Insurance – In order to provide our customers with an added sense of security, the following insurance coverages are included on your American Express Corporate Card.

**Car Rental Theft & Damage Insurance**

Car Rental Theft and Damage Insurance provide no fee insurance coverage for Cardmembers against both damage to and theft of a rental car. This can provide an average saving to York University of between $16 to $23 per day for the optional collision/loss damage waiver insurance offered by car rental agencies. Car Rental Theft and Damage Insurance will cover up to the full value of the rental vehicle, as long as the vehicle has an MSRP valued at $65,000 or less and the rental period does not exceed 31 days. It is automatically activated whenever the Cardmember presents their American Express Corporate Card to the rental car agency and it is imprinted, as form of payment, at the time the vehicle is picked up. The Cardmember must also rent and fully pay for the rental of the Rental Auto with their American Express Corporate Card in order for coverage to apply. The CDW (Collision Damage Waiver), LDW (Loss Damage Waiver), or similar coverage offered by the car rental agency, must be also be declined for this coverage to take effect. There are countries, such as New Zealand and Italy, which have compulsory insurance programs for rental cars, thus the Cardmember does not have the option to decline the coverage. When this is the case, the American Express Car Rental Theft and Damage Insurance coverage would not apply. Exclusions include: non rental vehicles, pick-up trucks, work-vans, violation of the terms of the agreement, wear and tear, war, and any illegal activity. For a full list of exclusion, please refer to the certificate of insurance.

**Flight and Baggage Delay Insurance**

Flight and Baggage Delay Insurance provides no fee insurance coverage for travellers being transported by any common air carrier under the following circumstances:

- Benefit payable to cover "reasonable and necessary" hotel, motel, restaurant and sundry item expenses when a traveller’s flight has been delayed for four or more hours or a traveller is denied boarding on a ticketed flight and no alternative flight is made available within four hours of original flight.
- Benefit payable to cover "reasonable and necessary" hotel, motel, restaurant and other sundry items incurred within the first 48 hours of a delay, when the delay of the traveller’s incoming flight causes the traveller to miss a confirmed onward connecting flight and no alternative onward transportation is made available within four hours of landing.
- Benefit payable to cover "reasonable and necessary" emergency purchases (made within four days) of essential clothing and sundry items when a traveller’s checked baggage is delayed by the airline and not delivered for more than six hours at the traveller’s outbound destination.

Flight and Baggage Delay Insurance will provide up to an aggregate of $500 per occurrence and coverage is automatically activated whenever an air ticket is fully charged to a Corporate Card. Exclusions include war, civil war or any warlike act by a government or military force or personnel, criminal acts of the insured, or terrorism. Coverage is primary and there is no deductible. For a full list of exclusion, please refer to the certificate of insurance.

**Hotel/Motel Burglary Insurance**

Hotel/Motel Burglary Insurance provides no fee insurance coverage for travellers against loss of personal items (excluding cash) if their hotel or motel room is burglarized and the cost of the accommodation has been fully charged to their Corporate Card. Hotel/Motel Burglary Insurance will provide up to $500 per burglary occurrence and is automatically activated whenever their American Express Corporate Card is presented at time of check-in and is imprinted as the form of payment for the hotel room. Hotel/Motel Burglary Insurance coverage is for personal items only and does not include cash. Exclusions include war, civil war or any warlike act by a government or military force or personnel, criminal acts of the insured, or terrorism. Coverage is primary and there is no deductible.
**Travel Accident Insurance**

Travel Accident Insurance provides at **no fee** accidental death and dismemberment insurance for travellers that charge their common carrier fare (airline, rail, bus or ship other than a rental vehicle) to the American Express Corporate Card. Travel Accident Insurance will provide up to $500,000 coverage while on a bona fide business trip, starting upon departure from the traveller’s residence or place of regular employment, whichever occurs last, directly to the airport, terminal or station and ending upon return to the traveller’s residence or place of regular employment whichever occurs first. Coverage is automatically activated whenever a common carrier ticket is charged to a Corporate Card product or a Centralized Billing product.

If the cause of the bodily injury which results in accidental death or dismemberment is an excluded event then there would be no coverage. The exclusions are:

- Suicide or intentionally self-inflicted injury
- War, or any act of war, whether declared or undeclared however declared or undeclared war does not include acts of terrorism
- Criminal activity by the covered person
- 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 a Covered Person’s bacterial infection caused by an Accident or from Accidental consumption of a substance contaminated by bacteria
- The Covered Person’s intoxication, as defined by the laws of the jurisdiction where the loss occurred, or under the influence of any narcotic unless taken on the advice of a physician and used in accordance with the prescription,
- Covered person acting as a pilot or crew member
- Flying in an aircraft owned or leased by the covered Person’s Sponsoring Organization
- Flying in an aircraft which is chartered non-scheduled licensed common carrier hired by a single organization

Coverage is Primary and there is no deductible.

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1 Car Rental Theft and Damage Insurance are underwritten by Royal & Sun Alliance Insurance Company of Canada. There are specific conditions that apply including who may drive the rental vehicle, the length of the rental(s) and the type of vehicle covered. Please read your Certificate of Insurance carefully as it contains specific terms, limitations, conditions, and exclusions that may affect your coverage.

2 Underwritten by Royal & Sun Alliance Insurance Company of Canada. Please read your Certificate of Insurance carefully as it contains specific terms, limitations, conditions and exclusions that may affect your coverage.

3 Travel Accident Insurance is underwritten by Chubb Insurance Company of Canada.