

JSC Insurance Company "Basel"
Board of Directors
APPROVED
Minutes of "4" October 2021

Auto Transistor
VOLUNTARY INSURANCE
VOLUNTARY CAR INSURANCE
PROGRAM

JSC INSURANCE COMPANY "BASEL"
THE RULES OF VOLUNTARY CAR INSURANCE
APPIX No. 3

APPROVED
Program of insurance of vehicles of legal entities and individuals "AUTOTRANSIT"



VOLUNTARY INSURANCE PROGRAM FOR VEHICLES OF LEGAL ENTITIES
"AUTOTRANSIT"
APPENDIX NO. 3 TO THE RULES OF VOLUNTARY MOTOR INSURANCE OF JSC
INSURANCE COMPANY "BASESL"

Insurance class:	Voluntary car insurance.
Insured:	A legal entity is the owner of an insured car on the right of ownership, lease or on another basis, which does not contradict the legislation of the Republic of Kazakhstan.
Recipient:	Insured.
Insured persons:	Individuals driving a car on the basis of a power of attorney or a travel document issued by the insured.
Insurance form:	Property interests of the Insured in connection with the ownership, operation, ownership of the car as a result of damage or loss (crash) of the car as a result of the events specified as insurance conditions for the period of application of the insurance contract.
Insurance value	It is not registered in the units of the authorized body of the Republic of Kazakhstan for road safety and crosses the territory of the Republic of Kazakhstan in transit mode.
Insurance status:	<p>Damage or loss of the insured car as a result of the following events (loss):</p> <ol style="list-style-type: none"> 1) traffic accident is an incident that occurs only in the traffic of an insured car and its involvement; 2) Another traffic accident is caused by an accidental external impact and/or in an adjacent area (directly adjacent to the road and not intended for vehicles to travel upright, including yards, residential areas, parking lots, petrol stations, enterprises), incidents involving or involving an insured vehicle, namely: collision with another vehicle, non-moving or moving items (structures, dams, animals, etc.) overtaking (punctilium), car crash, falling under ice, falling under the pavement due to soil deposition, stone stomping on an insured car from under a moving vehicle (including an insured car); 3) falling of objects - the fall of some substance (snow, ice, etc.) on top of an insured car; 4) fire is a fire outside of special places for ignition and ignition, or their ability to spread and spread beyond their borders; 5) explosion - a physical or physical-chemical process that takes place in a short period of time with a significant amount of energy and is subject edging rapidly to impact, oscillate and heat effects on the environment due to the rapid expansion of explosive products; 6) lightning - a direct lightning fall on the insured property; 7) natural disasters, in particular: cast (movement of air masses caused by weather conditions, with wind strength corresponding to 8 points on the Beuford scale, with a wind speed of more than 60 km/h) or storm, beans, floods, landslides, landslides; 8) illegal actions of third parties (except for smoking), including damage to the car as a result of expulsion (illegal possession of a car without intent); 9) illegal possession of a car or other vehicle without intent to drive; 10) theft is a covert theft of someone's property'.
Insurance amount:	The actual (market) value of the car at the time of concluding the insurance contract, but not more than 30,000,000,000(thirty million) tenge per car.
Insurance rate:	0.1% of the amount of insurance, but not less than 50 US dollars at the rate of the National Bank of the Republic of Kazakhstan at the time of conclusion of the insurance agreement.
Procedure and terms for payment of insurance premiums:	The insurer pays the insurance premium on the day of conclusion of the Insurance Agreement with a one-time cash payment/ non-cash payment.
Franchise:	<p>The insurance agreement provides for a non-contractual franchise in the following amounts: in case of partial damage - 200 000 tenge for each insurance case;</p> <p>When fully charged - 10% of the amount of insurance;</p> <p>For the risks of "expropriation" and "theft" - 20% of the amount of insurance.</p>
Insurance payment:	<ol style="list-style-type: none"> 1) Indemnifying the franchise, the Profit is paid to the Recipient in the amount of actual damages, but not more than the amount of insurance established by the Contract; 2) Documents of the traffic police bodies will be submitted. 3) Documents developed by authorized state bodies, confirming the facts, circumstances and consequences of the incident reported by the insured, are submitted ii.