

INSURANCE PRODUCT SUMMARY

\$500,000 Business Travel Accident Insurance (Business Travel Accounts)

Master Group Policy – TMH600135

Summary of coverage included with your Account

Insurer: Chubb Insurance Company of Canada 199 Bay Street, Suite 2500, P.O. Box 139 Commerce Court West Postal Station Toronto, ON M5L 1E2 AMF Register – Insurer's Number.: 2000461714	INSURER CUSTOMER SERVICE HELPLINE 1-877-777-1544
Distributor: Amex Bank of Canada 2225 Sheppard Ave E, North York, ON M2J 5C2	CUSTOMER SERVICE HELPLINE 1-800-869-3019 General Inquiries only
Autorité des marchés financiers: Place de la Cité, tour Cominar 2640 boulevard Laurier, 4e étage Québec (Québec) G1V 5C1	Québec City: 418-525-0337 Montreal: 514-395-0337 Toll Free: 1-877-525-0337 Fax: 418-525-9512 Website: www.lautorite.qc.ca

What is the purpose of this document?

This Summary has been provided to help you decide if the insurance included with your AMEX account meets your needs. **This is not your Certificate of Insurance.** The information contained in this Summary is not exhaustive. For complete details, please refer to your Certificate of Insurance by clicking on the following link:

https://www.chubb.com/content/dam/chubb-sites/chubb-com/ca-en/business-insurance/distributionguides/documents/pdf/american_express_500000_business_travel_accident_insurance_accounts-certificate_of_insurance.pdf

What is this insurance for?

Business Travel Accident Insurance provides coverage for an accidental death or dismemberment while on assignment by or at the direction of the Sponsoring Organization for the purpose of furthering the business of the Sponsoring Organization. Many conditions apply.

Who is eligible for insurance?

Warning: Words or phrases capitalized in this Summary are defined in the Certificate of Insurance. You should be familiar with these definitions. Refer to the Certificate of Insurance (page 1) to see how the definitions apply to you.

To be eligible for this insurance coverage:

- A. you must be an employee or member of a Sponsoring Organization with Business Travel Accounts who is eligible to have your Transportation Costs charged to that American Express Business Travel Account; or
- B. you must be the Spouse or Dependent Child of such Person in A above if travelling with the employee or member of a Sponsoring Organization on a covered Bona Fide Business Trip and at the request and expense of the Sponsoring Organization; or
- C. you must be an officer, partner, proprietor, consultant, employee or employment candidate authorized by a Sponsoring Organization, whereas the Sponsoring Organization has an American Express Business Travel Account issued by American Express.

Summary of key conditions

Who can be insured?

You, provided you meet all the eligibility requirements described above and you have charged your Transportation Costs to the American Express Business Travel Account.

TRAVEL INSURANCE COVERAGE

The Insurer will pay the applicable benefit amount if you suffer a Loss from an Accident while coverage is in force under the policy, but only if such Loss occurs within 365 days after the date of the Accident. In no event will the Insurer pay for more than one Loss sustained as a result of any one Accident. The Benefit Amount paid will be for the greatest Loss.

24 Hour Accident Protection while on a Business Trip

The applicable Benefit Amount is payable if you sustain an Accidental Bodily Injury, anywhere in the world while on a Bona Fide Business Trip.

EXPOSURE AND DISAPPEARANCE

Accident includes unavoidable exposure to the elements arising from a covered Accident.

If you have not been found within one (1) year of the disappearance, as a result of forced landing, stranding, sinking, wrecking of a Common Carrier in which you were covered as an occupant, it will be deemed, subject to all other terms of the policy, that you have suffered Loss of Life covered under the policy.

MAXIMUM INDEMNITY

If you have multiple American Express Cards or Accounts, the Insurer under the policy will only pay the highest amount payable under one American Express Card or Account, as stated in "Benefit Amounts", for any one Loss sustained by you as a result of any one accident.

What's not covered?

EXCLUSIONS

For a detailed list of all exclusions, refer to pages 3-4 of the Certificate of Insurance.

This insurance does not cover any Loss caused or contributed to by:

1. an Accident occurring while you are in, entering, or exiting any aircraft owned or leased by the Sponsoring Organization;
2. an Accident occurring while you are in, entering, or exiting any aircraft while serving as an operator or crew member of any Common Carrier. This exclusion does not apply to passengers who temporarily perform operator or crew functions in a life threatening emergency;
3. Loss caused or contributed by the commission or aiding and abetting in the commission of an offence under the Criminal Code of Canada or the criminal laws of another country, or any attempt thereof by or on behalf of you;
4. Loss caused or contributed by your mental or physical illness, emotional trauma, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, or bodily malfunctions. This exclusion does not apply to Loss resulting from your bacterial infection caused by an Accident or from Accidental consumption of a substance contaminated by bacteria;
5. Loss caused by or contributed by your intoxication, as defined by laws of the jurisdiction where the Loss occurred, if you are under the influence of any narcotic unless taken on the advice of a Physician and used in accordance with the prescription;
6. Loss caused or contributed by your suicide or intentionally self-inflicted Injury by, or any attempt thereof;
7. Loss caused or contributed by War or any act of War, whether declared or undeclared. Declared or undeclared War does not include acts of terrorism.

When does coverage apply?

If the Common Carrier passenger fare has been charged to the Account prior to departure for the airport, terminal or station, coverage begins upon departure from your residence or place of regular employment, whichever occurs last, directly to the airport, terminal or station. If the Common Carrier passenger fare has not been charged prior to arrival at the airport, terminal or station, coverage begins at the time the travel passenger fare is charged to the Account. Coverage lasts for a maximum period of 30 days and ends upon return to your residence or place of regular employment whichever occurs first. For Bona Fide Business Trips more than thirty (30) days in length, coverage: a) remains in effects until 12.01am on the 31st day of the Bona Fide Business Trip; and b) will be reactivated when you begin the Return Trip. Return Trip means the return from a Bona Fide Business Trip after 30 consecutive days to your residence or place of regular employment, whichever occurs first.

When does coverage end?

The insurance of any Insured Person will terminate:

1. on the date the policy terminates; or
2. on the date the person ceases to be a Insured Person under the policy.

To file a claim

- You must call us as soon as possible after the incident.
- We will provide you with instructions needed to file a claim.
- You must submit your claim to us **within 30 days** of the incident.

FILING A CLAIM

If a Loss occurs, you should contact the Insurer and file a claim. The procedure for filing a claim is detailed on pages 4-5 of the Certificate of Insurance.

A. Submission of a Claim

All claims must be reported in writing to the Insurer within 30 days of the covered Loss. The Insurer will send you forms for giving proof of loss within 15 days of the notice of loss.

To file a claim, complete the claim form and return it, with supporting documents listed on the form to:

Chubb Insurance Company of Canada
199 Bay Street - Suite 2500
P.O. Box 139, Commerce Court Postal Station
Toronto, Ontario M5L 1E2

B. Deadline to Submit a Claim

The claim form and the required documents must be completed as requested and returned to the Insurer as soon as possible within 90 days after the loss or, if you are a Quebec resident, within the year of the loss if you prove your impossibility to act within 90 days after the loss. Your insurance must not have been terminated at the time of loss.

C. Insurer's Reply

If your claim is approved, the benefit is paid within 15 days of receipt of all documents necessary for the Claims Agent to process your claim. If your claim is denied or the Insurer pays only a portion of the benefit, you will receive a letter explaining the reasons for the Insurer's decision within 15 days of receiving the documents required to process the claim.

D. Appeal of an Insurer's Decision and Recourses

You may appeal from the Insurer's decision if you disagree with the outcome. You have 31 days from the date of the Insurer's decline of your claim to appeal from decision. Your appeal to the Claims Agent must be in writing. The Insurer will send you a response within 30 days of receipt of your request to review. You may also contact the Autorité des marchés financiers or your own lawyer.

HELPLINE

Canada and the United States
1-877-772-7797 (toll free)

What are the consequences of misrepresentation or failure to disclose?

Any misrepresentation, inaccurate representation or failure to disclose could lead to the policy being cancelled, coverage being denied, or benefits being refused or reduced. Should you have any questions, please contact the Insurer.

What if I change my mind after applying for an American Express account?

Coverage can be cancelled by cancelling your American Express account without penalty at any time. The insurance is non-refundable, as there is no insurance premium nor additional fee. To cancel your insurance coverage, you must send notice of cancellation of the account to the Distributor that provided you with your account.

Privacy

You may consult the Insurer's Privacy policy to understand how they collect and use your personal information. You may request to review your personal information in your file or request to make a correction by writing to: The Privacy Officer; Chubb Insurance Company of Canada, 199 Bay Street, Suite 2500, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb, visit: <https://www.chubb.com/ca-en/privacy-policy.aspx>

Other conditions and exclusions may apply

Additional conditions and exclusions are described in detail in the Certificate of Insurance. You can view the Certificate of Insurance by following the link on the first page of this Summary. Please read it carefully.

How much does it cost?

The insurance is included with your AMEX account. No separate fees, premiums or expenses will be charged.

What happens in the event of a dispute?

- We're here to help you, please contact us for support.
- You must comply with the time limits imposed by law if you wish to bring a proceeding or any other action against the insurer.

COMPLAINT TO THE INSURER AND COMPLAINT RESOLUTION PROCESS

To make a complaint and access the Insurer's policy on handling complaints, please click on the following link: <https://www.chubb.com/ca-en/complaint-resolution-process.aspx>

Have a question?

Insurer Customer Service: 1-877-777-1544

AMEX Customer Service: 1-800-869-3016

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