

American Express Insurance Overview* for GEA employees

*Refers to Corporate Card standard (green)



DON'T *do business* WITHOUT IT™

Overview of American Express Insurance Services

Included in Corporate Card standard (green)

Basically there are four different insurance types for German Corporate Card holders.

The insurance benefits are only valid if the public transportation vehicle used for the (business) trip has been paid with the Corporate Card or via Amex BTA.

The insurance cover is valid for business trips up to 31 days.

The insurance benefits apply to American Express Corporate Cards or Travel Accounts (BTA) issued in Germany.

Insurance for luggage and personal belongings

Travel Accident Insurance

Travel Comfort Insurance

International Health Insurance

Further details on the following pages....



Insurance for luggage and personal belongings

Luggage insurance for business trips abroad

- During your entire business trip abroad you are completely covered if your luggage is stolen, lost or damaged
- The travel luggage insurance is valid around the clock from the moment when you leave your usual place of residence or work until you return to your usual residence or working place.
- The **coverage amount** is up to € 5.000 (limit of € 750 for each item) with an own contribution of € 150 per claim.
- This insurance can be in addition to the travel comfort insurance

***The travel destination must be outside the usual country of residence! The insurance is considered as an additional insurance and only applies if there is no other insurance which already covers the damage or the loss. Please refer to the price list of your Corporate Card for further details on the insurance.

(Insurance partner Broadspire, Monday to Friday, 8.00 - 17.00: [+49 \(0\)211 95456-253](tel:+49(0)21195456253))



This material contains information that is proprietary and confidential to American Express. It cannot be shared with third parties without American Express' written consent. AMERICAN EXPRESS PROPRIETARY & CONFIDENTIAL. DO NOT COPY. DO NOT DISTRIBUTE.

Business Travel and Transport Accident Insurance

Accident insurance during a business trip or during the use of public transport

- During the use of **public transport** (civil aircraft, buses, railways and ships) you will be covered up to **€ 570.000** in the event of accident (disability or death) during business trips with one of these means of transport.
- The transport accident insurance protects the insured person worldwide and applies in addition to other existing insurances of the insured person.
- Outside of these means of transport, the maximum insurance sum on business trips is **€350.000**.
- In case of air travels, the insurance cover is also valid on public transport on the direct route to and from the airport, provided it has been settled with the Amex Corporate Card. It is also valid on the airport premises upon arrival or departure provided that this stay is the commencement or termination of the flight.

(Insurance partner CHUBB, Monday to Friday, 08.15 - 17.15: [+49 \(0\)69 75613-555](tel:+4906975613555))



This material contains information that is proprietary and confidential to American Express. It cannot be shared with third parties without American Express' written consent. AMERICAN EXPRESS PROPRIETARY & CONFIDENTIAL. DO NOT COPY. DO NOT DISTRIBUTE.

Travel Comfort Insurance

Comfort on air travels

- If your flight is canceled or heavily delayed, you and other insured persons will get the expenses for Catering and accomodation reimbursed if the flight was paid with the Corporate Card.
- Flight delays of **more than 4 hours**, flight cancellations or refusal of transport will be reimbursed up to € 125.
- If no replacement transport is **offered within 4 hours** of a missed connecting flight, costs incurred up to € 125 will be reimbursed.
- If the luggage is delayed by **more than 6 hours** expenses for required items and clothing are reimbursed up to € 125.
- In case of baggage delays of **more than 48 hours** the previously mentioned reimbursement will be increased by € 500.

(Insurance partner AXA, rund um die Uhr: [+49 \(0\)89 50070-116](tel:+4908950070116))



This material contains information that is proprietary and confidential to American Express. It cannot be shared with third parties without American Express' written consent. AMERICAN EXPRESS PROPRIETARY & CONFIDENTIAL. DO NOT COPY. DO NOT DISTRIBUTE.

Corporate Assist International Health Insurance

International Insurance for business trips

- On your business trip abroad you will be reimbursed costs for treatment up to € 2 million per insurance case.
- The insurance coverage starts when you leave your home country and ends when you return to your home country or after a maximum of 31 days.
- If you are not able to travel, the insurance coverage will be extended by a maximum of 30 days.
- If you are hospitalized for more than 10 days, expenses for the visit of a close relative will be covered
- For outpatient treatment, a deductible of € 125 applies.

(Insurance partner AXA, around the clock: [+49 \(0\)89 50070-116](tel:+49(0)8950070116))



This material contains information that is proprietary and confidential to American Express. It cannot be shared with third parties without American Express' written consent. AMERICAN EXPRESS PROPRIETARY & CONFIDENTIAL. DO NOT COPY. DO NOT DISTRIBUTE.

More Services for Amex Corporate Card holders: Global Assist - your personal assistance abroad

- **Assistance and information service free of charge** around the clock for medical, legal and personal emergencies abroad.
- Before departure, Global Assist will inform you about **visa requirements** and **vaccination regulations**.
- Global Assist can indicate **important addresses abroad**, such as Embassies, Consulates, Lawyers, Doctors or the nearest American Express travel agency.
- **Medical emergencies**
 - Information about possibilities of outpatient treatment or appointment of a German or English speaking doctor
 - Mediation of doctors, nursing services, dentists, pharmacies or hospitalization
 - Cost advances up to € 3,000
- **In case of emergency: Loss of means of payments and travel documents**
 - In case of an emergency cost advance of € 1,000
 - Assistance with the replacement of travel documents by Assistance service providers
 - Help with law enforcement / administrative procedures
- **In case of emergency: Designation of a lawyer and / or an interpreter**
 - Advance of expenses for lawyer or interpreter up to € 1,500
 - Helps to locate lost luggage
 - Redirecting urgent messages to relatives, business partners and / or friends

(Contact for queries(MO – FR 08:00-18:00) [+49 \(0\)69 9797 2424](tel:+49(0)6997972424) ; In case of damage: (around the clock): AXA [+49 \(0\)89 50070-116](tel:+49(0)8950070116))



This material contains information that is proprietary and confidential to American Express. It cannot be shared with third parties without American Express' written consent. AMERICAN EXPRESS PROPRIETARY & CONFIDENTIAL. DO NOT COPY. DO NOT DISTRIBUTE.

GEA employees travel well protected***

Insurance Services of the Corporate Card

**350.000/570.000 EUR
Business Travel and Transport
Accident Insurance**

**125 EUR for late delivery of
luggage (more than 6h.) on trips
abroad**

**125 Euro for delayed flights
(more than 4h.) + 125 Euro for
missed connecting flights**

**5.000 EUR coverage in case of
loss, damage, theft of personal
belongings + luggage**

**Additional 500 EUR if luggage is
lost for more than 48h.**

**2.000.000 EUR international Travel
Health Insurance + 25 EUR
hospital daily allowance**



*** The insurance conditions of the insurance companies apply. Please note that insurance services are third party services not owned by American Express. Please refer to the price list of your Corporate Card for details. Further information about insurance benefits can also be found on www.americanexpress.de and <https://guide.amex-corporate.de/gea>



This material contains information that is proprietary and confidential to American Express. It cannot be shared with third parties without American Express' written consent. AMERICAN EXPRESS PROPRIETARY & CONFIDENTIAL. DO NOT COPY. DO NOT DISTRIBUTE.

Queries on the Insurance Services?

Our experts are there for you!

Insurance Services

American Express International Inc.

Branch Frankfurt am Main

Theodor-Heuss-Allee 112, 60486 Frankfurt, Germany

Tel.: +49 (0) 69 9797 2424

Fax: +49 (0) 69 9797 2777

Email: AmexInsuranceGermany@aexp.com



As an alternative the responsible insurances can be contacted directly as outlined on previous slides and as shown on the price list of your Corporate Card.

