

**APPROVED**  
**Board of Directors**  
**Insurance Company Basel JSC**  
**Minutes No26/21 dated October 04, 2021**

**PROGRAM**  
**VOLUNTARY LIMITED MOTOR INSURANCE**  
**OF TRANSPORT OF LEGAL ENTITIES AND INDIVIDUALS**

**APPENDIX No 2**  
**TO THE RULES OF VOLUNTARY INSURANCE OF MOTOR VEHICLES**  
**BASEL INSURANCE COMPANY JSC**

**Almaty, 2021**



**VOLUNTARY LIMITED MOTOR VEHICLE INSURANCE PROGRAM  
LEGAL ENTITIES AND INDIVIDUALS**

**APPENDIX No2 TO THE RULES OF VOLUNTARY INSURANCE  
AUTOMOBILE TRANSPORT S.A. INSURANCE COMPANY "BASEL"**

<b>Insurance Class:</b>	Voluntary insurance of road transport.
<b>Policyholder:</b>	An individual or legal entity that 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.
<b>Beneficiary:</b>	The insured (the owner of the aircraft).
<b>Insured:</b>	The insurant is a legal entity – persons on the basis of a waybill. Insured is an individual – persons admitted to drive the insured motor transport and specified in the Insurance Policy (hereinafter referred to as the Policy).
<b>Insurance restrictions:</b>	<p><b><u>The following are accepted for insurance:</u></b></p> <p>1) Passenger car registered in the territory of the Republic of Kazakhstan, produced not earlier than 2005.</p> <p><b><u>The following are not accepted for insurance:</u></b></p> <p>1) aircraft not subject to registration in the authorized state bodies of the Republic of Kazakhstan;  2) AT participating in sports competitions, training purposes and test drives;  3) Aircraft rented, pledged/leased, operating in taxi mode.</p>
<b>Object of insurance:</b>	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).
<b>Insured event:</b>	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.
<b>Insurance amount, insurance premium and tariff from the insured amount:</b>	It is approved by the decision of the authorized body of the Insurer, within the framework of the tariff for the class (0.1% – 15.93%).
<b>Procedure and terms of payment of the insurance premium:</b>	The Insurance Premium shall be paid by the Insured in a lump sum in cash/non-cash payment on the day of conclusion of the Policy to the bank account or cash desk of the Insurer.
<b>Franchise:</b>	It is approved by the decision of the authorized body of the Insurer, within the framework of internal policy.
<b>Insurance payment:</b>	<p>1) It is carried out to the Beneficiary in the amount of actual damage, but not more than the insurance amount established by the Policy:  ✓ Regardless of the fault of the Insured/Insured.</p> <p>2) Documents of the Traffic Police are mandatory.  The payment is made, according to the assessment of an independent appraiser, taking into account depreciation.</p>
<b>Information about the insurance agent/broker:</b>	The Program provides for the issuance of Policies through the partners of BASEL IC JSC.
<b>The amount of the agent's fee in % gross:</b>	It is approved by the decision of the authorized body of the Insurer, within the framework of internal policy.
<b>Insurance area:</b>	Kazakhstan.
<b>Validity period of the Insurance Policy:</b>	The Policy comes into force on the day following the day of payment of the insurance premium and is valid until the end of the Policy or until the receipt of the first insurance payment under the Policy, whichever occurs first.
<b>Additional conditions:</b>	The Insurance Program provides for a change in the name of the insurance product under this Insurance Program for advertising and marketing purposes.
<b>Form of conclusion of the Insurance Policy:</b>	The insurance policy is issued by issuing it on paper or in electronic form.
<b>Other insurance conditions:</b>	The program provides a 10% discount when selling through the Call Center or through the company's website.