

The Platinum Card

PREMIUM PLATINUM CONCIERGE

This document provides details of:

A Worldwide Personal Assistance Programme, arranged by American Express Limited, a corporation incorporated and validly existing under Gulf Assist , Manama Center, Entrance 3, Floor 3, P.O. Box: 2790, Manama, Kingdom of Bahrain, with Gulf Assist, for the benefit of worldwide issuers of American Express Limited Network Cards, subject to the laws of The United Kingdom.

The American Express Network Card Issuer extends the benefit free of charge to You.

IMPORTANT THINGS TO KNOW

American Express Limited and/or the American Express Network Card Issuer are exclusively entitled to exercise the rights from the insurance contract. As the covered entities they have agreed with Us that We may receive Your request for assistance directly and that We may respond directly to You. If We are not obliged to provide benefits to American Express Limited, this also applies to You.

The American Express Network Card Issuer:	AMEX (Saudi Arabia) Limited.
Country of Issuing	Saudi Arabia

All advances, delivery/transfer fees and purchases made on Your behalf, will be charged to Your account subject to authorisation by American Express/American Express Network Card Issuer.

In an emergency please call the Team of Dedicated Platinum Account Managers on 800 119 5555 or +966 1 4749035 from outside the Kingdom

Provide American Express Network Card number and as much information as possible.

Please provide a telephone or fax number where You can be contacted.

All services are available 24 hours a day, 365 days a year.

DEFINITIONS

These words have special meanings throughout this document:

Our/Us/We in Section 1 means Gulf Assist

You/Your means the main account holder of an American Express Network Card, issued by the American Express Network Card Issuer. The cover begins when You acquire the American Express Network Card and continues as long as Your Card is valid and Your account is in good standing at the time of the request.

IMPORTANT THINGS TO KNOW

We will make every effort to apply the full range of services stated in the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.

We are not liable for payment and/or service, if You brought about the loss intentionally or through gross negligence or You fraudulently attempt to deceive Us.

We do not provide any coverage and service in countries, which are officially under embargo by The United Nations as well as countries that are declared unsafe by the governmental agency in charge of the analysis of international travel conditions.

WHAT ASSISTANCE WILL I RECEIVE?

We will exhaust all possibilities to assist You and to act on Your behalf as an intermediary to provide:

Cultural Information:

We will provide You with information on local special events, attractions and entertainment venues and events.

Reservations:

We will provide reservation assistance to You for restaurants, theatres, concerts, special events and hotels.

Gift Delivery:

We will arrange delivery of select gifts, such as cakes, chocolates, and flowers for You.

Ticketing:

We will assist You with the purchase of tickets for theatre, concerts and sporting events.

Business:

We will arrange for business related services such as secretarial help and/or translation services, conference facilities, fax machine rental, mobile phone rental etc. for You.

Ground Transportation:

We will arrange for car rentals, limousine or taxi service for You.

Service Referrals:

We will refer You to local services, such as babysitters, tour guides and body guards.

We cannot undertake any request We consider to be:

- for re-sale, professional or commercial purposes;
- virtually impossible or unfeasible;
- subject to risk e.g. illegal sources;
- a violation of the privacy of another person;
- a violation of national and international laws;
- unethical and/or immoral;
- price shopping for discounted items.

When goods or services are purchased on Your behalf:

- items will be purchased and/or delivered in accordance with national and international regulations;
- You are at all times responsible for customs and excise fees and formalities;
- we recommended that they be insured for mailing and shipping.

We accept no responsibility for any delay, loss, damage or resulting consequences.

We reserve the right to decline or stop work on a request at any time and will not be liable for any consequences. If a request is declined, We will endeavour to offer an alternative.

You will be responsible for all costs and expenses related to Your request. All expenses will be debited, in

some cases in advance of purchase, to Your Card account, irrespective of the success of the search and/or Your acceptance of the goods and/or services arranged on Your behalf.

We will seek Your authorisation prior to arranging a service; in some instances written authorisation may be required. We will endeavour to use at all times providers which are professionally recognised and in Our experience reliable; in instances where a requested service can only be provided by a provider which does not meet this criteria, We will inform You of the potential risks. Should You nevertheless wish to utilise the services of such a provider, We accept no liability whatsoever for the risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided.

We accept no liability arising from any provider that does not fulfil his obligations to You.

COMPLAINTS PROCEDURE

We aim to provide the best possible service at all times. However, if You have any complaint regarding the standard of service You have received under the American Express Group Travel Insurance Policy for American Express Limited, the following procedure is available to You to resolve the situation:

Please write to Gulf Assist , Manama Center, Entrance 3, Floor 3, P.O. Box: 2790, Manama, Kingdom of Bahrain

In the event of any dispute arising from the interpretation of this Group - Policy, or from any rights or obligations under the Group - Policy, We will offer to You the option of resolution under Our Arbitration procedure