ZANZIBAR MARITIME AUTHORITY

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CA.37/44/01-B/18 24 November 2026

LETTER OF APPROVAL

Non-IG Protection & Indemnity Club / Insurance Company

Al-Bahriah Insurance & Reinsurance S.A.L.

Al-Bahriah House, 770 Hotel Dieu Avenue

P.O. Box 116-5242 Musee, Beirut 1106-2030

Lebanon

Subject: Approval of Al-Bahriah Insurance & Reinsurance S.A.L. as a Non-IG P&I Club/Insurance Company authorized to issue Blue Cards and financial security certificates to vessels registered under the Tanzania Zanzibar International Register of Shipping (TZIRS)

Dear Sirs,

On behalf of the Zanzibar Maritime Authority (ZMA), acting through the Tanzania Zanzibar International Register of Shipping (TZIRS), please receive our kind regards.

1. Legal basis

This approval is issued pursuant to the Maritime Transport Act No. 5 of 2006, the Zanzibar Maritime Authority Act No. 3 of 2009, Circular No. FSI/002/2026 (Requirements for the approval of Protection & Indemnity Clubs and Insurance Companies by TZIRS), Circular No. FSI/05/2026 (Approved P&I Clubs and Insurance Companies authorized to provide financial security for TZIRS-registered vessels), and in accordance with the standards set out in IMO Circular Letter No. 3464 (as revised).

2. Review confirmation

Following the application submitted on 5 October 2026, and further to the review of the documentation provided in accordance with Sections 4, 5 and 6 of Circular No. FSI/002/2026, we are pleased to confirm the successful completion of the eligibility assessment.

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3. Approval

Al-Bahriah Insurance & Reinsurance S.A.L. (registered as Al Bahria Insurance and Reinsurance SAL), a company registered in Lebanon under Commercial Register No. 52770 (Beirut) and Register of Insurance Companies No. 214, with address at Al-Bahriah House, 770 Hotel Dieu Avenue, P.O. Box 116-5242 Musee, Beirut 1106-2030, Lebanon, is hereby approved as a Non-IG P&I Club/Insurance Company provider of Blue Cards and financial security certificates to vessels registered under the Tanzania Zanzibar flag, in respect of compliance with the requirements of the following Conventions, as set out in Section 3 of Circular No. FSI/05/2026:

- The Maritime Labour Convention, 2006, as amended (MLC 2006): Regulation 2.5 (Financial Security for Abandonment, Standard A2.5.2) and Regulation 4.2 (Financial Security for Shipowners' Liability, Standard A4.2.1)
- The International Convention on Civil Liability for Oil Pollution Damage, 1992 (CLC 1992)
- The International Convention on Civil Liability for Bunker Oil Pollution Damage, 2001 (Bunkers Convention)
- The Nairobi International Convention on the Removal of Wrecks, 2007 (Nairobi WRC)

4. Condition precedent: Undertaking and Letter of Commitment

This approval is granted and shall remain in force strictly subject to the continued execution and validity of the TZIRS Undertaking and Letter of Commitment for Non-IG Insurers, executed by Nabil Lammam, Chairman & General Manager, for Al-Bahriah Insurance & Reinsurance S.A.L. on 5 October 2026, pursuant to Section 4.1 of Circular No. FSI/05/2026. Any lapse, breach, or non-renewal of the Undertaking shall render this approval automatically suspended without further notice, in accordance with Clause 11 of the Undertaking.

5. Inclusion in Annex I

Upon issuance of this Letter of Approval, Al-Bahriah Insurance & Reinsurance S.A.L. shall be included in Section C (Non-IG Approved Insurers) of Annex I to Circular No. FSI/05/2026, constituting the official and exclusive list of approved insurers and P&I Clubs for TZIRS-registered vessels.

6. Validity

This authorization is valid for a period of five (5) years from the date of this letter, until 23 November 2031, in accordance with Section 6 of Circular No. FSI/002/2026, and subject at all times to the Administration's right to suspend or revoke this approval, in whole or in part, in accordance with Section 9 of Circular No. FSI/002/2026 and Clause 11 of the Undertaking.

7. Ongoing obligations

Al-Bahriah Insurance & Reinsurance S.A.L. shall, for so long as this approval remains in force:

- Notify TZIRS immediately of any cancellation, suspension, non-renewal, or material amendment to any certificate or Blue Card issued to a TZIRS-registered vessel, in accordance with Section 6 of Circular No. FSI/05/2026;
- Provide TZIRS with copies of Blue Cards issued and cancelled, upon request and in any event annually, and confirm the total number of Blue Cards issued to TZIRS-registered vessels in accordance with Section 7(e) of Circular No. FSI/002/2026;
- Submit the annual compliance certificate required under Clause 10(b) of the Undertaking, no later than 31 January of each year;
- Provide TZIRS with each renewed attestation of the Insurance Control Commission of Lebanon upon issue, the current attestation (Archive No. 2336/ICC/2026 of 18 November 2026) being valid for three (3) months from its date, in accordance with Clause 10(a) of the Undertaking;
- Provide TZIRS, before 31 December 2026, with the cover notes or equivalent evidence of the reinsurance programme in force from 1 January 2027, and thereafter at each renewal, in accordance with Clause 8 of the Undertaking;
- Designate to TZIRS the contact (name, title, telephone and e-mail) for mandatory notifications and 24/7 claims, in accordance with Clause 6(c) of the Undertaking;
- Maintain the financial solvency, minimum credit rating, reinsurance arrangements, regulatory licensing, and sanctions-compliance standing represented at the time of this approval, in accordance with Section 5 of Circular No. FSI/002/2026.

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Failure to comply with the above may result in immediate suspension or removal from Annex I, without prejudice to any other rights of the Administration under Circular No. FSI/002/2026, Circular No. FSI/05/2026, or the Undertaking.

Please acknowledge receipt of this letter.

Faithfully yours,

REGISTRAR OF SHIPS ZANZIBAR MARITIME AUTHORITY Z.M.A ZANZIBAR

(MTUMWA S. SANDAL)
DIRECTOR GENERAL & REGISTRAR OF SHIPS