

Corporate Travel Account

Travel Inconvenience Insurance

LUGGAGE LOSS INSURANCE

Certificate of Insurance

(Applicable in connection with Scheduled Flights only.)

This certificate provides details of insurance cover arranged by American Express (Saudi Arabia)

Ltd. on behalf of Corporate Travel Account affiliates,

Underwritten by Gulf Assist Insurance Company herein called the "Company"

Eligibility

The cover applies to the employees whilst traveling on behalf of their company, which is affiliated, to the American Express Corporate Travel Account.

Each eligible employee shall be an Insured Person while taking a trip on a Scheduled Flight, the fare for travel on such flight having been charged to the Corporate Travel Account in advance of the scheduled departure time.

Scheduled Flights

Scheduled flight means a flight in an aircraft operated by an air carrier, provided that such air carrier holds a certificate, license or similar authorization for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times; such flight is regularly and continually flown on routes and at times as published in the ABC World Airways Guide as amended from time to time.

Departure time, transfer and destination points will be established by reference to the Insured Person's Scheduled Flight Ticket.

Scope of Coverage

A further allowance is provided if the Insured Person's accompanied checked-in luggage has not been delivered to him or her within 48 hours of the Insured Person's arrival at the scheduled destination point of his or her flight. The Company will indemnify the Insured Person within a further 48 hours in respect of the emergency purchase of essential clothing and toiletries up to US\$ 1,000 providing such charges are incurred prior to the return of the luggage.

Exclusions

This insurance does not cover:

1. Any expenses or purchases that are not related expenses occurred after the luggage has been found;
2. Where checked-in luggage is delayed or lost on flight(s) returning the Insured Person to his place of domicile;
3. Confiscation or requisition by customs or other government authority;
4. Failure to take reasonable measures to save or recover lost luggage;
5. Failure to notify the relevant airline authorities forthwith of missing luggage at the destination point and to obtain a Property Irregularity Report;
6. War or any act of war, whether declared or undeclared;
7. Any illegal act by or on behalf of the Insured Person and/or their beneficiaries;

Claims

1. Written notice of all claims must be given as soon as possible, but not later than 60 days after the event giving rise to the claim to:

Gulf Assist
Manama Center
Entrance 3, Floor 3
P.O. Box: 2790
Manama, Kingdom of Bahrain,
Telephone: 800 89 73 222 or +973 17 21 88 99 from outside the Kingdom
Fax:+ 973 17 21 51 77

2. All information and evidence required by the Insurance Company shall be furnished at the expense of the Insured Person or his or her personal representative(s) and shall be in such a form and of such a nature as the Company may prescribe.
3. The following documentation must be supplied in support of any claim:
 - a. The Property Irregularity Report obtained from the airline;
 - b. Photocopy of the Scheduled Flight Ticket
 - c. Record of Charge forms for all expenses incurred in respect to which indemnity is claimed under this insurance.

Indemnity Lamination

Duplicate or multiple American Express Cards shall not obligate the Insurance Company in excess of the limits stated herein for expenses incurred by any one individual Insured Person as a result of any one incident covered under the Master Policy.

Termination of Insurance

Insurance of the Company Card member shall terminate forthwith on the earliest of the following events:

The termination of Master Policy;

The termination of the Corporate Travel Account serviced by Amex (Saudi Arabia) Ltd.

Governing Law and Jurisdiction

The Master Policy including any future amendments hereof, as well as its present and future interpretation, shall be governed by and construed in accordance with Saudi Law In any action or proceeding brought against the Insurer in relation to any matter arising under this

Policy the Courts of Saudi Arabia shall have exclusive jurisdiction.

It is a condition of this Policy that in any action against the Insurer the Parties hereto are deemed:

- I. To have irrevocably submitted to the jurisdiction of the Courts of Saudi Arabia and
- II. To have irrevocably waived any objection they may now or hereafter have to the venue of such action or preceding such Courts including, but not limited to, any objection that such action or proceeding was brought in an inconvenient forum.

The Benefits described herein are subject to all of the terms and conditions of the Policy, which is held by Amex (Saudi Arabia) Ltd. This Certificate replaces any prior Certificate, which may have been furnished in connection with the Policy