

CENTURION CHARGE CARD - CONCIERGE

This document provides details of:

A Worldwide Personal Assistance Program, arranged by American Express, a corporation incorporated and validly existing under the laws of the State of Delaware, having its principal office at 90 Hudson Street, Jersey City, NJ, USA, with Afro Asian Assistance-AAA, for the benefit of worldwide issuers of American Express Network Cards.

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

Important things to know:

American Express 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, this also applies to You.

The American Express Network Card Issuer:

American Express Saudi Arabia.

Country of Issuing:

Saudi Arabia

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

In an emergency please call Afro Asian Assistance-AAA **+973 17510600**;

- 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.

1 DEFINITIONS

These words have special meanings throughout this document:

Our/Us/We in Section 1 means Afro Asian Assistance-AAA, representing Trust Re.

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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.

2 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.

3 WHAT ASSISTANCE WILL I RECEIVE?

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

3.1 Cultural Information:

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

3.2 Reservations:

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

3.3 Gift Delivery:

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

3.4 Ticketing:

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

3.5 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.

3.6 Ground Transportation:

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

3.7 Service Referrals:

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

3.8 We cannot undertake any request We consider to be:

- 3.8.1 For re-sale, professional or commercial purpose
- 3.8.2 Virtually impossible or unfeasible
- 3.8.3 Subject to risk e.g. illegal sources
- 3.8.4 A violation of the privacy of another person
- 3.8.5 A violation of national and international laws
- 3.8.6 Unethical and/or immoral
- 3.8.7 Price-shopping for discounted items

4 WHEN GOODS OR SERVICES ARE PURCHASED ON YOUR BEHALF:

- 4.1 Items will be purchased and/or delivered in accordance with national and international regulations
- 4.2 You are at all times responsible for customs and excise fees and formalities
- 4.3 We recommended that they be insured for mailing and shipping. We accept no responsibility for any delay, loss, damage or resulting consequences
- 4.4 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 endeavor to offer an alternative.
- 4.5 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
- 4.6 We will seek Your authorization prior to arranging a service; in some instances, written authorization may be required
- 4.7 We will endeavor to use at all times providers which are professionally recognized and in Our experience reliable; in instances where a requested service can only be provided by a provider which does not meet this criterion, we will inform You of the potential risks. Should You nevertheless wish to utilize 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.
- 4.8 We accept no liability arising from any provider that does not fulfil his obligations to You.

5 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, the following procedure is available to You to resolve the situation:

American Express Saudi Arabia P.O. Box 6624, Riyadh 11452, Kingdom Of, Saudi Arabia, Tel: 800 119 5555, Fax:(+9661) 474 9008 and it will then be escalated to the Relationship manager in Afro Asian Assistance-AAA

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.