

CONFIRMATION OF COVERAGE

Insurer: "INGO ARMENIA" INSURANCE CJSC

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

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

Policyholder: ARARATBANK OJSC	Cardholder / Insured Person Name:	
Card Issuer: ARARATBANK OJSC	Diners Club Super Premium Card first nine digits:	
Card Type: Diners Club Super Premium		
Policy Number: TR/493000		
Policy Start Date:		
Policy Expiry Date:		
Geographical Limit: Worldwide	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	Benefit Amounts
Emergency Evacuation & Repatriation	up to EUR 30,000
Emergency Medical Expenses	up to EUR 30,000
Personal Accident – Common Carrier	up to EUR 30,000
Personal Liability	up to EUR 30,000
Cancellation	up to EUR 3,000
Loss of Baggage	up to EUR 1,000
Travel Delay (Max 12 Hours)	per hour EUR 75
Baggage Delay	per hour EUR 75
Document Replacement	up to EUR 2,500
Hospital Daily Benefit (Max 30 days)	per day EUR 50
Legal Expenses	EUR 3,000

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: This Certificate of Insurance is attached to and forms part of the Terms & Conditions of the Travel Policy No: **14BBSE677389**. 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 24 Hours / Worldwide Assistance Services Abroad: +7 495 937 64 92 (English/Russian). Worldwide Assistance Services Abroad are supported by International SOS.

For and on behalf of "Ingo Armenia" Insurance CJSC

Lilit Shmavonyan

Head of Corporate Sales Department

INGO ARMENIA INSURANCE CJSC
FOR ARARATBANK CARDHOLDERS TRAVEL INSURANCE ONLY