JV «EUROASIA INSURANCE» JSC

PUBLIC OFFER FOR COMPREHENSIVE VEHICLE INSURANCE (CASCO)

This Public Offer for Comprehensive Vehicles Insurance (CASCO) (hereinafter referred to as the «Offer») is a proposal addressed to an indefinite circle of legal entities/individuals (hereinafter referred to as the «Policyholder») by the JV «EUROASIA INSURANCE» JSC (hereinafter referred to as the «Insurer») to conclude an Contract on the procedure for concluding the Comprehensive Vehicles Insurance (CASCO) Contract (hereinafter referred to as the «Insurance Contract») in electronic form.

Acceptance of the terms of this Offer and payment of the stipulated insurance premium shall be considered acceptance of its terms and the Policyholder's consent to conclude the Insurance Contract. After the fact of insurance premium payment by the Policyholder is confirmed, an electronic insurance policy is sent to them, and the Insurance Contract is considered concluded.

In accordance with Article 370 of the Civil Code of the Republic of Uzbekistan, by unconditional acceptance (acceptance) of the terms of this Offer, consent is expressed:

− with the terms of this Offer, including the insurance terms set forth therein;

− processing personal data specified in the application, including collection, systematization, accumulation, storage, clarification, use, depersonalization, blocking, and destruction (without notification of destruction), through automated or non-automated processing for the purpose of carrying out insurance activities for a period of 5 years, as well as transferring them to third parties for the purpose of fulfilling the insurance contract and ensuring internal document management.

Policyholders may be legal entities of any form of ownership, capable individuals, citizens of Uzbekistan, stateless persons, and foreign citizens permanently or temporarily residing in the territory of the Republic of Uzbekistan who have concluded an insurance contract with the Insurer under the terms of this Offer.

The Policyholder confirms their legal capacity (for legal entities) and full legal capacity (for individuals), as well as realizes their responsibility for the obligations imposed as a result of concluding the Insurance Contract, via the Insurer's internet resource. To conclude the Contract, the Policyholder is required to have bank details (for legal entities), an email address, and/or a mobile phone number (for individuals).

This Offer has been developed in accordance with the Civil Code of the Republic of Uzbekistan, the Laws of the Republic of Uzbekistan «On Electronic Commerce», «On Electronic Document Management», «On Insurance Activity», the Rules for the Sale, Processing, and Verification of the Authenticity of an E-Polis approved by Resolution of the Cabinet of Ministers of the Republic of Uzbekistan No. 780 dated December 14, 2020, «On Additional Measures to Improve the Procedure for Providing Electronic Insurance Services», Resolution of the President of the Republic of Uzbekistan No. 108 dated March 1, 2024, «On Comprehensive Measures for the Further Development of the Insurance Services Market», and the Rules for Comprehensive Vehicles Insurance of KASCO (Rules) approved by the Insurer and posted on the Insurer's website.

The Insurer undertakes to ensure the preservation and non-disclosure of personal data of the Policyholder and other individuals specified in the Insurance Contract in accordance with the requirements of Article 14 of the Law of the Republic of Uzbekistan «On Insurance Activity» No.ZRU-730 dated November 23, 2021, and the Law of the Republic of Uzbekistan «On Personal Data» No. ZRU-547 dated July 2, 2019.

SECTION 1. DEFINITIONS

The following terms used in this Offer (Contract) have the following meanings, unless otherwise specified separately:

The Insurer is the joint-stock company «EUROASIA INSURANCE», which carries out insurance activities in accordance with the legislation of the Republic of Uzbekistan and based on License No. 031333 dated June 30, 2022.

Policyholder – a legally capable legal entity or a legally capable individual who owns a vehicle on legal grounds and has entered into an Insurance Contract with the Insurer under the terms of this Offer.

An Insurance contract is a written Contract under which the Insurer undertakes, upon the occurrence of an insured event, to pay insurance indemnity (insurance sum) to the Policyholder or Beneficiary

entitled to receive it. The Insurance contract is concluded in accordance with the terms of the Rules approved by the Insurer.

Public offer - an insurance contract concluded through software (website, mobile application, and other digital platforms) by accepting (accepting) the terms of the contract and paying the insurance premium.

Insured Vehicles (TVs) – manufacturer-assembled passenger cars used for transporting passengers and/or baggage for which an insurance contract is concluded.

Vehicles manufactured no more than 10 (ten) years ago are accepted for insurance.

The owner of a vehicle is the owner of the vehicle, as well as a person who owns the vehicle under the right of economic management or operational management or on other legal grounds (property lease Contract, power of attorney for vehicle management, order of the relevant body to transfer the vehicle to this person, etc.).

In accordance with the terms of this Offer (Contract), the owner of the vehicle being transferred for insurance is obliged to insure their civil liability to third parties (according to the Civil Liability Insurance System).

Insurance policy is an (electronic) document certifying the conclusion of the Insurance Contract and the entry into force of the Insurer's obligations to pay insurance indemnity/insurance amount, issued to the Policyholder after the latter has paid the insurance premium to the Insurer.

Sum Insured – the monetary amount for each insurance coverage specified in the Insurance Policy, up to which the Insurer is obligated to pay the insurance indemnity to the Policyholder/Beneficiary/Third Parties/Insured Persons under this Offer.

Insurance premium – the payment for insurance that the Policyholder is obliged to pay to the Insurer in the manner and within the timeframes established by this Offer.

Insurance indemnity/Insurance payment – the amount of funds paid by the Insurer to the Policyholder/Beneficiary/Third parties/Insured persons within the limits of the insurance amounts specified in the relevant sections of Appendices 1 and 2 to cover losses incurred in the event of an insured event specified in this Offer.

Beneficiary - a natural or legal person in whose favor this Offer is concluded.

Insurance period - the period of time during which the Insurance Contract is in effect. The insurer bears obligations for insurance events that occurred during the insurance period specified in the Insurance Policy.

Vehicle video recording is the process of filming the insurance object in 360° format **at the moment the insurance contract** is concluded through the Insurer's mobile application or website, carried out for the purpose of monitoring (surveying) the insurance object.

In the event that it is not possible to record a video via the Insurer's mobile application due to technical issues, the client shall contact the Insurer's representatives at **1147** (Customer Support Center) and report the problem. Subsequently, following the Insurer's instructions, sends photo and video recordings of the vehicle to the official email address info@eai.uz

In the event that several vehicles of a legal entity are insured, vehicle monitoring is conducted for each insured vehicle.

After the video recording is approved by the responsible employee of the Insurer, an electronic insurance policy certifying the entry into force of the Insurer's obligations under the insurance contract shall be issued to the Policyholder on the same day.

Vehicle video recording must also be performed **at the moment the insured event occurs,** regardless of the selected insurance program.

Third parties - persons who are not the Policyholder, Driver, and (or) Beneficiaries, as well as their representatives or employees.

(Insurer's) Liability Limit – the amount of funds for each insurance risk specified in the Insurance Policy, within which the Insurer undertakes to pay insurance indemnity/insurance payout to the Policyholder/Beneficiary in accordance with the terms of this Offer.

Application for an insured event (Application) – a written appeal from the Insured to the Insurer, specifying the causes and circumstances of the insured event that occurred. The application is considered fully accepted when it includes all the necessary documents specified in Section 7 of this Offer.

Insurance Event Act – a document drawn up by the Insurer after the insurance event is recognized as an insurance event and serves as the basis for the payment of insurance indemnity/insurance payout.

Insured Event – an event actually occurred, as provided for by this Offer, that occurred during the Insurance Period and in the insurance territory, with the occurrence of which the Insurer's obligation to make an insurance payment to the Policyholder/Insured Person/Beneficiary arises.

Insurance occurrence – an event considered as an insurance risk, possessing signs of probability and chance occurrence.

Insurance territory – the territory within which the Insurer's obligations operate (by default – the Republic of Uzbekistan).

SECTION 2. RISK INSURANCE COVERAGE:
2.1. DEATH, DAMAGE, OR STALK OF A TRANSPORT VEHICLE (CASCO)

2.1.1. The Insurer, upon the occurrence of an insured event, undertakes to pay the Policyholder /Beneficiary insurance indemnity in accordance with the terms, conditions, and exceptions specified in this Offer, within the established Sum Insured, through non-cash settlements or repair and restoration work. Under this Coverage, the Beneficiary is the Vehicle Owner.

2.1.2. Special Definitions

Insurance event - the death, damage, or theft of a vehicle that occurred during the insurance period in the insurance territory, with the occurrence of which the Insurer's obligation to pay insurance compensation to the Policyholder/Beneficiary arises.

Sum Insured - the maximum volume of the Insurer's obligations, i.e., the Sum within which the Insurer undertakes to compensate for the damage incurred by the insured vehicle upon the occurrence of an insured event. The Sum Insured must be equal the insurance value of the vehicle.

The insurance value of a vehicle is the actual (if relevant purchase and sale documents are available) or average market value of the insured vehicle at the place of insurance at the time the Insurance Contract is concluded. The insurance value of the TC is indicated on the Insurer's internet resource in the «Calculator» section and is automatically used when calculating the insurance amount and premium when the Policyholder fills out the questionnaire during the process of processing this Offer.

The average market value of a vehicle is the current price that most closely corresponds to the actual condition of the vehicle and the funds invested in its restoration.

Driver - a person holding a driver's license for the right to drive an insured vehicle (vehicle owner and their immediate relatives: spouse, parents, children, brothers, and sisters) or having the legal right/written permission (power of attorney) from the vehicle owner to drive the insured vehicle.

Vehicle destruction is the complete destruction or structural destruction of an insured vehicle as a result of vehicle damage, vehicle theft, and/or unlawful actions by third parties. Vehicle theft is equated to vehicle death, provided that the vehicle was not found or, upon discovery of the vehicle, such damage was inflicted that falls under the definition of total vehicle death or structural vehicle death.

Full destruction of a vehicle is the damage to the insured vehicle or its parts, when, according to the conclusion (report) of a licensed appraisal organization, the restoration costs are equal to or exceed the insurance amount established for the insured vehicle, or the vehicle is not subject to restoration.

Structural destruction of a vehicle is the damage to an insured vehicle when the costs for its restoration are equal to or exceed 75% of its actual value.

Vehicle damage is the physical damage to an insured vehicle and/or its individual parts and parts resulting from a road traffic accident (hereinafter referred to as a traffic accident), impact by objects, explosion, fire, natural disasters, vehicle accidents, man-made accidents, collisions with animals and objects, or the unlawful actions of third parties.

A road traffic accident (RTA) is an event that occurred during the movement of a vehicle on a road and with its participation, resulting in harm to health, death, damage to vehicles, structures, or cargo, or other material damage.

A vehicle accident is an event that occurred during the operation of an insured vehicle, resulting in damage only to the insured vehicle itself without the involvement of third parties.

Fire, explosion, ignition of electrical wiring — damage or destruction of a vehicle due to the impact of fire or combustion products, including the ignition of a battery or fuel system.

Collision with animals — mechanical impact during a collision with animals that resulted in damage to vehicle parts.

Fall/impact of objects and other external influences — damage to vehicles resulting from the fall of trees, ice, snow, construction structures, or foreign objects.

Illegal actions of third parties - intentional damage, arson, vandalism, and vehicle theft.

Vehicle theft – theft, hijacking, theft, robbery, and banditry committed by third parties for the purpose of illegally seizing the insured vehicle and/or its individual parts and parts, as well as resulting in the damage of the insured vehicle as a result of such theft. The abduction of a vehicle is equated to its death.

Burglary, robbery, or mugging is the theft of parts, components, or the vehicle itself, accompanied by violence or burglary.

Natural disasters are the impact of natural phenomena such as hurricane, storm, storm, lightning strike, whirlwind, hail, earthquake (Richter magnitude 5.0 and higher), flooding, as well as the flooding of vehicles caused by heavy precipitation or a malfunctioning storm sewerage system.

Technogenic accidents are vehicle damage resulting from an accident at a hazardous facility, occurring due to damage or destruction of structures and technical devices used at the hazardous facility, explosion, emission of hazardous substances, failure or damage of technical devices, deviation from the technological process regime, discharge of water from a reservoir, or liquid waste from industrial and agricultural organizations, which occurred during the operation of the hazardous facility and resulted in harm.

Insurance indemnity - a sum of money paid by the Insurer within the limits of the insurance amount (established liability limits) to cover the damage caused to the insured vehicle upon the occurrence of an insured event, in accordance with the terms of this Offer.

Abandonment is the refusal of the Insured (Beneficiary) from the insured vehicle in order to receive material compensation from the Insurer in the amount of the full insurance amount. In this case, the insured vehicle becomes the property of the Insurer. In accordance with the terms of this Offer, the Abandonment terms apply in the event of vehicle theft or destruction as a result of an insured event.

Additional equipment - mechanisms, installations, fixtures, instruments, and other equipment permanently attached to the vehicle that are not part of its factory equipment.

2.1.3. Special exceptions - The Insurer does not compensate for:

a) natural wear and tear of the vehicle, including its individual parts and components;

b) loss of the value of the insured vehicle and defects of the manufacturing plant;

c) damage to tires caused by unevenness or poor condition of the roadway, collision with sharp objects, if their damage did not result in vehicle damage or death;

d) the Policyholder's expenses related to possible changes and/or improvements to the insured vehicle.

2.2. AUTOMOTIVE-CIVIL LIABILITY AGAINST THIRD PARTIES

2.2.1. Insurance Compensation

In accordance with the terms, conditions, and exceptions specified in this Offer, the Insurer undertakes to pay insurance compensation to the injured Third Parties within the insurance amount through cashless settlements upon the occurrence of an insured event.

2.2.2. Special Definitions

Insurance event – the occurrence of the Auto Civil Liability of the Policyholder/Driver for causing bodily harm and/or damage to the property of third parties as a result of operating the insured vehicle during the insurance period in the insurance territory, with the occurrence of which the Insurer's obligation to pay insurance compensation (Sum Insured) to third parties arises in accordance with the decision of the relevant court. The Sum Insured is established by Contract of the Parties.

The insurance risk under the auto-civil liability insurance contract for vehicle owners (vehicle owners) is recognized as the probability of the Policyholder's (vehicle owner's or driver's) auto-civil liability arising for harm caused to the life, health, or property of third parties during the operation of the insured vehicle, provided that:

that:

- The accident occurred while operating an insured vehicle;

- As a result of the incident, actual damage has been caused to third parties - damage to life, health, or property;

- The presence and nature of the damage caused have been confirmed by competent authorities (Department of Road Safety, Ministry of Emergency Situations, court, etc.) and relevant documents.

The insurance payout under Section 2.2 of this Offer is carried out in the event that the insurance payout under the Mandatory civil liability insurance of vehicle owners (MCLIVO) Policy is insufficient to compensate for harm caused to the life, health, and/or property of victims, as well as in the event of liability not related to insurance risk under the MCLIVO Rules, taking into account the restrictions provided for by this Offer.

Third Parties (Victims) - any persons whose life, health, and/or property were harmed during the operation of the insured vehicle, except for the Policyholder/Beneficiary/Driver themselves, as well as the Insured persons who were in the insured vehicle at the time of the insured event and the persons entering or exiting it.

Physical damage - physical trauma, injury, or other harm to life and health that resulted in partial or complete loss of general work capacity and/or disability, or the death of third parties.

Material damage is the physical damage to the property of third parties, resulting in its destruction or a decrease in its value.

Liability limit of the Insurer – the maximum amount of the Insurer's obligations for causing harm to the life, health ***(physical damage)*** and/or property *(material damage*) of a third-party victim.

The liability limit is:

- for causing ***physical harm*** to the victim, the insurance payment shall not exceed **50%** of the insurance amount;

- for causing ***material damage*** to the victim, the insurance payment shall not exceed **50%** of the insurance amount.

2.2.3. Special exceptions - The Insurer does not compensate for losses resulting from:

a) bodily injuries (with or without fatal outcome) inflicted on the driver or employee of the Policyholder;

b) damage to the property of the Insured's driver and employee;

c) pollution and infection of any kind;

d) loss of income by third parties due to the impossibility of using the property to which damage was caused;

d) natural disasters.

2.2.4. Special Conditions

The Policyholder confirms and agrees to:

a) without Contract with the Insurer, not to recognize partially or fully the claims filed against it in connection with the incident, to voluntarily compensate for the damage caused, or to assume any obligations for the settlement and payment of such claims;

b) upon the Insurer's request, issue a written power of attorney granting the right to represent the interests of the Policyholder when eliminating losses or reviewing claims and lawsuits, when drawing up inspection reports for bodily injuries and/or material damage, when signing Contracts with victims, and when drafting counterclaims in law enforcement agencies, courts, and other instances;

c) The Insurer, if it deems it appropriate, directly interacts with third parties regarding the settlement of claims or lawsuits for bodily injuries and/or material damage caused and the payment of insurance compensation.

2.3. INCIDENTS WITH INSURED PERSONS

2.3.1. Insurance Payment

In accordance with the terms, conditions, and exceptions specified in this Section, the Insurer undertakes to make an insurance payment to the injured Policyholder/Insured persons within the insurance amount, via non-cash settlement, upon the occurrence of the insurance event specified in this Section.

2.3.2. Special Definitions

Insurance event – the receipt of bodily injuries by insured persons as a result of a traffic accident involving an insured vehicle that occurred during the insurance period in the insurance territory, resulting in the emergence of the Insurer's obligation to pay the insurance indemnity.

Insurance payment – a sum of money paid by the Insurer to each injured Insured person within the limits of the sum insurance upon the occurrence of an insured event, in proportion to the severity of the injury sustained.

Insured sum – the sum of funds within which the Insurer undertakes to make an insurance payment to all affected Insured Persons who were in the insured vehicle at the time the insured event occurred. The amount of the Insured Sum under this Section is established by Contract of the Parties.

Insured persons - in this Offer, means the driver and passengers who were in the Policyholder's vehicle at the time the insured event occurred.

Passengers – persons (except for the driver) who were in the Policyholder's vehicle at the time the insured event occurred, as well as those entering or exiting it.

Bodily injury is a violation of the body's physical integrity caused directly, regardless of other causes, as a result of an insurmountable, accidental, and obvious external impact. Does not include any types of diseases, except those caused, directly and exclusively, by this exposure or its consequences.

Depending on the severity of the injury sustained and the harm caused to a person's health, bodily injuries are divided into three degrees (light, medium, and severe):

Light degree - temporary impairment of organ and (or) system functions (temporary disability - short-term health disorder) lasting up to three weeks from the moment of injury (up to 21 (twenty-one) days inclusive).

Minor permanent loss of general work capacity of less than 10 (ten) percent.

Superficial injuries, including: abrasions, hemorrhages, soft tissue contusions including hemorrhages and hematomas, superficial wounds, and other injuries that do not result in short-term health impairment or insignificant permanent loss of general work capacity, are considered injuries that have not caused harm to human health and are not considered «light injuries».

Moderate degree - temporary impairment of organ and (or) system functions (temporary disability) lasting more than three weeks (21 (twenty-one) days, but not more than 4 (four) months). Significant persistent loss of general work capacity ranging from 10% (ten) to 30% (thirty percent) inclusive.

Severe degree - harm dangerous to human life; loss of vision, speech, hearing, or any organ or loss of an organ's functions; severe skin damage that cannot be restored, pregnancy termination; mental disorder; permanent disfigurement of the face; significant permanent loss of general work capacity exceeding 30% (thirty percent); complete loss of professional work capacity.

2.4. ADDITIONAL SERVICES

Under this subsection, the Insurer provides insurance protection for additional services, if provided for by the selected insurance Program, within the established limits (Appendix No.1).

Expenses for assessing vehicle damage: the documented expenses of the Policyholder for conducting an assessment of damage caused to the insured vehicle as a result of an insured event by an accredited (licensed) appraisal organization.

Damage to the front windshield: Reimbursement of expenses for the repair or replacement of the front windshield (front) of a vehicle (not related to a traffic accident, involving third parties, fire, or explosion), provided that documents confirming such expenses are provided, once during the insurance period.

Payment without registration with the Road Safety Department (in the event of a vehicle accident): Reimbursement of insignificant damage to a vehicle (not related to an accident, involving third parties, fire, or explosion) without submitting documents from the competent authorities (Road Safety Department - Road Safety Department), but with mandatory video recording of the insured event. This service is provided once during the insurance period.

Evacuator services: Coverage of documented expenses for the evacuation of an insured vehicle damaged as a result of an insured event from the scene of a traffic accident to the nearest Technical Service Station or parking lot.

Taxi services: The service period is proportional to the policy duration. The service area is the Republic of Uzbekistan. Reimbursement of expenses is carried out as a result of an insurance event and the need to use «evacuator services» (which is documented), and provided there are supporting documents regarding the taxi expenses incurred (checks, receipts, route data, and other confirmations). This service is provided once during the insurance period.

In the event that an insured event is not recognized by the Insurer as an insured event, the «Taxi Service» expenses are not included in the compensated losses.

Opportunity to join the CASCO Club (services: engine start-up, wheel replacement (if a spare wheel is available), etc.). Services provided within the framework of the CASCO Club are determined in the CASCO Club Offer, if provided for by the Insurance Program.

2.5. Special conditions:

When concluding this Offer (insurance contract), the Policyholder confirms and agrees that the insured vehicle is not subject to pledge, lease, rental, sublease, leasing, sub-leasing, rental, or other similar contracts as of the date of concluding this Offer.

During the period of validity of this Offer, the Policyholder undertakes to immediately, within 10 (ten) calendar days, notify the Insurer in writing of the transfer of the insured vehicle into pledge or the execution of any purchase, sale, gift, or lease Contracts (rental, sublease, leasing, sub-leasing, rental, and other similar Contracts) regarding the insured vehicle, which entails the right of the Insurer to accrue additional insurance premium payments; otherwise, the Insurer has the right to terminate the contract prematurely and unilaterally in accordance with current legislation.

SECTION 3. EXCEPTIONS FROM INSURANCE EVENTS

3.1. For vehicle insurance: Events occurring as a result of:

- operating a vehicle (TV) in a state of alcohol, narcotic, or toxic intoxication, or under the influence of medications that reduce reaction speed and concentration of attention. The driver's refusal to undergo a medical examination or fleeing the scene of the accident is also an exception;

Except for limits provided for by the insurance program, which may be paid without the conclusion of the competent authority. However, failure to provide real-time photo/video recording results from the place of the insured event to the Insurer constitutes a violation of the terms of the Insurance Contract and exempts the Insurer from the obligation to pay insurance indemnity.

- the commission of intentional actions by the Policyholder, the Insured, or the Driver aimed at causing damage (including fraud, arson, staging an accident, etc.);

- operation of vehicles with technical malfunctions that prohibit their operation;

- participation of vehicles in competitions, trials, races, training runs, as well as when driving on closed roads;

- violation of the rules for storing and transporting flammable or explosive substances and objects by a Driver who has not undergone mandatory technical inspection and certification of gas cylinder equipment in accordance with the procedure established by law;

- damage caused by natural wear and tear, corrosion, destruction of materials, defects in parts or assembly, and damage caused by internal vehicle malfunctions not related to external factors;

- damage to vehicles during repair, technical maintenance, or transportation by tow truck, unless otherwise provided by the insurance program;

- damage caused by overflow (antifreeze entering the engine), overheating, freezing of coolant, or other internal malfunctions of the engine without external influence;

- damage to property located inside the vehicle that is not the subject of insurance (luggage, personal belongings, etc.);

- occurrence of events not confirmed by competent authorities or documents provided for by this Offer (if not provided for by the insurance program);

- fraudulent actions or any dishonesty on the part of the Policyholder/Beneficiary/Driver or any persons entrusted with the operation or management of the insured vehicle;

- violation of road traffic rules, including, but not limited to, the following: exceeding the permissible speed, failure to comply with the rules for crossing railway tracks, crossing a red traffic light, or driving in the oncoming lane;

- submission by the Policyholder or their representative of knowingly false information regarding the causes and amount of losses, or submission of forged documents confirming the circumstances of the insured event;

- loss of the commercial appearance of the vehicle as a result of an insurance event;

- the Subscriber's refusal to provide the damaged vehicle or its remains for inspection by the Insurer, except in cases of complete loss;

- management of an insured vehicle by a person who does not have the right to do so in accordance with current legislation;

- losses resulting from the confiscation, requisition, seizure, or destruction of a vehicle by decision of state bodies;

- use of the vehicle outside the geographical zone specified in the insurance contract;

- use of a vehicle for driving lessons, participation in competitions, or trials;

- theft of a vehicle occurring as a result of leaving it in a state conducive to theft, including leaving the keys in the ignition lock or with the doors unlocked;

- effects of a nuclear explosion, radiation or radioactive contamination, military actions, maneuvers, or other military measures.

3.2. For auto civil liability insurance:

Events occurring as a result of:

- incidents that occurred while driving a vehicle by a person without the right to drive or in any state of intoxication;

- causing harm to the Policyholder, the owner, the driver, or their family members, unless otherwise provided by the contract;

- damage caused during the transportation of dangerous goods, training, sports, or other trips;

- the occurrence of liability for causing harm during vehicle participation in competitions, trials, demonstration, or training runs;

- causing harm caused by the intentional actions of the Policyholder, Driver, or Beneficiary;

- compensation for losses not related to harm caused to the life, health, or property of third parties (for example, lost profits, moral damages, fines, penalties);

- the occurrence of liability outside the territory of this Offer's validity.

3.3. For the insurance of drivers and passengers from accidents:

Events occurring as a result of:

- accidents that occurred while the driver was operating a vehicle in a state of alcohol, drug, or toxic intoxication;

- death or injury resulting from the insured person's intentional actions (suicide, attempted murder, participation in unlawful acts, etc.);

- sustained injuries as a result of military actions, uprisings, strikes, mass riots, or terrorist acts;

- accidents that occurred during participation in competitions, races, trials, or training runs;

- death or injury caused by diseases not related to the insured event, chronic pathologies, stroke, heart attack, etc.;

- damage sustained outside the insured vehicle or not related to its operation;

- accidents not confirmed by competent authorities and medical documents.

3.4. General exceptions from insurance events.

Events occurring as a result of:

- act of military invasion, military actions, or actions similar to military actions (regardless of whether war has been declared or not), civil war;

- rebellion, mass civil unrest, and strikes of a national nature;

- terrorist acts committed by a person or a group of persons;

- permanent or temporary deprivation of ownership due to the compulsory alienation of the insured vehicle, carried out by decision of the judicial authorities of the Republic of Uzbekistan in accordance with current legislation.

The Insurer shall not be liable for any obligations that are not specified and/or described in this Offer.

SECTION 4. SUM INSURED, LIMITS OF LIABILITY, INSURANCE PREMIUM

4.1. The sum insured, liability limits for each type of coverage, and the total insurance premium are established in accordance with the insurance program specified in Appendix No. 1 to this Offer.

4.2. For vehicle insurance, the sum insured is determined based on the insurance value of the vehicle as of the date and place of conclusion of this Offer and is specified in the insurance policy.

4.3. The sum insured and liability limits for the risks of «Civil Liability Insurance» and «Driver and Passenger Insurance from Accidents» are determined and specified in the insurance policy.

4.4. The insurance tariff is determined upon the conclusion of this Offer, depending on the selected insurance program, sum insured, and insurance period.

4.5. All mutual settlements under this Offer shall be carried out in the national currency of the Republic of Uzbekistan (soums).

SECTION 5. ENTRY INTO FORCE AND TERM OF APPLICATION OF THE INSURANCE CONTRACT

5.1. The Insurance Contract (Offer) shall enter into force on the day of its signing by the parties (or acceptance of the Offer) and the payment of the insurance premium, and shall remain in effect for the period specified in the Insurance Policy.

5.2. The day of payment of the insurance premium shall be considered the day the funds are credited to the bank account of the Insurer or its Insurance Agent/Partner.

5.3. Insurance stipulated by this Offer applies to insurance events that occurred after this Offer entered into force and is valid for the duration of the insurance period specified in the Insurance Policy.

5.4. The insurance policy is issued after the video recording of the vehicle is confirmed by the responsible employee of the Insurer and the insurance premium is paid, after which the Insurer's insurance liability is considered effective.

5.5. The insurance policy is generated automatically and, after payment of the insurance premium, is sent to the email address specified by the Policyholder.

SECTION 6. RIGHTS AND OBLIGATIONS OF THE PARTIES

6.1. Obligations of the Insurer:

- To familiarize the Policyholder with the current terms of this Offer.
- To issue the Insurance Policy to the Policyholder after the insurance premium has been paid in full.
- Maintain records of concluded insurance contracts and reflect information in the unified database in a timely manner.
- To pay insurance indemnity/insurance payout within the established timeframes, in accordance with the terms of this Offer.
- In the event that doubts arise during the review of the submitted appraisal documents, a repeat independent appraisal shall be organized at the expense of the Insurer.

6.2. The Insurer has the right:

- To refuse to conclude an insurance contract (Offer), if the video recording of the vehicle has not been conducted or approved by the responsible employee of the Insurer.
- To refuse payment for 3rd-class risks upon the occurrence of an insured event, if the video recording of the vehicle at the scene has not been conducted and is not attached to the documents along with the application for insurance compensation.
- To refuse to pay insurance indemnity if the event is not recognized as an insured event in accordance with the terms of this Offer.
- To verify the accuracy of the documents and information submitted by the Policyholder.
- To conduct inspection, photo and video recording of the vehicle before and after concluding this Offer.
- A vehicle shall be recognized as completely destroyed (total destruction) if the amount of damage is 75% or more of its insurance value.
- Obtain ownership rights to the vehicle (under the Abandon Act) in cases of total destruction, provided that insurance compensation is paid.
- To additionally request documents confirming the fact and details of the insurance event, if the submitted list of documents is insufficient to make a decision on the insurance event.

6.3. Obligations of the Policyholder

- Provide reliable information about the vehicle and insurance risks.
- To undergo video recording of the vehicle before the insurance contract enters into force.
- In the event of a refusal to approve the video recording, the procedure must be repeated within three (3) calendar days according to the instructions of the Insurer's responsible employee.
- Organize video recording of the damaged vehicle upon the occurrence of an insured event in accordance with the instructions received from the Insurer and the instructions provided below:

Vehicle video recording must be carried out at the moment of the insured event in real time at the place of the insured event without any changes in space, using the Insurer's application, or if this is not possible, using any other means that allows for recording the condition of the damaged vehicle in digital format (phone, camera, etc.). In this case, the Policyholder is obliged to record not only the damage caused by the vehicle but also the cause of this damage (the object of the collision, the consequences of the collision with the vehicle, such as traces of blood, paint, glass fragments, and other elements that may serve as evidence of the collision).

Video recording results must be attached to the list of documents along with the application for insurance compensation.

- Notify the Insurer of the transfer of the insured vehicle into pledge, lease, lease, or owner change within 10 calendar days and pay the accrued insurance premium to formalize a new insurance policy.
- Upon the occurrence of an insured event, immediately notify the Insurer and provide the necessary documents in a timely manner (according to the terms of Section 7).
- If the vehicle is damaged by more than 75% of the insurance value, consent to transfer the vehicle to the Insurer under the Abandon Act.

6.4. The Policyholder has the right:

- To obtain an insurance policy after paying the insurance premium in full.
- To receive insurance compensation within the established timeframes in accordance with the terms of the insurance contract (Offer).
- To request clarifications from the Insurer regarding the terms of the insurance contract (Offer).
- Receive copies of documents confirming the calculations of the insurance premium and compensation.
- Require the confidentiality of information provided to the Insurer.
- To appeal against the refusal of insurance payments in the manner prescribed by the legislation of the Republic of Uzbekistan.

SECTION 7. CLAIM REVIEW

7.1. Upon the occurrence of an event that, within the framework of the Insurance Contract (Offer), may serve as a basis for claiming insurance compensation, the Policyholder / Beneficiary / Driver is obliged to:

- Upon the occurrence of the events specified in sub-sections 2.1 and 2.2 of this Offer, immediately, but no later than 72 (seventy-two) hours from the moment the event occurred, notify the Insurer using any available method (phone, email, fax, etc.).

- Upon the occurrence of the event specified in subsection 2.3, the Policyholder/Insured is obliged to notify the Insurer in writing within 30 (thirty) calendar days from the moment the event became known.

- Immediately report the insured event to the competent authorities (Department of Traffic Safety, Internal Affairs), summon European Protocol representatives (if there are grounds), etc., in accordance with the procedure established by the legislation of the Republic of Uzbekistan (if required for this type of event).

- Present the damaged vehicle to the representative of the Insurer (upon request) for inspection at the time of the insured event or within the timeframes agreed upon with the Insurer.

7.2. Documents provided when applying for insurance payments.

The Policyholder / Beneficiary shall attach the following documents to the written application regarding the insurance event:

7.2.1. In the event of loss or damage to a vehicle:

- insurance policy;
- materials from competent authorities (DHS decree, certificate);
- Within the framework of the SMART and DELUXE insurance programs, in the event of a road traffic accident (RTC), when formalizing the RTC Protocol (Euro Protocol) in accordance with Resolution No. 141 of the Cabinet of Ministers of the Republic of Uzbekistan (Cabinet of Ministers of the Republic of Uzbekistan), if the formalized document is accepted by the insurance company that insured the guilty party under the compulsory insurance policy, the specified RTC Protocol is also accepted by the Insurer to consider the insured event under the CASCO contract;

In the event that the Insurers have obligations to pay insurance indemnity for damage caused to property under compulsory and voluntary insurance contracts, insurance indemnity under the compulsory insurance contract is paid first, and the unpaid portion of property damage is compensated under the voluntary insurance contract. At the same time, the object of voluntary insurance must not be the vehicle itself, but the civil liability of the vehicle owner, and the total amount of insurance indemnity

paid under compulsory and voluntary insurance must not exceed the actual damage caused to the victim's property, in accordance with the requirements of the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan No. 141.

«If, as a result of the occurrence of an insured event, the victim has died or their health has been harmed, the insurance indemnity shall be paid in accordance with all types of insurance contracts providing for compensation for such an event», according to the terms of the Resolution of the Cabinet of Ministers No. 141.

- a copy of the registration certificate (technical passport);
- driver's license of the person who operated the vehicle;
- a waybill, a copy of the compulsory insurance policy, a passport or other identity document, or a power of attorney to operate a vehicle;
- the original damage assessment report or the defect report of the technical service station;
- photo and video recording from the place of the insured event;
- if there are doubts regarding the accuracy of the submitted data, the Insurer has the right to conduct a repeat independent appraisal at another appraisal organization or at the Kh. Suleimanova Republican Center for Forensic Expertise under the Ministry of Justice of the Republic of Uzbekistan;
- for risks of «Collision with animals» and «Falling of objects and other external impacts», an Act must be drawn up with the participation of representatives from the official body (Ministry of Emergency Situations, Internal Affairs, etc., depending on the situation). The Act must clearly and concisely reflect the details of the incident, and if there are guilty third parties, the documents confirming their identity and their explanatory notes describing the violation, its causes, and the roles of the guilty parties.

7.2.2. In the event of theft of a vehicle or its parts:

- insurance policy;
- a certificate from competent authorities indicating the circumstances of the incident;
- vehicle registration certificate (technical passport);
- power of attorney or other document for the possession/use of a vehicle;
- a calculation of material damage prepared by a licensed appraisal organization.

7.2.3. In the event of causing harm to third parties (under the "Civil Liability" risk):

- insurance policy;
- documents received in connection with the event (claim, summons, etc.);
- conclusion or resolution of competent authorities (DHS, court decision, etc.);
- identity documents of the victims;
- photo and video recording from the place of the insured event.

Attention: in the event of a risk according to clause 7.2.3 and the presence of third parties injured, **it is mandatory** to call representatives of the State Traffic Safety Service of the Ministry of Internal Affairs of the Republic of Uzbekistan.

7.2.4. In the event of injuries sustained by insured persons (according to the «Accident» risk):

- insurance policy;
- certificate from the competent authorities;
- conclusion of a forensic medical examination;
- documents from medical institutions confirming temporary or permanent disability, specifying the severity of the injury sustained;

- in the event of death - a death certificate;
- photo and video recording from the place of the insured event.

7.2.5. For additional services (Appendix No. 1):

- if the windshield is damaged - documents confirming repair/replacement expenses;
- in case of payment without registration with the Road Safety Department — an application, photo and video recording of vehicle damage in real time (the Insurer has the right to demand a personal inspection of the vehicle);
- upon involvement of a tow truck — receipts, invoices, and receipts confirming payment for services;
- when using «Taxi Services» - documents confirming the involvement of a tow truck, receipts, invoices, and receipts confirming payment for taxi services;
- based on the Program covering the appraiser's services - receipts, invoices, and receipts confirming payment for the appraiser's services.

7.3. Additional documents

If necessary, to clarify the circumstances or the amount of damage, the Insurer is entitled to request additional documents not specified in this section.

An application for an insurance event shall be considered within 15 (fifteen) days from the date of its receipt by the representative of the Insurer, who is obliged to resolve the matter on its merits, and when additional study and (or) verification, or the request for additional documents is required, within a period of up to one month (of which the individual or legal entity that submitted the application shall be notified in writing (within a ten-day period).

7.4. Decision on Recognizing an Insurance Event

After receiving the full package of required documents and reviewing all circumstances of the insured event, the Insurer shall, within 5 (five) working days, make a decision to recognize the event as an insured event.

7.5. Act on the Insurance Event and Payment of Insurance Compensation.

In the event that an event is recognized as an insured event, an Insured Event Act shall be drawn up, specifying the amount of insurance indemnity. The payment of insurance indemnity shall be made within 5 (five) working days after the issuance of the Insurance Incident Act.

If the damage is compensated through repair and restoration work, the parties shall draw up and sign a Report on the work performed.

7.6. Postponement of the decision

If criminal, civil, or administrative proceedings have been initiated regarding the event, the Insurer has the right to postpone payment until a corresponding decision is made by the competent authorities.

7.7. Burden of proof

Proof of the occurrence of an insured event and the justification (evaluation) of the amount of loss are the responsibility of the Policyholder/Beneficiary.

7.8. Simplified procedure («Without registration with the Road Safety Department during an Accident involving an insured vehicle»)

The Insurer has the right to make a decision on payment without a full set of documents, if this is provided for by the terms of the program **«Payment without registration with the Traffic Safety Department during an Accident with an Insured Vehicle» (Appendix No. 1),** provided there is a photo and video recording and assessment of the damage caused by the licensed appraisal organization!

7.9. Refusal to recognize an insured event

In the event that the event is not recognized as an insurance event, the Insurer is obliged to notify the Policyholder/Beneficiary in writing of the refusal to pay the insurance indemnity or the insurance sum

no later than 15 (fifteen) days after they apply for the payment of the insurance indemnity or the insurance sum, and must contain a reasoned justification for the reasons for the refusal.

The Insurer's refusal to pay insurance indemnity or the sum insured may be contested by filing a lawsuit against it in court.

SECTION 8. PROCEDURE FOR PAYING INSURANCE COMPENSATION

8.1. Insurance compensation in accordance with the terms of this Offer shall be paid in the following order:

8.1.1. In the event of vehicle loss or theft - in the amount of the incurred damage, but not exceeding the insurance amount specified in the Insurance Policy.

8.1.2. In the event of damage to the insured vehicle - in the amount of the restore repair order/calculation drawn up by the appraisal organization holding a license to conduct appraisal activities, but not exceeding the insurance amount specified in the Insurance Policy.

8.1.3. The Insurer has the right to organize and pay for the repair of the insured vehicle through insurance compensation. At the same time, the right to choose the form of insurance compensation payment remains with the Insurer.

8.1.4. The Insurer has the right to pay insurance indemnity based on the actual expenses incurred by the Policyholder for the restoration of the insured vehicle, provided that the Policyholder submits all verifiable and necessary documents (account, work performed report, payment order, etc.).

8.1.5. If the insured's vehicle/additional equipment was insured at an incomplete value (in accordance with Article 936 of the Civil Code of the Republic of Uzbekistan), the Insurer shall compensate for the damage in proportion to the ratio of the insurance amount to the insurance (actual) value of the property according to the formula:

СВ = ФУ х (СС / ДС), где

СВ – insurance indemnity to be paid;

ФУ – actual amount of damage;

СС – sum insured;

ДС – actual value of the vehicle/additional equipment;

8.1.6. In the event of expenses for evacuator services (if covered by the Insurance Program) due to an insured event, insurance compensation shall be paid in the amount of the incurred expenses, but not exceeding the limit specified in the insurance policy for this service.

8.1.7. In the event of damage to the windshield (if covered by the insurance program), payment is made in the amount of 100% of the damage amount, but not exceeding the limit specified in Appendix No.1, once per insurance period.

8.1.8. For the risk «Payment without registration with the Road Safety Department in the event of an accident involving an insured vehicle» (if covered by the insurance program) - payment is made within the limit established in Appendix No. 1 once per insurance period, provided there is photo and video recording from the scene of the insured event and an assessment of the damage caused by the licensed appraisal organization.

8.1.9. When selecting the risk «Insurance of drivers and passengers from accidents», a general limit of the Insurer's liability **(Limit)** is established. Within this Limit, insurance liability applies **to the driver and no more than 3 (three) passengers** who were in the insured vehicle at the time of the insured event (according to Appendix No. 1).

8.1.10. At the same time, the insurance payout depends on the severity of bodily injuries sustained by the Insured Persons and the established coefficients (in %) to the Limit in the following order:

in cases of mild severity - **25% of the Limit;**

in moderate severity - **50% of the Limit;**

in severe cases - **75% of the Limit;**

in case of death - **100% of the Limit.**

8.1.11. In the event that two or more Insured Persons are injured simultaneously, the insurance payment shall be distributed **within the liability limit in proportion to the severity of the bodily injuries sustained.**

8.1.12. The total amount of insurance payments to each Insured Person for each insurance event covered by subparagraph 2.3 of this Offer **may not exceed the liability limit established in Appendix 1** of this Offer, taking into account previously made payments.

8.1.13. When paying insurance indemnity in the event of theft or destruction of the insured vehicle/additional equipment, or the replacement of its parts, the Insured may waive their rights to the remains of the insured vehicle in favor of the Insurer (Abandonment). When waiving their rights, the Policyholder is obliged to submit all necessary documents confirming that the remains of the insured vehicle have passed into the ownership of the Insurer.

8.1.14. Each payment made by the Insurer to cover damages upon the occurrence of an insured event reduces the liability limit by the amount of such payment, provided that the Policyholder does not pay an additional insurance premium to restore the insured amount. The reduction of the Insurer's liability limit after the payment of insurance indemnity under sub-section 2.1 of this Offer does not constitute grounds for paying insurance indemnity, taking into account the requirements of Article 936 of the Civil Code of the Republic of Uzbekistan regarding subsequent insurance events under this Offer.

8.1.15. Payment of insurance indemnity by the Insurer shall be carried out within 5 (five) working days from the date of signing the Act on the Insurance Event by transferring funds to the bank account of the Policyholder/Beneficiary/third parties, and in the event of an insurance event specified in paragraph 2.3 of this Offer, by transferring funds to the personal account of the Insured, or in the event of their death, to their legal heirs.

8.1.16. After the Insurer pays the insurance indemnity, for insured events that occurred due to the Driver's fault (except for cases where coverage is provided «even if GUILTY»), the right of recourse (subrogation and recourse) provided for in Articles 957 and 1001 of the Civil Code of the Republic of Uzbekistan shall not apply to the Driver, unless otherwise follows from the circumstances of the case (for example, intentional infliction of harm, state of intoxication, etc., in accordance with Section 3 of this Offer).

8.1.17. Insurance compensation under subsection 2.1 is paid to the Beneficiary.

8.1.18. The insurance payout under subsection 2.2 is paid to the victim (victim). At the same time, if the Policyholder/Beneficiary/Driver, with the written consent of the Insurer, has compensated the damage to the victims, the due insurance payment shall be paid to the Policyholder/Beneficiary/Driver.

8.1.19. The insurance payment under subsection 2.3 is paid directly to the Insured Persons or their heirs in accordance with the current legislation of the Republic of Uzbekistan.

8.1.20. Insurance compensation under subsection 2.4. (Additional services) is paid directly to the Beneficiary or service provider on the instructions of the Insurer.

8.1.21. If, after the insurance indemnity is paid to the Policyholder/Beneficiary or an interested party in connection with the damage caused to the vehicle, the damage has been compensated and/or is being compensated by the guilty or other party, the Policyholder /Beneficiary/Driver is obliged to return the paid insurance indemnity to the Insurer in the amount of this amount within 15 working days after receiving the compensation.

SECTION 9. EARLY CANCELLATION AND TERMINATION INSURANCE CONTRACT (OFFERS)

9.1. The insurance contract may be terminated upon the written application of one of the parties, sent 30 (thirty) days prior to the specified termination date. To terminate the Contract, the consent of all parties is required, and the Contract is considered terminated on the day following the signing of the termination Contract.

9.2. In the event of a demand for early termination of the Contract due to the Insurer's breach of its obligations, the paid insurance premium shall be refunded in full.

9.3. Upon the Insurer's demand for early termination of the Contract due to the Policyholder's breach of their obligations, the paid insurance premium shall not be subject to refund.

9.4. In the event of the Subscriber's early refusal of the Insurance Contract, the paid insurance premium shall be returned in proportion to the duration of this Offer (insurance contract), minus 10% of the paid insurance premium, in proportion to the elapsed period of the Insurance Contract's validity. The policyholder has the right to apply to the Insurer for the allocation of the insurance premium amount to be returned to their benefit to pay for their other insurance contracts concluded/to be concluded with the Insurer; in such cases, the refunded amount may be credited toward such a contract without deducting expenses in the amount of 10%.

9.5. In any case, the insurance premium is not subject to refund if, under the Contract, the Insurer has paid insurance indemnity/insurance payment, regardless of the amount of such payment, or if it has an obligation to pay insurance indemnity/insurance payment due to the occurrence of an insured event.

9.6. The Contract shall be terminated in the following cases:

a) expiration of the validity period;

b) fulfillment of obligations by the Insurer in full;

c) in other cases, provided for by the legislation of the Republic of Uzbekistan.

SECTION 10. SUBROGATION

10.1. The Insurer who has paid the insurance indemnity/insurance payment in full or in part shall, within the limits of this amount, transfer the right of recourse claim that the Policyholder (Beneficiary) has against the person responsible for the harm (damage) caused.

10.2. The Policyholder (Beneficiary) is obliged, upon receipt of insurance indemnity, to transfer all necessary documents to the Insurer and take all actions to exercise the right of recourse.

10.3. In the event that the Policyholder (Beneficiary) waives claims against the person responsible for the occurrence of the insured event or rights ensuring the realization of claims against them, as well as in the event of a refusal to transfer the documents necessary for filing a recourse claim to the Insurer, the Insurer shall be released from paying the insurance indemnity in full or in its corresponding part and is entitled to demand the return of the excessively paid indemnity amount.

SECTION 11. RESPONSIBILITY OF THE PARTIES

11.1. For failure to fulfill or improper fulfillment of the obligations undertaken, the parties shall be held liable in accordance with the current legislation of the Republic of Uzbekistan.

11.2. For delaying the payment of the insurance indemnity due, the Insurer shall pay the Beneficiary a penalty in the amount of 0.2% of the overdue amount for each day of delay, but not more than 30% of the amount payable under the Contract. Payment of a penalty does not exempt the Insurer from the obligation to pay insurance indemnity.

11.3. The Parties shall not be held liable for the partial or full failure to fulfill their obligations under the Contract during the period of force majeure.

Force majeure circumstances include the following: extraordinary, unavoidable, and unforeseen circumstances under these conditions caused by natural phenomena (earthquakes, landslides, hurricanes, droughts, and other natural disasters not listed in the insurance contract) or socio-economic circumstances (military actions, strikes, blockades, restrictive and prohibitive measures of state organizations and between states, as well as government decisions and others), if these circumstances directly affected the execution of this contract.

Upon the occurrence and termination of force majeure circumstances, the parties shall notify each other in writing.

In the event of force majeure circumstances, the deadline for the parties to fulfill their obligations shall be postponed proportionally to the time during which the force majeure circumstances are in effect.

SECTION 12. DISPUTE RESOLUTION PROCEDURE

12.1. In the event of disputes, claims, or disagreements regarding issues provided for in the Insurance Contract, the parties shall take measures to resolve them through negotiations.

12.2. If it is impossible to resolve disputes, disagreements, or requirements arising from the Insurance Contract, including those related to its execution, violation, termination, or invalidity, through

negotiations, they shall be resolved and considered in court in accordance with the current legislation of the Republic of Uzbekistan.

SECTION 13. OTHER TERMS

13.1. All additions and changes to the Insurance Contract, as well as its extension or termination, must be made in writing with the consent of the parties.

13.2. Relations between the parties that are not described or specified in this Offer are regulated by the current legislation of the Republic of Uzbekistan.

SECTION 14. LEGAL ADDRESS AND BANK RECORDS OF THE INSURER:

Joint-Stock Company «EUROASIA INSURANCE»

Address: 3A Abdulla Qodiriy St., Yunusabad district, Tashkent city.

t/r: 2021 4000 5039 6842 0001

Bank: "Sayohat" Branch of Uznatsbank JSC

MFO: 00450

TIN: 202723160

OKONX: 96220

www.eai.uz Call center 1147

ANNEX No. 1
to the Public Offer of Comprehensive Insurance
"CASCO" vehicles
INSURANCE PROGRAMS (Table No. 1)
Note: (+) is covered, (-) is not covered

INSURANCE PROGRAMS (Table No. 1)

Note: (+) is covered, (-) is not covered

№	Risks Program name (liability limits)	Risks Program name (liability limits)			
		SIMPLE	LITE	SMART	DELUXE
Vehicle insurance risks	Road traffic accident	+	+	+	+
	Угон (хищение)	-	+	+	+
	Fire, explosion, conflagration	-	+	+	+
	Animal collision	-	+	+	+
	Fall of objects and other external influences	-	+	+	+
	Impact of natural disasters	-		+	+
	Unlawful actions of third parties	-	+	+	+
	Burglary, robbery, banditry	-	+	+	+
	Vehicle Accidents	-	+	+	+
	Man-made accidents	-	+	+	+
Additional services	Costs for assessing vehicle damage:	-	-	up to 4,500,000 soums	up to 7,500,000 soums
	Injury of windshield (1 time per period):	-	-		
	Payment without registration with the Road Safety Department ("Payment without registration with the Road Safety Department in the event of an accident involving an insured vehicle") (1 time per period):	-	-	up to 7% of the vehicle's insurance amount	up to 10% of the vehicle's insurance amount

	Evacuator services:	**-**	**-**	**up to 300,000.0 soums**	**up to 500,000.0 soums**
	Taxi services (1 time per period):	**-**	**-**	**-**	**up to 500,000.0 soums**
	Opportunity to join the CASCO Club	**-**	**-**	**-**	**+**
Additional risks	**Auto Civil Liability Insurance**	**-**	**-**	**up to 10,000,000 soums**	**up to 20,000,000 soums**
	Driver and passenger insurance against accidents (no more than 4 people).	**-**	**-**	**up to 15,000,000 soums**	**up to 25,000,000 soums**
Annual insurance tariff	**If the value of the vehicle is up to 500.0 million soums**	**1,0 %**	**1,3%**	**1,5%**	**2,2%**
	If the value of the vehicle exceeds 500.0 million soums	**1,2%**	**1,5%**	**1,7%**	**2,5%**

** Under the "DELUXE" program, membership in the "CASCO Club" is provided to policyholders who have paid an insurance premium of 10,000,000.0 (ten million) soums or more for one vehicle, and when insuring two vehicles (if the total insurance premium is at least 15,000,000.0 (fifteen million) soums), membership is provided for one vehicle at the client's choice.*