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Benefit	Celestyal Cruises Premium	Travel Insured International Worldwide Trip Protector	Travel Insured International Worldwide Trip Protector Plus
Cancellation	1,500 Euro Limit ~\$1670 USD	100% Trip Cost	100% Trip Cost
Trip Interruption	100% Only for new illness* or accident reason	150% Trip Cost	150% Trip Cost
Medical Insurance	Shares 150,000 Euro aggregate with Medical Evacuation ~\$167,000 USD	\$100,000	\$100,000
Emergency Evacuation	Shares 150,000 Euro aggregate with Medical Insurance	\$1,000,000	\$1,000,000
Medical Coverage	Secondary	Secondary	<b>Primary</b>
Pre-existing Medical Condition Waiver	No	Yes, if purchased within 21 days of Initial Trip Deposit	Yes, if purchased within 21 days of Initial Trip Deposit
Cancel For Any Reason	No	No	<b>Yes, 75% Cash Refund</b>
Baggage Loss & Personal Effects	700 Euro ~\$780 USD	\$1,000	\$1,000
Baggage Delay	Shared aggregate with Baggage Loss	\$300	\$300
Missed Connection	No	\$500	\$500
Travel Delay	No	\$200/day, max \$1,000	\$200/day, max \$1,000
Single Supplement	No	Yes	Yes
AD&D - 24 hour	No	\$10,000	\$10,000
Price	<b>\$256</b>	<b>\$197</b>	<b>\$296</b>

\*if under age 75. Age 75 and older are not covered.

**Directive No. SIB/1/1994**

LICENSING AND SUPERVISION OF INSURANCE BUSINESS

Issuing Authority

These Directives are issued by the National Bank of Ethiopia pursuant to the authority vested in it by Article 45 of the Monetary and Banking Proclamation No. 83/1994 and Article 42 of the Licensing and Supervision of Insurance business Proclamation No. 95/1994.

Definitions

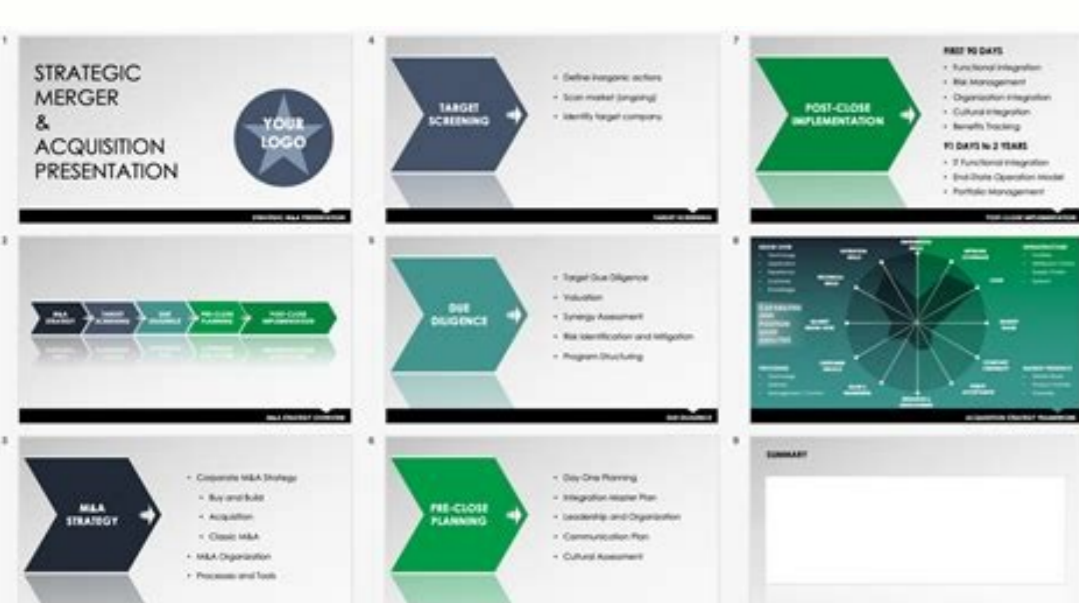
In these Directives, unless the context provides otherwise:

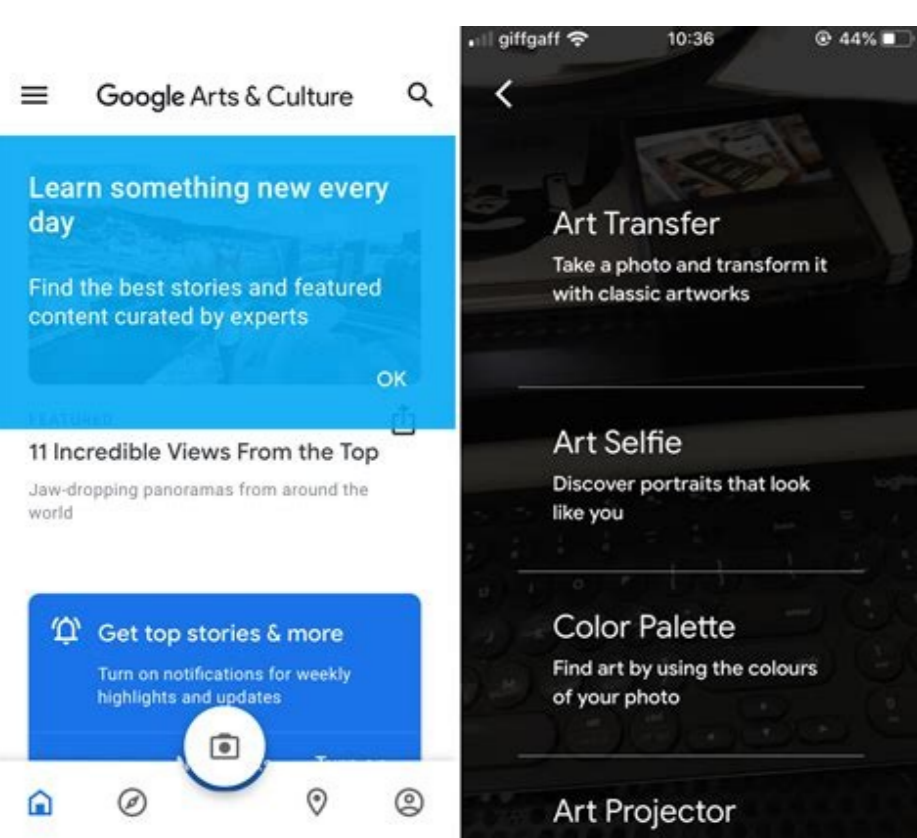
- "Related parties" shall mean directors, founders, principal officers, employees and other businesses in which they have direct interest.
- "Residence" shall have the meaning assigned to it under Article 174 of the Commercial Code of Ethiopia.
- "Proclamation" shall mean proclamation to provide for the Licensing and Supervision of Insurance Business No. 95/1994.

Information Required From Applicants For License

Along with those provided for under the Proclamation, the following information shall be contained in any application for a license to be an insurer:

- Evidence for paid up capital which includes certificate of deposit in a blocked subscription account and evidence for valuation of contribution in kind.
- Names and occupation (including dates and addresses of previous employment), of the organizers of the company if these are other than the directors.
- Feasibility study document.
- Projection of financial statements for the first three years of operation showing major categories of liabilities.
- Disclosure of the identity of shareholders who have acquired more than ten percent of the capital stock indicating their names, nationality number and value of shares held.
- Separate list of real, equipment, furniture and fixture purchased or leased.
- Authenticated ownership certificate and/or lease agreement for items listed under Section 15.1 of the application form.
- Description of any purchase or proposed purchase of goods and services, or lease of real estate by the insurer from related parties.
- Proposal of insurance coverage and extent of such coverage.
- Curriculum vitae of the proposed Chief Executive, founders and/or directors including their age, marital status, education, employment history for the past ten years, their experience in business and financial affairs, their involvement in civic social and charitable activities including any leadership position held.





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To take the courses and complete the exercises, students will only need access to a PC and/or Mac, Microsoft Suite (2016 or newer), and a stable internet connection. All of our certification programs are open to students and professionals in various industries and levels of experience. As soon as you complete the program! After completing the FMVA® program requirements (11 required & 3 elective courses) and passing the final exam, you can immediately request your digital FMVA® certificate to be emailed to you by submitting your completed program through your student dashboard. How are the exams conducted? The unique blend of all these elements is what sets us apart from other e-learning platforms when it comes to giving you all the tools you need to create a successful career in finance. Please Email us and we'll be happy to answer any of your questions! You need to complete all the video lessons, quizzes, and final assessments in each course to earn your course certificates. 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Special thanks to Tim Vipond, FMVA®, Scott Powell, Jorge Marques, FMVA®, Lonny Coulombe, Antoine Bishara and all CFI team for such a great... All of our online courses and programs are priced in USD. While the courses are designed mainly for self-study, we are happy to provide email assistance for general or technical support inquiries.

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