

JULY 2008

ISSUE # 2 / 08

EDITORIAL

NETWORK NEWS



PRODUCTS NEWS

THINK IN INK

**KEEP IN MIND
(TIPS AND ADVICE)**

WHO? WHERE? WHAT?



PARODY PAGE



EDITORIAL

What is a hero? If you look the word up in the dictionary, you will find this definition: "someone who fights for a cause" or "a person noted for special achievement in a particular field." But heroes exist in more than just a moment in time. They represent more than just a single act. Heroes live their lives everyday trying to make the world a better place for all of us. As a matter of fact, most heroes fly under the radar, seldom noticed, not seeking recognition, and not really knowing that they are heroes because what they do is simply a part of who they are.

There are many heroes in our profession – special people who have dedicated their lives to making sure families and businesses as well as assets and homes are protected, and that even in the face of tragedy, life goes on. So what makes a hero? Some would say it is a person who has overcome obstacles. Others would state that it is someone who regularly puts others before himself or herself. Still, others would argue that it is someone who has a track record of touching lives in a positive way. Everyone of us in our journey will encounter setbacks that could involve hardships at some time during our life. The only difference between a winner and a loser does not lie in the judgement of others, but rather in how we respond, how we meet the challenge, how we handle the difficulties. As you face the obstacles that life will inevitably place in front of you, keep pushing forward, keep striving ahead.

Be a hero in every aspect of your life. Dedication makes heroes, owning your job makes you a hero. Together we can make miracles and only heroes can make miracles !

Ricardo M. Sleiman
Chairman



من هو البطل؟

التعريف اللغوي لكلمة «بطل» هو التالي: «الذي يناضل من أجل قضية أو الذي تميز بإنجاز في حقل معين». لكن الأبطال يكونون أبطالاً لأكثر من برهة في الزمن. وهم يمثلون أكثر من إنجاز يتيم ومنفرد. يعيش الأبطال في محاولة يومية لجعل العالم مكاناً أفضل لنا جميعاً. في الواقع، يحيا معظم الأبطال بتواضع، بمنأى عن المجد، ودون أن يلحظهم أحد أو يعترف بجميلهم. حتى أنهم لا يفقهون حقاً لكونهم أبطالاً، لأن الذي يفعلونه ينبع ببساطة من ما هم عليه.

هناك العديد من الأبطال في مهنتنا، وهم أشخاص مميزون كرسوا حياتهم لتأمين الحماية للعائلات والمصالح كما للبيوت والممتلكات، وللتاكيد على أن الحياة تستمر بالرغم من الكوارث. إذاً كيف يُصنَّع الأبطال؟ هناك من يقول إن البطل هو الذي يتخطّي العوائق، ومن يقول إن البطل هو الذي يُقدم الآخرين على نفسه. وثمة من يُؤكِّد أيضاً أن البطل هو من له تاريخ في لمس حياة الناس وتغييرها بشكل إيجابي.

في مسيرة الحياة، تعرّض كلّاً منا مصاعب وآماسٍ. إن الفرق الوحيد بين الرابح والخاسر لا يمكن تحكم الآخرين، بل ببرود فعلنا وتجابونا، بتصديقنا للتحديات وبكيفية معالجتنا الصعوبات. فيما تواجه العوائق التي لا بد أن تضعها الحياة في طريقك، تابع نضالك وسيرك إلى الأمام.

كن بطلاً في كل مجالات حياتك. إن التفاني في الحياة والعمل يُصنَّع الأبطال. معاً نُصنَّع المعجزات التي لا يمكن إلا للأبطال وحدهم أن يصيّنوها.

ريكاردو م. سليمان
رئيس مجلس الإدارة

GET YOUR RIGHT WITHOUT A FIGHT.

Some say that when it comes to claiming accidents with insurance companies, they have to prepare themselves for a long struggle. Well, that's not the case with Fidelity. A long legacy in the insurance industry, and a well trained, geographically spread sales force provide you with everything you need for a more comfortable round. So put those gloves away, we're your easy way out.

fidelity@fidelity.com.lb www.fidelity.com.lb

CERTIFIED ISO 9001:2000

YOUR EASY WAY OUT  fidelity

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NETWORK NEWS

TOP 10 PRODUCERS AS AT JUNE 30, 2008

1	Mona Baasiri
2	Nabih Hanna
3	Georges Diab
4	Hyam Yaacoub
5	Houssam Farah

6	Rushdi Deek
7	Carla Baliss
8	Assia Rizk
9	Ghassan Hamade
10	Nercess Baghdoan



TOP AGENCY

Ramez Kalaani

Kalaani Agency



PAID CLAIMS NON-LIFE AND NON-MEDICAL

LINE OF BUSINESS	As at June 2008	
	No.	Amount Paid in USD
Motor	7,388	2,461,725.49
Workmen Compensation	1,905	417,705.17
Fire and Burglary	32	66,257.67
Public Liability	1,023	137,739.62
Marine	46	117,909.68
Expatriates	140	52,853.69
Personal Accident	224	27,311.19
Engineering	8	56,896.32
Cash in Transit	1	550.00
Fidele	166	114,091.31
TOTAL	10,933	3,453,040.14

فرع فيدلتى فى صور

افتتحت فيدلتى فرعاً جديداً في صور
سنة ٢٠٠٥ بأعضائه الثلاث:
مدير الفرع: غابي حداد
قسم الحوادث: فاطمة حمود
قسم الإصدار: داليا بدوى



للمزيد من المعلومات عن منتجاتنا،
الرجاء الاتصال على الأرقام التالية
أو زيارة فرعنا على العنوان التالي:
صور، جل البحر، بناية AK ٢٠٠٠،
الطابق الرابع.
هاتف / فاكس:
+٩٦١٧٣٤٩١١٢
+٩٦١٧٣٤٧٩٧٩

PRODUCTS NEWS

WORKMEN & LABOUR LAW

Few employers are aware of their legal responsibilities towards their employees & even fewer of the limits of their liabilities in case of accident. The Lebanese Labour Law, although inherited from an old Turkish Legislation, improved first in 1954, then on the 16th of September 1983 (through the Legislative Decree No. 136), three main items:

1. It removed the notion of responsibility from the accident. The employee does not have to prove anymore that he was not at fault in order to receive compensation for Bodily Injury.
2. Notwithstanding any indemnities he may recover under the Workmen Compensation policy, the employee has the right to present a Civil Law Suit directly against his employer, should he prove that his injuries were caused by a Gross Negligence on behalf of his employer or his representatives.
3. It improved the indemnity amounts, which stand now to different bizarre standards. For example, the allocated amount on medical expenses is unlimited, so in case of serious Bodily Injury that necessitates a lengthy stay at hospital with multiple surgery & costly medication, the employer is bound by Law to cover the totality of the bill. On the other side, the heirs of a manager with a US\$ 3,000 monthly salary who dies from a work related accident get US\$ 11,500 as a Death Benefit.

Some companies remedy to the situation by doubling or even tripling all indemnity amounts on the policy, others by offering Personal Accident policies with significant coverage to their key personnel. In any case, we may resume the Labour Law Benefits as follows:

1. Death Benefit (maximum indemnity is 500 times his daily salary divided into layers),
2. Permanent Total or Partial Disablement, (maximum indemnity is 800 times his daily salary divided into layers but decreasing according to his age),
3. Medical Expenses (unlimited)
4. Weekly Indemnity (75% of his salary for a period not exceeding 9 consecutive months),
5. Burial Expenses (with a maximum amount of LBP 500,000).

A lot of organisms have struggled to improve on the indemnities provided by this Law to no avail. Fidelity has more than once directly written to the acting Minister of Labour & Social Affairs, also without any tangible result. Let us hope that with a new era opening up nowadays in Lebanon and with the input of the National Committee for the Modernization of Laws, the Lebanese workers will benefit from a thorough revision of the Labour Law.

Georges Ayoub
VP - Property, Casualty and Marine



THINK IN INK

IMPLEMENTING CHANGE

Managing day-to-day business operations like we used to do ten years ago, makes probably organizations run but ultimately without making any growth. If any company decides to succeed and to win the struggle with the competition, its management has to shake it and change it; people must learn how to unlearn their old habits of doing things. Therefore success needs change.

How many times have we seen institutions get very enthusiastic about some new tool or new idea (CRM, e-business, ISO standards, Multi-channels, etc.)? Yet two years later we don't feel any performance improvement at all in the business. Often because most of the staff has rejected the change needed.

When companies seek success some basic things must happen:

They must identify potential weaknesses and threats same as strength and major opportunities. They must confront reality and examine the moving market possibilities and trends.

They must put the right people in the right places, have seniors with high standards and a strong willingness to learn, find professional coaches and encourage leadership, use new technology, adapt new strategic management, have an adequate information system, seek expertise, built credibility, implement teamwork, etc.

But without creating and developing a conceivable and a clear strategy, the efforts to implement a change can easily become a list of unclear and unsuited projects that can take the organization in the wrong direction.

The people in the organization must know how much it is important to change. Change is not possible unless most of the team is willing to help, have a common understanding of the goals and share the company objectives. The old myth is that failures to change are attributed to either limited intellectual potential among employees or a human resistance. But that is not always the case. The change needs to be communicated in a comprehensible, simple and direct message. As many people as possible need to hear the order for change loud and clear, over and over, again and again. Forget unexciting memos that nobody reads, use videos, presentations, kick-off reunions, workshops, etc.

To win the challenge, Empowerment is vital. Any employee should have the power to speak and to propose changes. Non-traditional ideas, initiatives and actions should be encouraged. Structures or policies that seriously create obstacles should be removed or replaced. Unfortunately, some bosses get stuck in their old ways and discourage others. Therefore the invitation is for delegation, motivation, training, development and promotion of employees who can implement the change.

Change takes time and it is therefore wise to pay serious attention to celebrate small achievements. Companies should establish goals in the yearly planning system and reward the people who achieve the objectives with gratitude, incentives & promotions. Goals should be "SMART" and related to the change required. Celebration is essential for creating motion, providing enough credibility and convincing the skeptical. To make people go forward we should give them short doses of wining pleasures and make them ready to handle bigger problems.

Organizations should consolidate improvements, use achievements to feed and to produce more change, make change anchored in the culture. Change sticks when it becomes «the way we do things around here». Until new manners melt in the norms and values, they are subject to collapse as soon as the change pressure is stopped.

So, the typical twenty-first century institution that wants to succeed has to act quickly in a rapidly progressing environment. If things continue to move forward, as they are supposed to, old organizations not ready to change are surely deemed to vanish and to have the same destiny as dinosaurs.

Abdallah Harfouche
VP-Life Department

بِأَقْلَامِ

THINK IN INK

INSURANCE COMPANIES OR RESCUERS?

أَهْنِ رِبَحك

مع كل تأمين الزامي سحب اجباري

حملة تطلقها شركة فيدلتى عربون شكر وتقدير

كلمة الافتتاح كانت لرئيس مجلس إدارة فيدلتى السيد نيكلاس طومان الذي تكلم ممدداً على معاشر الشركة في سوق التأمين كوكبة، بالإضافة إلى تاريχها العالق بالإنجازات، لـشركة فيدلتى ليذرز شكر بذكراً لذاتها وريلانها ووسائلها على قائمتها بما **بعض المكمل المختص متخصصاً للمبيع خطاباً.**

بعد عرض السيد والطرو تفاصيل السنّة الصالحة (ذلك الخامس بمحامى مجلس فيدلتى والأمر العاصي ببرقبيه) وبخوض المطالبة بالضرائب الزامية التي ستوري فعلنا على ميزانية ليمارز ليمارز ٢٠٠٨ وعما كان من ديو ٢٢



بعد الانتهاء السيد والطرو تفاصيل السنّة الصالحة،قام السيد حامى بالصلوة فيدلتى والأمر العاصي (الزامي) بعد الأمسير الجديرة وبخوض المطالبة بالضرائب السنوية المخصصة لليمارز الشركة من حامى وبالصلوة تأمين التأمينات (الزامي) بعد تغدو ٢٠٠٨ ونقطة أوسى ديو ٢٢

لتحمّل أن جي وهايف تلال من نوكيه بعد الانتهاء السيد والطرو من عرض تفاصيل السنّة الصالحة،قام السيد حامى بدور بإعلان إسماء الوكلاء المستعين للعام ٢٠٠٧ الذين استحقوا جوائزهم التقديرية من الفيدلتى الإداري

ختاماً، توجه المعاشرون لافتتاح حفل التكريمي المختص بهذه المناسبة




هذا بتعموه فيدلتى

ISO 9001

A good thing about those conferences organized through the ACAL is that it gives us the opportunity to open our mind to external technology, new methods and innovative products. On February 5th, 2008, I was part of an impressive delegation sent by Fidelity to attend a conference on Insurance Innovation & Services in Europe. A small sentence captured my mind, which I think gives the right definition for the new European Insurance mentality: "We're not only your insurers, we also come to your rescue".

a comprehensive range pf products on the Lebanese market, it is a new window that opens on greener fields. I can already imagine half a dozen of products on which we could put this type of added value.

However, two matters of concern arise:

1. The imminent abuse that may be occasioned by such services and their impact on the premium,
 2. The organization needed in order not to turn a brilliant idea into a complete fiasco, starting by the hotline and ending at an immediate reaction to any call.

We are not there yet, but I think that with a little bit of dreaming & a lot of planning, we will keep up our reputation.

**George Ayoub
VP-Property,
Casualty & Marine**



THINK IN INK

THE PRINCIPLES OF INSURANCE IN LEBANON - PART I

Insurance Policies are contracts with legal standings. They are agreements between parties subject to rules and regulations. The insurance rules and regulations have been built up over many centuries and therefore have solid foundations. It is interesting to examine what are commonly known as the "six principles" of insurance and how they are legally governed in Lebanon.

Principle One: Insurable Interest

According to the Lebanese legislator, «Any person having interest in the keeping of a thing may have it insured».

- The risk must be capable of financial measurement.
- There must be sufficient number of similar risks for rating purposes.
- It must not be illegal or against public policy.
- There must be insurable interest. The case is so far a proprietor, the usufructuary, the mortgagee, the preferential creditor, etc.

How does insurable interest apply to various classes of insurance?

Let us consider the three following main areas:

- Life Assurance
- Property Insurance
- Liability Insurance

Under Life Insurance, everyone has an unlimited insurable interest in their own lives. This effectively means that you can take as much insurance as you wish on yourself. This, whilst sounding wonderful, is not practical. There are two constraints:

- How much can I pay?
- How much is the insurance company ready to cover me for (financial underwriting)?

The insurance interest in property usually arises through ownership i.e. a car, a house, an office.

For Liability Insurance, the insured has to choose a limit of liability that he thinks would be sufficient to cover. He has to make a guess by looking at court precedents.

Principle Two: Utmost Good Faith

A definition of Utmost Good Faith is "a positive duty to voluntarily disclose accurately and fully all facts material to the risk being proposed, whether asked for or not". In other words, you cannot withhold from the other party information which is material to the contract, simply because they have not asked the correct question.

In Lebanon, the duration of the duty of Utmost Good Faith by law starts at the commencement of negotiations and continues thereafter. Legally, the insured must state to the insurer such new circumstances as they may increase the risks involved. Exception applies for Life Insurance.

KEEP IN MIND (TIPS AND ADVICE)

HOW TO STAY YOUNG?

1. Throw out non-essential numbers

This includes age, weight, and height. Let the doctors worry about them. This is why they get paid.

2. Keep only cheerful friends

The gourches pull you down. (Keep this in mind if you are one of those gourches!)

3. Keep learning

Learn more about computers, crafts, gardening, whatever. Never let the brain get idle. "An idle mind is the devil's workshop", and the devil's name is Alzheimer's!

4. Enjoy the simple things

5. Laugh

Laugh often, long and loud. Laugh until you gasp for breath. And if you

have a friend who makes you laugh, spend lots and lots of time with her/him!

6. Tears happen

Endure, grieve, and move on. The only person who is with us our entire life, is ourself. LIVE while you are alive.

7. Surround yourself with what you love

Whether it's family, pets, keepsakes, music, plants, hobbies, your home is your refuge.

8. Cherish your health

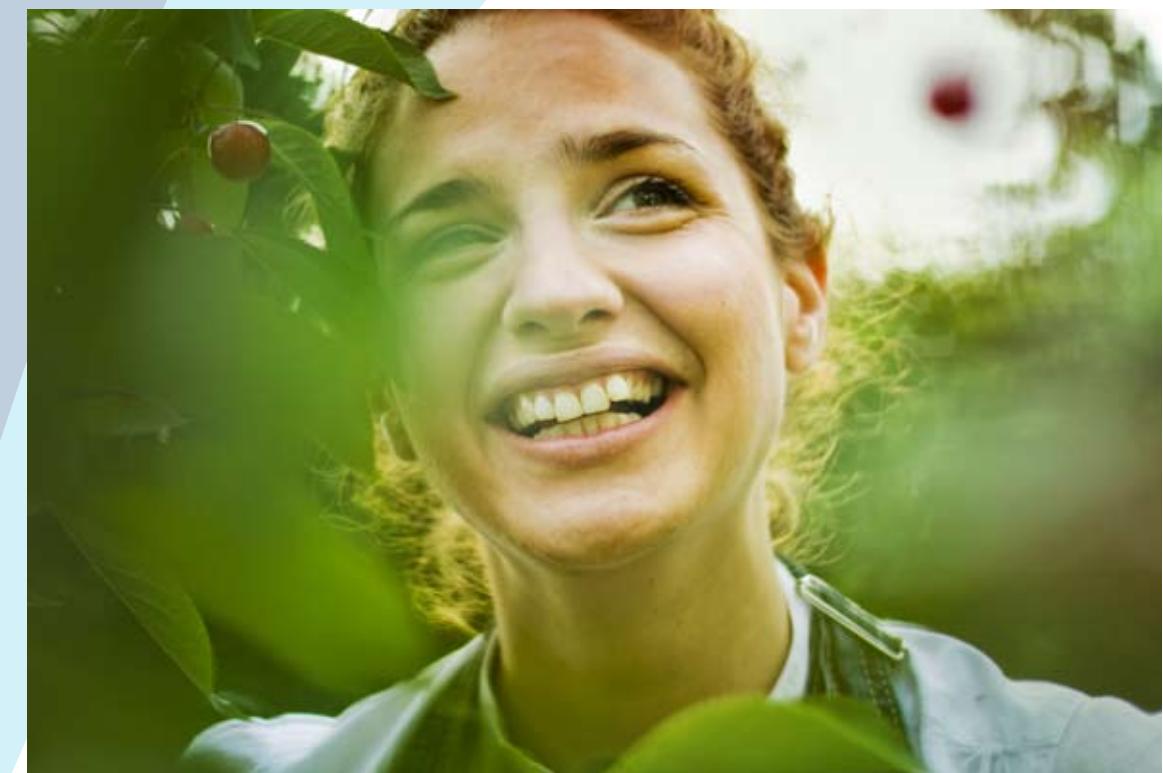
If it is good, preserve it. If it is unstable, improve it. If it is beyond what you can improve, get help.

9. Don't take guilt trips

Take a trip to the mall, even to a foreign country, but NOT to where the guilt is.

10. Love

Tell the people you love that you love them - at every opportunity.



IMPORTANT NOTE!

- 1• When you try to call someone through a mobile phone, don't put your mobile close to your ears until the recipient answers, because directly after dialing, the mobile phone would use its maximum signaling power, which is: 2watts = 33dbi.
Be Careful!
- 2• Please use your left ear to talk on the mobile, because if you use the right one it may affect your brain directly.
"Apollo medical team"
- 3• Do not charge your mobile phone the whole night and DON'T keep it near you while charging!
- 4• Never ever answer a cell phone while it is being RECHARGED!!
A person was recharging his cell phone at home. Just then, a call came in and he answered it while the phone was still connected to the outlet. After a few seconds, electricity flowed into the cell phone unrestrained and the young man was thrown to the ground with a heavy thud. His parents rushed to the room only to find him unconscious, with a weak heartbeat and burnt fingers. He was immediately taken to the nearby hospital, but was pronounced dead on arrival. Cell phones are a very useful modern invention. However, we must be aware that it can also be an instrument of death.



NEVER EVER ANSWER A CELL PHONE WHILE IT IS BEING RECHARGED!!



ماذا تفعل عند حصول حادث عمل طارئ؟

١. في حال حصول حادث عمل، يُنقل المصاب إلى أقرب مستشفى متعاقد مع فيدلتي (الرجاء مراجعة اللائحة المرفقة الخاصة بالمراكم المتعاقدة مع فيدلتي) ويصطحب معه التصريح بالحادث المرفق مع بوليصة التأمين بالإضافة إلى البوليصة ذاتها.
٢. تقوم شركة LA MEDICALE بالتنسيق مع المستشفى لتقديم الخدمة والرعاية المطلوبة للمصاب والحصول على الموافقة باسم الشركة.
٣. تقوم شركة LA MEDICALE بإبلاغنا بالحادث وتفاصيله وتکاليفه من أجل إتمام الدور المنوط بنا.
٤. بعد إتمام العلاج وفترة الراحة، يتقدم المصاب بالتقدير الطبي حول مدة التعطيل مع نسخة عن التصريح وصورة عن هوية الشخص المصاب، وإذا كان غير لبناني نسخة عن إجازة العمل، حيث يصار إلى تسديد ما هو متوجب بحسب قانون العمل اللبناني.
٥. في حال العجز الكلي أو الجزئي الدائم، يصار إلى التعويض بموجب جدول العجوزات المرفق بقانون طوارئ العمل.



WHO? WHERE? WHAT?

MARRIAGES

The marriage of Mireille Debs, Officer – Direct Business and Mr. Roger Aad took place on May 25th, 2008 at Saint Elias Al Kantari church in Hamra. The ceremony was followed by a dinner at Diwan Shahrayar – Le Royal Hotel.



ENGAGEMENT

Rita El Kaii, Officer – Archives was engaged to Mr. Samir Haidar on April 24th, 2008 and the ceremony took place at Niyara restaurant in Jeita.



Rita Akoury, Officer - Claims Motor was engaged to Mr. Elie Haykal on May 20th, 2008 and the ceremony took place at Niyara restaurant in Jeita.

Fidelity team wishes them all a life full of happiness and luck.



EVENTS

CASUAL DINNER

Fidelity's management organized on June 27th, 2008 a casual dinner for its staff at Al Imara restaurant in Mansourieh – Ailout. The dinner was followed by dancing and singing.



WHO? WHERE? WHAT?

NEW STAFF

Several staff members joined Fidelity team during the first and second quarter of 2008.

Mrs. Marianne Zouein
Officer – Production joined our General Department in Jal El Dib on January 14th, 2008. She holds a BA in Insurance with seven years of experience in the insurance field.

Mrs. Abir Nassif
Officer – Production joined our General Department in Jal El Dib on March 17th, 2008. She holds a BA in Insurance with seven years of experience in the insurance field.

Mrs. Lina Aaraj
Officer – Production joined our Motor Department in Jal El Dib on April 21st, 2008. She holds a BA in Psychology with three years of experience in the insurance field.

Ms. Rita Akoury
Officer – Claims Motor joined our
Claims department in Jal El Dib on
January 2nd 2008.

Mark Nahhas
Officer – Claims Non Motor
joined our Claims department
in Jal El Dib on May 21st, 2008.
He holds a BA in Insurance with
two years of experience in the
insurance field.

Hilda Chebl
Officer – T&D joined our Jal El Dib team on June 3rd, 2008. She is seeking to earn her BA in Business Management. She has five years of experience in the sales field.

Jean Michel Hayek
Officer – Archives joined our Jal El Dib team on June 11th, 2008. He

holds a diploma in Gold Casting & Carving.

Diana Youssef
Officer – Production joined our
Hamra branch on June 23rd, 2008.
She holds a BA in Insurance.

Nada Aoun
Officer – Claims joined our Hamra branch on May 12th, 2008. She holds a BA in Political Science.

Rabih Semaan
Officer – Claims Motor joined our Zahleh Branch on January 2nd, 2008. He holds a BT in Accounting.

Georges Maalouf
Officer - Reinsurance joined our Jal El Dib team on February 4th, 2008. He holds a BA in Insurance with five years of experience in the insurance field.

Ghinwa Haidar
Officer – Production joined our Medical Department in Jal el Dib on March 1st, 2008. She holds a BA in Medical and Social Work with four years of experience in the insurance field.

Pierre Achkar
Officer – Mail joined our Jal El Dib team on February 13th, 2008

Jessica Labban
Officer – IT joined our Jal El Dib Team on June 23rd, 2008. She holds a BS in Computer Science and a MSCE certification with four years of experience in the IT field.

Mireille Debs
Officer - Direct Business joined our Jal El Dib team on March 17th, 2008. She holds a BA in Public Relations with two years of experience in the insurance field.

Milia Debs

Officer- Direct Business joined our Jal el Dib team on April 14th, 2008.

Mira Haddad
Officer – HR joined our Jal El Dib team on February 20th, 2008. She holds a BA in Sociology.

Nathalie Chacar
Officer – Administrative support
joined our Jal El Dib team on
May 5th, 2008. She holds a BA in
Business Administration.

Fidelity Management & Staff
wish them all a successful career
crowned with hard work and
perseverance towards reaching
higher goals at Fidelity.

NEW BORN BABIES

Charbel Toni Seklawi was born on March 19th, 2008 in Haroun Hospital.



٥٦ أَمْنُوا رِبْحُنْ وَالْبَاقِي عَلَى الطَّرِيقِ





MAGICAL SQUARE

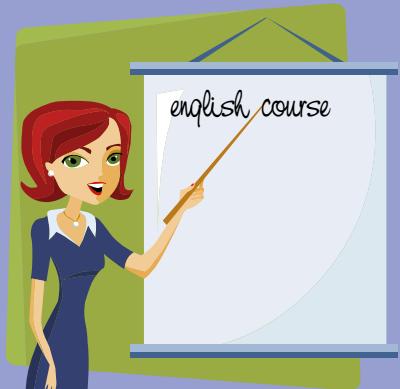
This magical square includes numbers from 1 to 25. The sum of each column and row is equal to 65.

25	11			9
3			21	12
6		13	4	
14		16		
		24		1

17	8	24	15	1
14	5	16	7	23
6	22	13	4	20
3	19	10	21	12
25	11	2	18	9

JOKES

C'est Mouloud qui tombe fou amoureux de sa prof d'anglais.
Le cours fini, il s'approche du bureau et lui déclare :
- "I sink aille am foling in love ouizyou! Douillou sink it is envisageable crack"



crack wiziou this ivening?
"Elle (les yeux dans les yeux):
- "With you, never!"
Lui (fou de joie) :
- "Never? trop génial ! à ce soir vers never, never et demi."

One early morning a mother went to her sleeping son and woke him up.
MOM:
- "Wake up, son. It's time to go to school."
SON:
- "But why, Mama? I don't want to go to school."

MOM:
- "Give me two reasons why you don't want to go to school."

SON:
- "One, all the children hate me. Two, all the teachers hate me."

MOM:
- "Oh! that's not a reason. Come on, you have to go to school."

SON:
- "Give me two good reasons WHY I *SHOULD* GO TO SCHOOL?"

MOM:
- "One, you are FIFTY-TWO years old and should understand your responsibilities. Two, you are the PRINCIPAL of the school!"

**ما بدّا هلقد
تاخد حقل.**

يقال إن تحصيل الحوادث مع شركات التأمين يحتاج لجلسات صراع طويلة ومضنية. وربما لذلك معظم زبائن فيدلتي يصنفونها على أنها ليست مجرد شركة تأمين. فمع موظفيها، كل شيء يتم بمنتهى اليسر والسهولة. نحن في فيدلتي نعد ونفدي، نسهل ولا نعقد. وبالاعتماد على شبكة عملائنا المتمرسين المنتشرين في كل المناطق اللبنانيّة، نتيّك لزبائننا الحلول لتساعدهم في تخطي أزماتهم بسلامة وبساطة وهدوء.

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