

CONFIRMATION OF COVERAGE

Insurer: **"EFES" INSURANCE CJSC**

Reinsurance and Services arranged by: **Aspire Insurance Advisers Limited**

Aspire Insurance Advisers Limited is authorized and regulated by the UK Financial Conduct Authority

Policyholder: Byblos Bank Armenia CJSC	Cardholder / Insured Person Name:	<input type="text"/>
Card Issuer: Byblos Bank Armenia CJSC	Card first nine digits:	<input type="text"/>
Policy Number: RT004407	Coverage confirmation number:	<input type="text"/>
Policy Start Date: <input type="text"/>	Insured family member:	<input type="text"/>
Policy Expiry Date: <input type="text"/>		<input type="text"/>
Geographical Limit: Worldwide		<input type="text"/>

Note: Travel Insurance will include any **Spouse** and/or **Dependant Children** who are all travelling with **Cardholder** on a Journey from his/her Principal Country of Residence with pre-assigned ticketing

Benefit	Compensation limit calculated	Currency	Compensation limit	Excess per Cardholder per event in EUR / Time
Emergency Evacuation & Repatriation expenses	per event	EUR	100,000	Not applicable
Emergency Medical Expenses	per event	EUR	100,000	Not applicable
Personal Accident	per event	EUR	100,000 For children aged 16 and under death benefit is limited to 3,000	Not applicable
Hospital Daily Benefit	Per day (max. 30 days)	EUR	50	48 hours
Personal Liability	per event	EUR	100,000	Not applicable
Loss of Baggage	per event	EUR	500	50
Trip Cancellation	per event	EUR	3,000	100
Travel Delay	Per hour (max. 12 hours)	EUR	75	4 hours
Baggage Delay	Per hour (max. 12 hours)	EUR	75	4 hours
Document Replacement	Per event	EUR	1,000	Not applicable
Hijack	Per day (max. 21 days)	EUR	150	Not applicable
Legal Expenses	Per event	EUR	1,500	Not applicable

This insurance coverage meets the requirements of Regulation (EC) No. 810/2009 of the European Parliament and the Council of 13th July 2009. Cover is valid worldwide and effective from the Travel Departure Date, up to a maximum of ninety <90> days or up to the Policy Expiry Date, whichever is earlier.

Disclaimer: Confirmation of coverage is attached to and forms part of the Terms & Conditions of the Travel Policy No: **RT004407**. If an Insured Event occurs after the commencement of a Journey giving rise to a valid claim, the Journey will automatically be extended within the Terms & Conditions of the Policy.

Please refer to the Terms & Conditions, which will contain reductions, limitations, exclusions and termination provisions.

For receiving medical and assistance insurance services please call: +7 495 937 64 92 (English/Russian) for emergency medical assistance. Worldwide Assistance Services Abroad are supported by International SOS.

Call the Insurer +374 10 700 800 during hours 09.00 to 17.00hrs for non-medical related claims. Outside normal working hours, the Cardholder should contact EFES by email (info@efes.am) and request a claim form or call back during office hours as stated above.




EFES CJSC
FOR BYBLOS BANK ARMENIA CJSC CARDHOLDERS TRAVEL INSURANCE ONLY