



Continental Trust Insurance & Reinsurance Company
 Dora
 Cebaco Center
 Beirut
 P.O. Box 90/967 Baouchrie
 Lebanon



Aspire Insurance Advisers Ltd
 Building 4
 Chiswick Park
 London W4 5YE
 United Kingdom

Aspire Insurance Advisers Ltd in conjunction with Continental Trust Insurance & Reinsurance Company have arranged on behalf of Bankmed sal to provide Travel Insurance attaching to Bankmed Gold Credit Cards issued to customers in Lebanon.

Gold card cardholders may use this confirmation as proof of insurance when applying to foreign embassies for entry visas, if and when required.

Aspire Insurance Advisers Ltd hereby confirm that any person not yet 76 years old who has a valid Bankmed sal Gold Card is insured under the terms of the above policy.

This policy also extends to include anyone who falls within the policy definitions of Family as long as they are travelling with the Cardholder.

Family shall mean the Cardholder, Spouse and Dependent Children travelling with the cardholder on a journey. Spouse shall include the legal wife/husband and common law partner cohabiting at the same address for a continuous period of at least 1 year prior to the Journey.

Definition of Partner: Shall include legal wife / husband and common law partners (including same sex partner) who have cohabited at the same address for a continuous period of 1 year prior to the journey.

Definition of children: Means the children, step children and legally adopted children of the cardholder who are: Unmarried, living with cardholder (unless living elsewhere in full time education), Travelling with cardholder, and under 19 years of age (or under 24 years of age and in full time education).

Insurance Certificate
Gold Insurance Policy: 2015 / PL-15-020000

Insurer	Continental Trust Insurance & Reinsurance Company
Policyholder	Bankmed sal
Insured Persons: 1. Cardholder 2. Spouse * 3. Children under 19 (or under 24 if in full time education) * <i>*Insured only when travelling with the Cardholder</i>	Bankmed Gold Cardholder Name: _____ Date of Birth: _____
Duration of insurance	From 1st January 2015 until 31st December 2015
This Certificate is to confirm that the above mentioned persons are insured for the above mentioned period under policy PL-15-020000 for the coverage below. All benefits are subject to full terms and conditions.	

Aspire Insurance Advisers Limited is a company registered in England and Wales with company number 05167933 and registered address at Building 4, Chiswick Park, 566 Chiswick High Road, London, W4 5 YE. Aspire Insurance Advisers Limited is authorised and regulated by the Financial Conduct Authority, reference number 312228.

Operative time of cover:

SECTION 1: All coverage listed above is valid during travel abroad by the Insured Person on **24-Hr.** basis, starting from the time Insured Person crosses the border of the Lebanon. Duration of the trip should not exceed 90 days. All Insurance benefits are valid if the trip (ticket, tour, accommodation) is paid (minimum 50%) with the cardholder's Card before the insured event occurred.

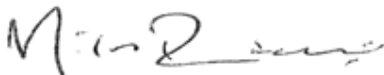
SECTION 2: Insurance coverage in relation to an insured is valid worldwide during the validity of Card issued by the Policyholder during the period of contract term but no later than 31st December 2015.

This certificate is issued on the basis of the insurance policy PL-15-020000 and contains only the benefits listed. This policy will be reviewed on an annual basis and you will be informed of any changes 30 days prior to the expiry date.

The following Benefits, Limits of Indemnity and Excesses apply:

BENEFIT	LIMIT
Emergency Medical Expenses and Hospitalization Abroad	Up to \$50,000 USD
Medical and Travel Assistance Services These services are included as standard at no cost to the cardholders:	<ul style="list-style-type: none"> • Telephone assistance. • Service Provider referral • Medical Monitoring • Cardholder support • Guarantee of Payment • Third Party Services
Emergency Evacuation and Medical Referral and Connection Services	Up to \$500,000 USD
Personal Accident – Full trip	\$50,000 USD
Compensation for Loss/Damage of baggage	Up to \$1,000 USD – with single article limit at \$500
Travel Delay Compensation	Up to \$300 USD per occurrence in excess of the first 4 hours delay) at <u>\$25 USD per hour</u>
Baggage Delay Compensation	Up to \$480 USD per occurrence in excess of the first 4 hours delay) at <u>\$40 USD per hour</u>

For and on behalf of Aspire Insurance Advisers Ltd.



Mr. Miles Ritchie, Managing Director