

TRAVEL INSURANCE 2010/2011

EFFECTIVE 1 JULY 2010



THE AMERICAN EXPRESS®
BUSINESS GOLD CARD

As an American Express Business Gold Cardmember under the age of 75, you are entitled to automatic travel insurance for both local and international travel when you purchase your travel ticket(s) on your American Express Business Gold Card.

This insurance has been specifically designed for you, as an American Express Business Gold Cardmember, to protect you wherever you travel. You also have a choice of buying the optional top-up insurance in addition to the automatic travel insurance.

Standard automatic travel insurance

The automatic travel insurance cover has been designed to protect Cardmembers against the unforeseen medical expenses that could be incurred while travelling abroad. This cover applies to an unexpected illness or injury while travelling. In addition, the automatic cover provides personal accident cover (for death or disability). By purchasing the travel ticket(s) on your American Express Business Gold Card, you will automatically qualify for the standard cover.

Assistance services like the 24-hour emergency medical helpline and replacement of lost travel documents are also included in the automatic cover.

Optional top-up cover

There are certain insured events that are not covered under the standard automatic insurance, therefore American Express Business Gold Card has arranged optional top-up cover to complement the standard automatic cover.

The inconvenience, not to mention the financial loss, of being uninsured for these events, can severely hamper a business trip abroad. The optional top-up cover provides additional cover benefits to cater for your travel insurance needs. These benefits include additional emergency medical expenses and personal accident cover.

The optional top-up cover benefits are listed under the “What cover do I get on my Card?” section.

Which top-up options are available?

There is a range of top-up cover options available for your travel insurance needs.

Type of cover required	Period of travel	Option 1 – R5 000 000	Option 2 – R7 000 000	Option 3 – R9 000 000
Optional top-up cover	1-30 days	R404	R444	R491
	1-90 days	R544	R591	R643
	1-180 days	R1 240	R1 360	R1 499
	Mandate 1-90 days	R404	R444	R491
Pre-existing medical condition cover	Period of travel	Option 1 – R100 000	Option 2 – R150 000	Option 3 – R250 000
	1-30 days	R862	R1 082	R1 459
	1-90 days	R1 161	R1 447	R1 937
	1-180 days	R2 985	R3 450	R4 034
	Mandate 1-90 days	R862	R1 082	R1 459
Senior travellers aged between 75 and 85	Period of travel	Option 1 – R5 000 000	N/A	N/A
	1-30 days	R707	N/A	N/A
	1-90 days	R973	N/A	N/A
	Mandate 1-90 days	R707	N/A	N/A

Mandate insurance option

The Mandate option is a convenient way of ensuring comprehensive travel protection every time you travel. By pre-registering for the mandate option, we will automatically collect a top-up premium each time a travel ticket is purchased on the Business Gold Card. There is no need to phone us to arrange for cover every time an employee travels. Once the pre-registration is in place, the optional top-up debit takes place automatically. In addition to the added convenience, the mandate option provides 60 days worth of additional cover at the price of a 30-day top-up policy.

Please call us on **0860 105 107** to pre-register.

What cover do I get on my Card?

Automatic cover	Benefit provided under automatic cover	Business Gold Card
	Emergency medical and related expenses	✓
	Assistance abroad	✓
	Personal accident	✓
	Home guard	✓
	Hijack	✓
Optional top-up cover	Benefit provided under optional top-up cover	Business Gold Card
	Emergency medical and related expenses	✓
	Legal assistance abroad	✓
	Personal accident	✓
	Cancellation or curtailment	✓
	Baggage loss	✓
	Baggage delay	✓
	Travel delay	✓
	Travel missed connection	✓
	Ticket upgrade	-
	Natural disaster	✓
	Loss of cash or travel documents	✓
	Personal liability	✓
Hijack	Included in automatic	

View the schedule of benefits in the brochure for more detailed information.

What is the maximum claim value that Chartis South Africa Limited (Chartis SA) would pay on a single optional top-up premium purchased?

Each card also has a maximum accumulation limit for domestic and international travel. This limit is the maximum amount that Chartis SA will pay on any policy purchased.

Maximum claim values single option top-up premium		Business Gold Card
Standard Automatic Cover	Domestic	R850 000
	International	R2 000 000
Option 1 – Optional Cover	Domestic	R2 000 000
	International	R7 000 000
Option 2 – Optional Cover	Domestic	R2 000 000
	International	R9 000 000
Option 3 – Optional Cover	Domestic	R2 000 000
	International	R11 000 000

For more information on the cover available, please refer to the schedule of benefits in this brochure or call us on **0860 105 107** to discuss the terms and conditions that apply. You can also visit our website on www.americanexpress.co.za.

Important

Please note that this brochure is only a summary and the provisions of the insurance services and benefits are always subject to the terms, conditions and exclusions of the master policy, which can be viewed at any of our branches or on our website at www.americanexpress.co.za.

A copy may also be obtained by written request from Travel Guard Sales and Service at PO Box 623, Fontainbleau, 2032. Alternatively, you may fax a request to **0866 776 938** or call us on **0860 105 107**.

AUTOMATIC COVER

	Domestic	International
Age limit *	Up to 75 years	Up to 75 years
SECTION 1 – EMERGENCY MEDICAL RELATED EXPENSES AND ASSISTANCE		
1A – Emergency medical and related expenses		
Injury	R70 000	R2 000 000
Illness	–	R2 000 000
Excess – in-patient	R2 000	R2 000
Excess – out-patients	R500	R500
Burial, cremation or return of mortal remains	Actual expense	Actual expense
Coffin expenses	R10 000	R10 000
Return of travel companion	Actual expense	Actual expense
Return of children	Actual expense	Actual expense
Visit by a family member	Actual expense	Actual expense
1B – Travel Guard		
Cash assistance	Assistance service	Assistance service
Consular referral	Assistance service	Assistance service
Emergency travel and accommodation arrangements	Assistance service	Assistance service
Legal assistance abroad	Assistance service	Assistance service
24-Hour medical emergency and assistance telephone line	Assistance service	Assistance service
Replacement of lost travel documents	Assistance service	Assistance service
Transmission of urgent messages	Assistance service	Assistance service
TC – Medical evacuation, repatriation or transportation	Actual expense	Actual expense
SECTION 2 – PERSONAL ACCIDENT		
(i) Public conveyance	R850 000	R1 000 000
(ii) 24-hour cover	R250 000	R250 000
SECTION 4 – BAGGAGE LOSS – R500 excess	–	–
Loss, theft, damage to baggage or personal effects		
Maximum insured value of any one item	–	–
SECTION 5 – BAGGAGE DELAY – 24-hour excess	–	–
Incurred expenses up to an amount of		
SECTION 6 – TRAVEL DELAY AND MISSED CONNECTION	–	–
6B –Travel missed connection – incurred expenses up to an amount of (6 hour excess)	–	–
SECTION 7 – TICKET UPGRADE		
Incurred expenses up to an amount of		
SECTION 10 – HIJACK – PUBLIC CONVEYANCE – 12-hour excess		
R750 per day for up to 10 days	R7 500	R7 500
MAXIMUM ACCUMULATION LIMIT (AUTOMATIC COVER)	R850 000	R2 000 000

* Clients under the age of 75 years qualify for automatic cover and our optional top-up insurance.



OPTIONAL COVER (IN ADDITION TO AUTOMATIC COVER)

	Option 1		Option 2		Option 3	
	Domestic	International	International	International	International	International
Age limit*	Up to 75 years		Up to 75 years		Up to 75 years	
Premium per trip 1–30 days	R404			R444		R491
Premium per trip 1–90 days	R544			R591		R643
Premium per trip 1–180 days	R1 240			R1 360		R1 499
Premium per trip Mandate (1–90 days)	R404			R444		R491
SECTION 1 – EMERGENCY MEDICAL RELATED EXPENSES AND ASSISTANCE						
TA – Additional emergency medical and related expenses and assistance – Injury or illness	–	R5 000 000	–	R7 000 000	–	R9 000 000
Emergency medical expenses due to terrorism	–	R1 000 000	–	R2 500 000	–	R2 500 000
Excess – in-patient	Waiver of excess	Waiver of excess	Waiver of excess	Waiver of excess	Waiver of excess	Waiver of excess
Excess – out-patient	–	R500	–	R500	–	R500
TB – Legal assistance abroad	–	R5 000	–	R5 000	–	R5 000
TD – Hospital confinement as a result of an accident or illness for a period not exceeding 20 days	–	–	–	–	–	R5 000
TE – Alternative employee or resumption of assignment expenses	–	–	–	R25 000	–	R25 000
SECTION 2 – PERSONAL ACCIDENT						
(i) Public conveyance	R600 000	R600 000	R1 000 000	R1 500 000	R1 000 000	R2 000 000
(ii) 24-hour cover	R300 000	R300 000	R500 000	R750 000	R500 000	R1 000 000
(iii) Terrorism extension	–	R250 000	–	R750 000	–	R750 000
SECTION 3 – CANCELLATION AND CURTAILMENT – R500 excess						
3A – Cancellation of journey	R10 000	R10 000	R15 000	R20 000	R20 000	R20 000
3B – Curtailment of journey	R10 000	R10 000	R15 000	R20 000	R20 000	R20 000
SECTION 4 – BAGGAGE LOSS – R500 excess						
Loss, theft, damage to baggage or personal effects	R5 000	R7 500	R10 000	R15 000	R10 000	R20 000
Maximum insured value of any one item	R2 000	R2 000	R2 000	R2 000	R2 000	R2 000
Loss of cash/travel documents	R2 000	R2 000	R2 000	R3 000	R2 000	R3 000
SECTION 5 – BAGGAGE DELAY – 24-hour excess						
Incurred expenses up to an amount of	R2 000	R2 500	R2 000	R2 500	R2 000	R3 500
SECTION 6 – TRAVEL DELAY AND MISSED CONNECTION						
6A – Travel delay – incurred expenses up to an amount of (24-hour excess)	R2 000	R2 500	R2 000	R2 500	R2 000	R2 500
6B – Travel missed connection – Incurred expenses up to an amount of (6-hours excess)	–	–	–	R2 500	–	R2 500
SECTION 7 – TICKET UPGRADE						
Incurred expenses up to an amount of	–	–	–	R4 000	–	R4 000
SECTION 8 – NATURAL DISASTER – 48-hour excess						
Incurred expenses up to an amount of	–	R2 500	–	R2 500	–	R2 500
SECTION 9 – PERSONAL LIABILITY						
Bodily injury and material damage	R2 000 000	R2 000 000	R2 000 000	R2 000 000	R2 000 000	R2 000 000
SECTION 10 – HIJACK – PUBLIC CONVEYANCE – 12-hour excess						
R750 per day for up to 10 days	R7 500	R7 500	R7 500	R7 500	R7 500	R7 500
MAXIMUM ACCUMULATION LIMIT (OPTIONAL COVER)	R2 000 000	R7 000 000	R2 000 000	R9 000 000	R2 000 000	R11 000 000

* Clients under the age of 75 years qualify for automatic cover and our optional top-up insurance.

PRE-EXISTING MEDICAL CONDITION COVER *

	Option 1		Option 2		Option 3	
	Dom	Int	Dom	Int	Dom	Int
Age limit*	Up to 75 years		Up to 75 years		Up to 75 years	
Premium per trip 1-30 days	–	R862	–	R1 082	–	R1 459
Premium per trip 1-90 days	–	R1 161	–	R1 447	–	R1 937
Premium per trip 1-180 days	–	R2 985	–	R3 450	–	R4 034
Premium per trip Mandate (1-90 days)	–	R862	–	R1 082	–	R1 459
Any medical condition for which an Insured person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours.	–	R100 000	–	R150 000	–	R250 000
* This benefit does not apply to persons aged 75 and over.						

* Clients under the age of 75 years qualify for automatic cover and our optional top-up insurance.

SENIOR COVER

	Domestic	International
Age limit*	75-85 Years	75-85 Years
Automatic & Optional Cover (Phase 1 & 2)		
Premium per trip 1-30 days	R756	R756
Premium per trip 1-90 days	R1 041	R1 041
Premium per trip Mandate (1-90 days)	R756	R756
SECTION 1 – EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency medical and related expenses and assistance – injury or illness	–	R5 000 000
Emergency medical expenses due to terrorism	–	R1 000 000
Excess – in-patient	Waiver of excess	Waiver of excess
Excess – out-patient	–	R500
Burial, cremation or return of mortal remains	Actual expense	Actual expense
Coffin expenses	R10 000	R10 000
Return of travel companion	Actual expense	Actual expense
Return of children	Actual expense	Actual expense
Visit by a family member	Actual expense	Actual expense
1B - Travel Guard		
Cash assistance	Assistance service	Assistance service
Consular referral	Assistance service	Assistance service
Emergency travel and accommodation arrangements	Assistance service	Assistance service
Legal assistance abroad	–	R5 000
24-hour medical emergency and assistance telephone line	Assistance service	Assistance service
Replacement of lost travel documents	Assistance service	Assistance service
1C - Medical evacuation, repatriation or transportation	Actual expense	Actual expense
SECTION 3 – CANCELLATION OR CURTAILMENT – R500 excess		
3A - Cancellation of journey	R10 000	R10 000
3B - Curtailment of journey	R10 000	R10 000
SECTION 4 – BAGGAGE LOSS – R500 excess		
Loss, theft, damage to baggage or personal effects	R5 000	R7 500
Maximum Insured value of any one item	R2 000	R2 000
Loss of cash/travel documents	R2 000	R2 000
SECTION 5 – BAGGAGE DELAY – 24-hour excess		
Incurred expenses up to an amount of	R2 000	R2 500
SECTION 6 – TRAVEL DELAY AND MISSED CONNECTION		
6A – Travel Delay – Incurred expenses up to an amount of (24-hour excess)	R2 000	R2 500
SECTION 8 – NATURAL DISASTER – 48-hour excess		
Incurred expenses up to an amount of	–	R2 500
SECTION 9 – PERSONAL LIABILITY		
Bodily injury and material damage	R2 000 000	R2 000 000
SECTION 10 – HIJACK – PUBLIC CONVEYANCE – 12-hour excess		
R750 per day for up to 10 days	R7 500	R7 500
MAXIMUM ACCUMULATION LIMIT (SENIOR COVER)	R2 000 000	R5 000 000

* Clients under the age of 75 years qualify for automatic cover and our optional top-up insurance.

Notes:

- The optional top-up benefits are in addition to the automatic cover benefits.
- Our seniors clients aged 75 to 85 years do not qualify for automatic cover, and must purchase seniors cover.
- Except for seniors, an extended period of insurance from 90 days to 180 days can be purchased on request.
- Pre-existing medical conditions cover is not available for persons aged 75 years and over.
- The excess for inpatient claim is waived if the optional cover is selected.
- Premiums include 10% commission and a R5,00 policy administration fee, where a sale is concluded via the call centre.
- Premiums include 20% commission and a R5,00 policy administration fee, where a sale is concluded via a travel agency.



What is covered?

Emergency medical and related expenses

- Medical expenses (inpatient and outpatient).
- Medical evacuation, repatriation and transport to a medical centre.
- Return after medical treatment.
- Visit by a family member if you are hospitalised.
- Return of accompanying children and/or travel companion (if insured by Chartis SA).
- Burial, cremation or return of mortal remains.
- Coffin expenses.

Personal accident

- Death and permanent disability – 24 hours a day and while on a public conveyance (under 75 years of age).

Loss of unused, non-refundable deposits due to the cancellation of the journey resulting from the following:

- Your unexpected death, illness or injury, or that of your spouse, your children, your business associate, a relative, travel companion or the person overseas with whom you intended to stay.
- The non-availability of the person that was intended to take care of your dependent or disabled children due to death, illness or injury.
- Cancellation or diversion of scheduled public transport services as a result of strikes or other industrial action.
- A traumatic event, involving medical advice, that occurs within 30 days of the date of departure to you, your spouse, your children, your business associate, a relative or the person overseas with whom you intended to stay, where travel is not advised.
- Loss or theft of travel documents.
- The termination of your employment due to economic reasons within 30 days of departure (including retrenchment).
- Important and considerable damage to real estate owned by you, caused within 30 days of departure.
- Theft or complete immobilisation of your private vehicle at the moment of departure or towards the point of departure due to a traffic accident, fire or as a result of a hijacking.

- Delay at the point of embarkation resulting from immobilisation of your private vehicle for more than one hour due to a traffic accident or circumstance beyond one's control ('Act of God') during the trip towards the place of embarkation or on arrival.

Loss of unused, non-refundable deposits due to the curtailment of the journey resulting from the following:

- The unexpected death or imminent death of your spouse, child, relative, business associate, travel companion or the person overseas with whom you intended to stay.
- Cancellation or diversion of scheduled public transport services as a result of strikes or other industrial action.
- Loss or theft of travel documents.

Loss of baggage, personal effects, documents, money and credit cards

- Accidental loss of, theft of or damage to your accompanying baggage and personal effects.
- Non-recoverable cost of replacing travel documents, airline tickets, credit cards and travellers cheques.
- Assistance in the advancement of funds should cash, banknotes, postal or money orders or other negotiable instruments be damaged, lost or stolen.
- Loss arising out of the unauthorised use of travel documents, credit cards or travellers cheques as a result of fraud.

Baggage delay as a result of the following:

- The carrier delaying, misdirecting or misplacing your baggage.

Travel delay resulting from:

- Loss or theft of travel documents.
- An accident involving the conveyance in which you were arranged to travel in, or were travelling in.
- Delay of a scheduled departure of a public conveyance due to:
 - industrial dispute, strike and/or action;
 - adverse weather conditions;
 - mechanical and/or electrical breakdown of the

conveyance on which the insured person had arranged an insured journey.

- Failure of the public transport services.

Natural disaster

- Booked accommodation cannot be lived in due to fire, flood, earthquake or storm.

Personal liability

- Accidental injury to another person.
- Accidental loss or damage to another's property.

Assistance services

- Cash assistance.
- Consular referrals.
- Emergency travel and accommodation services.
- 24-hour medical emergency and assistance telephone line.
- Transmission of urgent messages.
- Your premature return in the event of death, illness or injury of a spouse, child, relative or business associate.
- Legal assistance abroad.

What is not covered?

Chartis will not be liable to pay any benefit under a claim caused by or arising directly or indirectly from the following:

- War and terrorism (there is limited terrorism cover under optional cover).
- Nuclear, biological and chemical contamination.
- Engaging in occupational activities underground or requiring the use of explosives.
- Wilful or deliberate exposure to danger (except in an attempt to save human life).
- Intentional self-inflicted injury, suicide or attempt thereof;
- Deliberate violation of criminal law.
- Travelling by air, except as a passenger on a legally licensed aircraft or where the insured person is acting as part of the aircraft crew.

- Mental disorders.
- Pregnancy or childbirth of the insured person (except for an unexpected medical complication or emergency occurring during the first 26 weeks of the pregnancy).
- Sexually transmitted diseases and the conditions thereof, howsoever acquired or caused.
- Chronic fatigue syndrome or myalgic encephalomyelitis (ME) (anticardiolipin antibody positivity) or the illness commonly referred to as yuppie flu.
- Non-adherence to medical advice.
- An insured person being under the influence of alcohol, drugs or narcotics.
- Any pre-existing medical condition (unless pre-existing cover was purchased. Terms and conditions apply.).
- Any cardiac or cardiovascular or vascular or cerebro-vascular illness or conditions or sequelae thereof or complications that, in the opinion of a medical practitioner appointed by the company, can reasonably be related thereto, if the insured person has received medical advice or treatment (including medication) for hypertension 12 months prior to the commencement of the insured journey.
- An insured person travelling against medical advice or to seek medical attention or advice or with a terminal condition that was diagnosed prior to the insured journey or when the insured person is unfit to do so.
- Employment involving manual labour, unless the insured person is off-duty.
- Undertaking employment on a permanent or contract basis that is not casual, other than while on a leisure trip.
- Participating in any sport as a professional player or school sports.
- Any hazardous pursuits, sports or activities that introduce or increase the possibility of a loss, including but not limited to motor cycling (where the engine capacity exceeds 200cc or the cycle is under control of an unlicensed driver) sports activities, blackslope and off-piste skiing, horseback riding, hunting, bungee jumping, abseiling, white-water rafting, hiking, mountaineering, scuba diving, potholing, fighting (except in bona fide self-defence), racing (other than on foot), being a crew member on a ship, or sailing outside of territorial waters (unless an endorsement has been issued and an additional premium charged and authorised by the company and paid by the insured person).
- Consequential loss of any kind or financial loss and/or expense not otherwise specifically covered.

Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to the insured person.

- The insured person's intention to emigrate.
- Being in the service of or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation.
- Any terrorist or member of a terrorist organisation, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.
- Travel in, to, or through Cuba or Iraq.

NOTE: Clients that do not purchase their travel tickets with their American Express Business Gold Card will not qualify for the automatic cover or the discounted top-up cover.

Contact details

For more information on our travel insurance programme, please contact us on **0860 105 107**. You can also email us on **americanexpress.nactravel@travelguard.com** or visit our website at **www.americanexpress.co.za**

Medical claims

For emergency medical and related expenses claims, please contact the 24-hour alarm centre

Helpline: **+44 1273 327 336**

Fax: **011 551 8290**

NOTE: If not approved by Travel Guard, their liability will be limited to R2 000 for any one incident. The services of Travel Guard are provided by Travel Guard.

Non-medical claims

Other claim requests should be submitted on your return to South Africa. All original supporting documentation should be submitted to: Chartis Travel Claims, PO Box 31983, Braamfontein, 2017. You may also call us on **0860 105 107**.

We are available weekdays from 08:00 to 17:00 and on Saturday from 08:00 to 13:00, excluding public holidays (all calls are recorded).

Important information

About Nedbank Group Insurance Brokers (NGIB)

NGIB – a division of Nedbank – provides short-term insurance and holds professional and indemnity insurance. Recordings of telephone discussions will be made available to you on request. NGIB's Compliance Department for unresolved complaints can be contacted on **011 667 5333**.

About the underwriter

American Express® Card Travel Insurance is underwritten by Chartis South Africa Limited, registration no 1962/003192/06 (Chartis SA). Chartis South Africa Limited (Chartis) is a financial services provider (FSP) in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act). Chartis's FSP number is 15805.

The amount of commission paid to NGIB for the sale of American Express Card Travel Insurance is 10% of the quoted premium where a sale is concluded via the Travel Guard Sales and Service Call Centre.

20% of the quoted premium is paid to the travel agent that made the booking where a sale is concluded via the travel agency.

This premium includes a regulated commission payment to the agent and a fee paid to Travel Guard.



American Express® is operated under licence in South Africa by Nedbank Ltd Reg No 1951/000009/06, 135 Rivonia Road, Sandown, Sandton, 2196, South Africa. Nedbank subscribes to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, supports resolution through the Ombudsman for Banking Services. Nedbank is an authorised financial services provider. Nedbank is a registered credit provider in terms of the National Credit Act (NCR Reg no NCRCP16).

About Travel Guard

Travel Guard is one of the world's leading providers of emergency assistance and, offers a wide range of services through its wholly-owned assistance centres located in Asia, Europe and the Americas.

Our assistance centres operate around the clock and are staffed with multi-lingual/multi-cultural specialists, medical personnel and a vast team of highly trained customer service professionals. To complement our emergency medical services, we have units dedicated to the support of claims, security, travel, concierge and relocation.

Travel Guard helps leisure and business travellers the world over solve problems and manage risks. Our global reach, unparalleled service quality and proven operational capabilities give our clients and policyholders best-in class customer care. Travel Guard – UK serves a client base resident throughout Europe, the Middle East parts of Asia and more recently, South Africa.

Complaints and dispute resolution

We have developed an internal procedure for dispute resolution so that, if at any time our products or services have not satisfied your expectations, you can contact our compliance officer on **011 551 8000** or **complaintssa@chartisinsurance.com**.

Our complaints and disputes resolution procedure will ensure that your complaint is reviewed by management. You may access this procedure on our website at **www.chartisinsurance.com**. If you are still unhappy, you may take your complaint to the Short-term insurance Ombudsman by calling **011 726 8900** or by sending your complaint to PO Box 32334, Braamfontein, 2017. Alternatively, you may contact the Financial Services Board on **012 428 8000** or at PO Box 35655, Menlo Park, 0102.



Cards

Mandate and Optional Top-up Travel Insurance Application Form

Yes, I have purchased my travel ticket(s) on my valid South African-issued American Express® Business Gold Card, and I qualify for the additional cover below.

I/We feel that this cover meets our needs and I/we wish to take advantage of the exclusive benefits of the American Express Business Travel Insurance cover for local and/or international travel. I/We acknowledge that the cover involved is described in the brochure and is clearly understood by me/us.

Cardmember details

First name	<input type="text"/>	Initials	<input type="text"/>
Surname	<input type="text"/>	Title	<input type="text"/>
Company name	<input type="text"/>		
Postal address	<input type="text"/>		
	<input type="text"/>	Code	<input type="text"/>
ID number	<input type="text"/>		
Telephone (Work)	<input type="text"/>	(Home)	<input type="text"/>
Fax	<input type="text"/>	Cell	<input type="text"/>
Email address	<input type="text"/>		
American Express Card number	<input type="text"/>	Expiry date	<input type="text"/>
Card type	<input type="checkbox"/> Business Gold Card		

Select Insurance Option By selecting the cover below, you will authorise Chartis South Africa Limited to automatically bill you for the selected insurance cover.

RATE TABLE FOR AMERICAN EXPRESS BUSINESS GOLD CARD

STANDARD TOP-UP OPTIONS (CLIENTS AGED UP TO 74 YEARS)

Trip no longer than 30 days
 Trip no longer than 90 days
 Trip no longer than 180 days
Mandate insurance trip no longer than 90 days

PRE-EXISTING MEDICAL CONDITIONS COVER (FOR INTERNATIONAL JOURNEYS)

Trip no longer than 30 days
 Trip no longer than 90 days
 Trip no longer than 180 days
Mandate insurance trip no longer than 90 days

SENIORS COVER (CLIENTS AGED 75 – 85 YEARS)

Trip no longer than 30 days
 Trip no longer than 90 days
 Trip no longer than 180 days
Mandate insurance trip no longer than 90 days

Option 1 – R5 000 000
 R404 p/p for ticket(s)
 R544 p/p for ticket(s)
 R1 240 p/p for ticket(s)
R404 p/p for ticket(s)

Option 1 – R100 000
 R862 p/p for ticket(s)
 R1 161 p/p for ticket(s)
 R2 985 p/p for ticket(s)
R862 p/p for ticket(s)

Option 1 – R5 000 000
 R756 p/p for ticket(s)
 R1 041 p/p for ticket(s)
 N/A to Senior Clients
R756 p/p for ticket(s)

Option 2 – R7 000 000
 R444 p/p for ticket(s)
 R591 p/p for ticket(s)
 R1 360 p/p for ticket(s)
R444p/p for ticket(s)

Option 2 – R150 000
 R1 082 p/p for ticket(s)
 R1 447 p/p for ticket(s)
 R3 450 p/p for ticket(s)
R1 082 p/p for ticket(s)

Option 3 – R9 000 000
 R491 p/p for ticket(s)
 R643 p/p for ticket(s)
 R1 499 p/p for ticket(s)
R491 p/p for ticket(s)

Option 3 – R250 000
 R1 459 p/p for ticket(s)
 R1 937 p/p for ticket(s)
 R4 034 p/p for ticket(s)
R1 459 p/p for ticket(s)

Yes, please bill me for the cover I have selected. If I have selected the mandate insurance option, please bill me every time I purchase a public conveyance ticket using my American Express® Business Gold Card (Includes 10% commission and a R5,00 policy administration fee).

Please sign below

Signature of Cardmember (where applicable) _____ Date

Full names of Authorised Business Signatory

Signature _____ Date

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