and permanent loss of use of any limb;
  - c) the entire and irrecoverable loss of **Your** sight, speech or hearing;
  - d) permanent disablement confirmed by the **Insurer's** Senior Medical Officer that has lasted for at least 12 months preventing **You** from continuing any occupation and where there is no reasonable chance of recovery.
- 3) The benefit amount is increased to EUR 500,000, if the accident occurs while **You** are on a KLM or AIR FRANCE Flight on **Your Trip**.
- 4) The maximum amount **You** will be paid is EUR 350,000 per Trip, unless **You** are on a KLM or AIR FRANCE flight where the maximum amount is EUR 500,000 per **Trip**.
- 5) The benefit amount for death is reduced to EUR 10,000 for children under 16.

### EXCLUSIONS

General Exclusions apply to all Travel Insurance Benefits. Please see Page 11. Specific Business Travel Accident Exclusions are as follows:

- 1) Paid work with hands-on involvement in the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade as a plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour or any kind.
- 2) Flying in an aircraft owned or leased by the card member's company.
- 3) Flying in an aircraft which is a chartered non-scheduled licensed common carrier hired by a single organisation.



## HERTZ CAR RENTAL BENEFITS – THEFT AND DAMAGE

### YOUR BENEFITS

- 1) These benefits will apply while on a **Trip**, for all drivers, up to a maximum of 5, named on the rental agreement with Hertz.
- 2) If **You** rental vehicle is stolen or damaged, the **Insurer** will pay any amounts **You** are responsible for under the rental agreement, including the excess. This will apply whether or not **You** are responsible for the accident. **You** will be paid no more than the value of the rental vehicle up to €75,000 in respect of any one accident or occurrence.
- 3) As a result of this benefit **You** do not need to purchase additional or optional insurances from Hertz which include:
  - Collision Damage Waiver (CDW)
  - Loss Damage Waiver (LDW)
  - Removal/reduction of excess (Super CDW/LDW)
  - Theft Protection (TP)

### EXCLUSIONS

General Exclusions apply to all Travel Insurance Benefits. Please see 11. Specific Car Rental Benefits – Theft and Damage Exclusions are as follows:

- 1) The **Insurer** will only pay in excess of any insurance which is included in the rental agreement.
- 2) Use of the rental vehicle outside the terms of the rental agreement.
- 3) Mopeds and motorbikes, commercial vehicles, trucks, motor homes, and vehicles not licensed for road use including but not limited to trailers or caravans.
- 4) Vehicles used off-road, in or in-training for, racing competitions, trials, rallies or speed testing.
- 5) Any fines and punitive damages.
- 6) Any legal liability for injuring another person or damaging their property including any related compensation or legal costs.
- 7) Costs associated to vehicles rented from any supplier other than Hertz.

## GENERAL DEFINITIONS

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

“**Country of Residence**” means **Your** country of official residence to be substantiated by an official document.

“**Insurer**” means:

- **Chubb European Group Limited**, een Chubb onderneming, heeft een vergunning van de Prudential Regulation Authority (PRA) in het Verenigd Koninkrijk onder nummer 202803. Statutaire zetel: 100 Leadenhall Street, London EC3A 3BP, company no. 1112892. Chubb European Group Limited, Nederlands bijkantoor, Marten Meesweg 8-10, 3068 AV Rotterdam, is ingeschreven bij KvK Rotterdam onder nummer 24353249. In Nederland valt zij onder het gedragstoezicht van de Autoriteit Financiële Markten (AFM), for Travel Inconvenience, Business Travel Accident, Car Rental Benefits – Theft and Damage.
- **Inter Partner Assistance S.A.** of Avenue Louise, 166 bte 1, 1050, Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration number 0487 through its branch located at 10-11 Mary Street, Dublin 1, Ireland, registration number 906006 and AXA Travel Insurance Ltd of 10-11 Mary Street, Dublin 1, Ireland under policy number AXA A69000 for Cancelling and Postponing Your Trip, Cutting Short Your Trip and Personal Belongings, Money and Travel Documents.

“**Our/Us/We**” means American Express Services Europe Limited, Gebouw Amerika, Hoogoorddreef 15, 1101 BA Amsterdam Zuidoost.

“**Sponsoring Organisation**” means a Dutch corporation, partnership, association or proprietorship that is authorised to book travel to a KLM American Express Corporate Card, issued and billed in the Netherlands.

“**Trip**” means a journey outside **Your Country of Residence**; or a journey within **Your Country of Residence** which must include a flight, or at least one night pre-booked accommodation away from home. **Trips** can be up to 30 consecutive days, but must commence and end in **Your Country of Residence** and paid for in full with the KLM American Express Corporate Card.

“**You/Your**” means A KLM American Express Corporate Cardmember or any individual whose **Trip** has been authorised by the **Sponsoring Organisation** and charged to a American Express Corporate Card or a KLM American Express BTA, issued in the Netherlands.

## GENERAL EXCLUSIONS - WHAT IS NOT COVERED

### For all Travel Insurance Benefits

These Business Travel Insurance Benefits provide all the protection **You** could reasonably need when travelling. However, there are some exclusions. **You** will not be paid for claims directly or indirectly as a result of:

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

## 2. ASSISTANCE AND CLAIMS REQUIREMENTS

In order to receive assistance call KLM American Express Corporate Card Services on **+31 (0)20 200 82 44**.

For claims contact the Insurer on **+31 (0)20 574 05 08**.

If **You** claim under the Hertz car hire benefit, please dial **00 800 500 501 87**.

- 1) All claims and potential claims must be reported within 30 days.
- 2) The **Insurer** will only pay amounts if they are not covered by other insurance, state benefits or other agreements. **You** must inform the **Insurer** of these and assist them in seeking reimbursement where appropriate.
- 3) Interest will only be paid on claims if payment has been unreasonably delayed following the **Insurer's** receipt of all the required information.
- 4) **You** must provide all the following items, information and documentation at **your** own expense.

Benefit	Information required
General	<ul style="list-style-type: none"> <li>• <b>Your</b> KLM American Express Corporate Card number, issued in the Netherlands, or proof that <b>Your Trip</b> has been authorised by the <b>Sponsoring Organisation</b>.</li> <li>• Proof that <b>You</b> were on a <b>Trip</b> and the <b>Trip</b> was charged to a KLM American Express Corporate Card or BTA, issued in the Netherlands, as required.</li> <li>• All documents must be original</li> <li>• Completed claim form when needed</li> <li>• The name of <b>Your</b> treating registered medical practitioner</li> </ul>
Business <b>Trip</b> Cancellation Protection	<ul style="list-style-type: none"> <li>• Approved medical certificates</li> <li>• Any unused tickets or <b>Trip</b> invoices</li> <li>• Booking and cancellation invoices from providers of services</li> <li>• Independent documentation proving any non- medical reason for cancellation</li> </ul>
Cutting Short <b>Your Trip</b>	<ul style="list-style-type: none"> <li>• Approved medical certificates</li> <li>• Any unused tickets or <b>Trip</b> invoices</li> <li>• Invoices and receipts for costs <b>You</b> have paid</li> <li>• Independent documentation proving any non-medical reason for cutting short <b>Your Trip</b></li> </ul>
Business Travel, Baggage and Personal Possessions Insurance	<ul style="list-style-type: none"> <li>• Report from police or provider of accommodation or transport</li> <li>• Proof of ownership</li> <li>• Damaged personal belongings</li> </ul>
Business Travel Inconvenience Insurance	<ul style="list-style-type: none"> <li>• Travel ticket</li> <li>• Public transport operator's confirmation of delay, cancellation, missed connection or overbooking</li> <li>• Airline confirmation (Property Irregularity Report) including details of baggage return date</li> <li>• Proof of purchases made using <b>Your</b> KLM American Express Corporate Card. If <b>You</b> are not a Cardmember or not travelling with a Cardmember, and an alternative payment method has been used, <b>You</b> will still need to provide proof of purchase.</li> <li>• Evidence from the appropriate organisation detailing the cause of the delay if <b>You</b> miss <b>Your</b> departure</li> </ul>
Business Travel Accident Insurance	<ul style="list-style-type: none"> <li>• Evidence from the appropriate organisation detailing the accident</li> <li>• Approved medical reports</li> </ul>
Hertz Car Rental Benefits – Theft and Damage	<ul style="list-style-type: none"> <li>• Rental agreement</li> <li>• Accident report</li> <li>• Invoice of repairs</li> <li>• Copy of driving licence</li> <li>• Completed claim form (please request it when <b>You</b> call to report the loss)</li> </ul>

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### 3. COMPLAINTS PROCEDURE

If **you** are unhappy about the standard of service, please write to De Directie van American Express Services Europe Limited, Antwoordnummer 47758, 1070 WB Amsterdam

American Express Services Europe Limited  
Gebouw Amerika  
Hoogoorddreef 15  
1101 BA Amsterdam Zuidoost  
Telefoon: 020 - 200 82 44

[www.americanexpress.nl/corporate](http://www.americanexpress.nl/corporate)

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