



VOLUNTARY INSURANCE PROGRAM ROAD TRANSPORT OF INDIVIDUALS AUTO100

APPENDIX No 1 TO THE RULES OF VOLUNTARY INSURANCE OF MOTOR VEHICLES BASEL INSURANCE COMPANY JSC

Insurance Class:	Voluntary insurance of road transport.
Policyholder:	An individual who is the owner of the insured motor vehicle (hereinafter referred to as the AT) on the basis of ownership, lease or other grounds that do not contradict the legislation of the Republic of Kazakhstan.
Beneficiary:	The insured (the owner of the aircraft).
Insured:	Persons specified in the section "Information about the Insured (Insured)" in accordance with the Insurance Agreement for Compulsory Liability Insurance (hereinafter referred to as the Insurance Agreement for Compulsory Liability Insurance) issued by JSC IC Basel.
Insurance restrictions:	The following are accepted for insurance: ✓ Passenger car registered in the territory of the Republic of Kazakhstan. The following are not accepted for insurance: ✓ aircraft not subject to registration in the authorized state bodies of the Republic of Kazakhstan; ✓ AT participating in sports competitions, training purposes and test drives; ✓ Aircraft rented, pledged/leased, operating in taxi mode.
Object of insurance:	Property interests of the Insured/Insured related to the possession, use and/or disposal of the aircraft, as well as the risk of its damage or loss (destruction).
Insured event:	Damage or loss (destruction) of the insured aircraft as a result of a road traffic accident (RTA) is a collision with another aircraft of a third party, which occurred in the process of the aircraft movement and with its participation.
Sum insured:	100,000 (one hundred thousand) tenge.
Insurance premium and tariff from the insured amount:	1% 1,000 (one thousand) tenge.
Procedure and terms of payment of the insurance premium:	By a one-time cash/non-cash payment to a bank account or to the company's cash desk on the day of conclusion of the Insurance Policy (hereinafter referred to as the Policy) Appendix No1.
Franchise:	Not provided.
Insurance payment:	 It is carried out to the Beneficiary in the amount of actual damage, but not more than the insurance amount established by the Policy: ✓ In case of fault of the Insured/Insured. Documents of the Traffic Police are mandatory. The payment is made, according to the assessment of an independent appraiser, taking into account depreciation.
Information about the insurance agent/broker:	Not provided.
The amount of the agent's fee in % gross:	Not provided.
Insurance area:	Kazakhstan.
Validity of the policy:	 The Policy comes into force on the day following the day of payment of the insurance premium and is valid until the expiration of the term or until the receipt of the first insurance payment under the Policy. The validity period of the Policy coincides with the validity period of the MTPL issued by JSC IC Basel. The policy terminates upon termination/re-issuance of MTPL.
Additional conditions:	 It provides for joint registration with MTPL issued only in JSC IC Basel, on the Insurer's website. Under the comprehensive MTC Compulsory Liability Insurance Agreement, the list of aircraft is duplicated taking into account the insurance program, namely only passenger aircraft. The policy is not issued with an MTC Compulsory Liability Insurance Agreement issued for a period of less than 12 months.
Form of insurance policy:	The insurance policy is issued by issuing it electronically and on the Insurer's website.
Other insurance conditions:	Other terms and conditions of the Insurance Program are regulated in accordance with the Rules of Voluntary Motor Transport Insurance of Basel Insurance JSC.