

**"APPROVED"**  
**Decision of the Board of Directors**  
**Insurance Company Basel JSC**  
**Meeting Minutes No20/24**  
**from April 30, 2024**

**PROGRAM**  
**VOLUNTARY MOTOR VEHICLE INSURANCE**  
**TRANSPORT CAR SERVICE**

**APPENDIX No 15**  
**TO THE RULES OF VOLUNTARY INSURANCE OF MOTOR TRANSPORT**  
**BASEL INSURANCE COMPANY JSC**

**Almaty, 2024**



**VOLUNTARY INSURANCE PROGRAM  
ROAD TRANSPORT CAR SERVICE**



Insurance Rules

**APPENDIX No 15  
TO THE RULES OF VOLUNTARY INSURANCE OF MOTOR TRANSPORT  
BASEL INSURANCE COMPANY JSC**

<b>Insurance Class:</b>	Voluntary insurance of road transport.
<b>Policyholder:</b>	An individual who is the owner (proprietor) of the insured vehicle (hereinafter referred to as the AT) on the right of ownership, lease.
<b>Beneficiary:</b>	<p><b>In case of AT damage:</b></p> <p>1) Specialized STO (SpetsSTO*) without taking into account depreciation and amortization;</p> <p>* <b>Special service station</b> - where the Insured's AT is serviced within the framework of the warranty.</p> <p>In the event that the cost of spare parts for aircraft and the planned work is overstated/unreliable at the discretion of the Insurer, the Insurer has the right to require the Insured/Insured to carry out work at the special service station recommended by the Insurer and/or to provide spare parts in kind.</p>
<b>Insured:</b>	Persons admitted to the operation of a vehicle (hereinafter referred to as the vehicle) on any legal basis and specified in the policy of compulsory insurance of civil liability of vehicle owners (MTPL) for the insured aircraft.
<b>Insurance restrictions:</b>	<p>An AT not older than 5 (five) years at the time of conclusion of the Policy, registered in the territory of the Republic of Kazakhstan, is accepted for insurance:</p> <p><b>Aircraft are not accepted for insurance in the following categories:</b></p> <ul style="list-style-type: none"> <li>✓ Ambulances;</li> <li>✓ Aircraft specially adapted or specially designed for use by military and/or law enforcement agencies;</li> <li>✓ aircraft operated within the closed (without public access) territory of the airport;</li> <li>✓ Aircraft participating in sports competitions, training purposes and test drives;</li> <li>✓ aircraft rented and/or operating in taxi mode.</li> <li>✓ Aircraft of any category older than 5 (five) years.</li> </ul> <p><b>The insurance program does not cover:</b></p> <ol style="list-style-type: none"> <li>1) damage or liability for goods transported in connection with the implementation of any type of business activity on the aircraft insured under the Policy (including goods in transit);</li> <li>2) AT damage, as a result of: <ul style="list-style-type: none"> <li>✓ Carriage of explosive substances such as nitroglycerin, dynamite or any other similar substances. In the event that substances are not explosive in themselves, but are an integral part of explosive substances, they are not excluded in accordance with this Policy;</li> <li>✓ rental of aircraft;</li> <li>✓ Theft, theft of AT;</li> </ul> </li> <li>3) damage caused to third parties;</li> <li>4) breakdown of aircraft mechanisms not caused by an insured event.</li> <li>5) the complete loss of the aircraft.</li> </ol>
<b>Object of insurance:</b>	Property interests of the Insured/Insured related to the risk of damage to the aircraft as a result of an insured event specified in the insurance policy.
<b>Insured event:</b>	<p>An insured event is damage to aircraft as a result of the following events:</p> <ul style="list-style-type: none"> <li>✓ 1) <b>Road traffic accident (RTA) is an</b> event that occurred in the process of movement of a vehicle on the road and with its participation, in which people were killed or injured, vehicles, structures, cargo were damaged or other material damage was caused, namely: <ul style="list-style-type: none"> <li>✓ <i>Collision</i> is an incident in which moving vehicles collided with each other and/or the collision occurred with a vehicle that suddenly stopped (before a traffic light, during traffic congestion or due to a technical malfunction) and a collision of railway rolling stock with a vehicle stopped (left) on the tracks.</li> <li>✓ <i>Collision with a stationary vehicle</i> is an accident in which a moving vehicle ran into a stationary vehicle, as well as a trailer or semi-trailer.</li> <li>✓ <i>Collision with an obstacle</i> is an incident in which a vehicle ran over or hit a stationary object (bridge support, pole, tree, fence, etc.).</li> <li>✓ <i>Collision with a pedestrian</i> is an accident in which a vehicle ran over a person or he himself collided with a moving vehicle, including accidents in which a pedestrian was injured by a cargo or object (boards, containers, cable, etc.) carried by a vehicle.</li> <li>✓ <i>Collision with a cyclist</i> is an accident in which a vehicle ran over a cyclist or he himself collided with a moving vehicle.</li> <li>✓ <i>Collision with animal-drawn transport</i> is an accident in which a vehicle ran over draft animals, as well as carts transported by these animals, or draft animals, or carts transported by these animals, hit a moving vehicle. This type also includes a collision with an animal.</li> <li>✓ <i>Rollover</i> is an incident in which a moving vehicle overturns while driving on the road.</li> <li>✓ <i>other accidents</i> - falling of the transported cargo or an object thrown by the wheel on a person, animal or other vehicle, collision with persons who are not road users, collision with a sudden obstacle (fallen cargo, separated wheel, etc.);</li> </ul> </li> <li>✓ 2) <b>natural disasters, namely:</b> hurricane (weather-induced movement of air masses with wind strength, corresponding to 8 points on the Beaufort scale - wind speed more than 60 km/h) or storm, hail, flood, mudflow, landslide, rock landslide, flood, flood, release of subsoil water;</li> <li>✓ 3) <b>other unforeseen events</b> - an event that occurred in the adjacent territory (the territory immediately adjacent to the road and not intended for through traffic of vehicles, including yards, residential areas, parking lots, gas stations, enterprises), namely: collision with another vehicle, collision (impact) with stationary or moving objects (structures, obstacles, animals, etc.), overturning, falling of motor transport, failure under ice, falling under the road surface due to soil subsidence, getting a stone into the insured road transport from under a moving vehicle (including from under the insured road transport);</li> </ul>

Insurance Company Basel JSC  
Voluntary motor vehicle insurance program AUTOSERVICE

	<p>✓ <b>4) illegal actions of third parties</b> - damage to motor transport as a result of arson, damage to a vehicle, hooliganism, vandalism, including theft of easily removable parts, with the exception of theft: misappropriation or embezzlement of entrusted property of others, fraud, robbery, robbery;</p> <p>✓ <b>5) any external mechanical or physical impact</b> - the impact of external factors on the vehicle as a result of the following events (including, but not limited to): accident of sewerage, water supply, heating networks and (or) systems; failure of the road surface; falling on the insured vehicle of various objects (pieces of ice, stones, trees and their parts, parts of buildings and structures, etc.); ingress on the insured vehicle of objects that flew out from under the wheels of other road users Movement; penetration of animals into the engine compartment of the insured vehicle.</p>
<b>Insurance amount, insurance premium and tariff from the insured amount:</b>	<p>The sum insured is set at 80% of the actual value of the AT as of the date of the Policy.</p> <p>The amount of damage equal to or exceeding 80% of the actual value of the aircraft is considered to be the total loss of the aircraft and the insurance payment for this insured event is not made. The amount of damage is determined on the basis of the invoice for payment of the Specialized Service Station, while the total loss of the aircraft is established by the Insurer independently, if the amount specified in the Invoice of the Special Service Station is equal to or exceeds 80% of the actual value of the aircraft.</p> <p>Insurance rate is approved by the decision of the authorized body of the Insurer, within the tariff for the insurance class and is indicated in Appendix No1 to this Program.</p>
<b>Procedure and terms of payment of the insurance premium:</b>	<p>The Insurance Premium shall be paid by the Insured in a lump sum in cash/non-cash payment within 3 (three) days from the date of conclusion of the Policy to the bank account or to the cash desk of the Insurer.</p> <p>The policyholder has the right to pay the insurance premium in installments in equal installments (tranches), but not more than 3 (three) payments (tranches). The schedule of payments (tranches) is indicated in the Policy and the application form.</p>
<b>Franchise, unconditional:</b>	Not applicable
<b>Procedure and conditions for making an insurance payment:</b>	<ol style="list-style-type: none"> <li>1. It is carried out to the Beneficiary in the amount of actual damage, but not more than 80% of the actual value of the aircraft established by the Policy.</li> <li>2. The insurance payment is made provided that the event is registered by the competent authorities (traffic police, internal affairs bodies, fire control authorities, investigative authorities, hydrometeorological or seismological service, Ministry of Emergency Situations, or other competent authorities whose competence includes the obligation to record/investigate these cases)</li> <li>3. The amount of damage is determined on the basis of <ul style="list-style-type: none"> <li>✓ Defect Certificate and/or detailed invoice for aircraft repair issued by Special Service Station without taking into account depreciation depreciation;</li> </ul> </li> <li>4. The policy terminates after the insurance payment is made for the first insured event.</li> <li>5. The insurer shall make a decision on making the insurance payment or refusal to make the insurance payment no later than 15 (fifteen) business days from the date of receipt of the full package of documents provided for by the insurance policy.</li> <li>6. In case of detection of the need to correct the documents necessary for consideration of the insured event and making a decision, the period for consideration of documents for the insurance payment shall be suspended for the period of their correction, of which the Insurer shall notify the Insured/Insured/Beneficiary in writing within 3 (three) business days from the date of discovery of the need to correct the documents. The period for making a decision on making an insurance payment or refusal to make an insurance payment shall be renewed anew from the date of submission of the corrected documents to the Insurer.</li> <li>7. The insurance does not cover expenses incurred in excess of the necessary costs for the restoration of aircraft. Expenses incurred in excess of the necessary costs include: <ol style="list-style-type: none"> <li>1) the cost of replacing the aircraft part/part to be repaired and the cost of the aircraft part/part to be repaired.</li> </ol> <p>This condition does not apply in cases where repair of aircraft part/part is impossible and/or impractical (repair of aircraft part/part is recognized as inexpedient if the cost of repair exceeds 70% of the cost of aircraft part/part);</p> <ol style="list-style-type: none"> <li>2) costs associated with the expedited delivery of the aircraft part/part;</li> <li>3) expenses associated with the restoration of the marketable condition of the aircraft.</li> </ol> <p>Expenses associated with the restoration of marketable condition include:</p> <ul style="list-style-type: none"> <li>- painting for a thickness gauge;</li> <li>- removal of dents without painting (if such costs exceed the cost of standard restoration of aircraft parts/parts);</li> </ul> </li> <li>8. The insurance indemnity includes compensation for repair and (or) replacement of only those damaged parts and parts of the aircraft body that were damaged as a result of the insured event, and recorded by the Insurer's representative, if the damage and damaged parts, as well as hidden defects of the aircraft were not recorded by the Insurer, the Insured is obliged to organize a repeated inspection of the aircraft with the participation of the Insurer.</li> <li>9. Under the insurance policy, the Insurer has the right to reimburse the Beneficiary, taking into account the terms of the insurance policy and the Insurance Rules, the cost of restoration repair of the aircraft, which is determined on the basis of the defect report and/or a detailed invoice for payment of the Special Service Station, the Insurer shall reimburse the costs incurred by the Insured in order to save the aircraft, prevent or reduce losses from the occurrence of an insured event, if such expenses were necessary or were made to fulfill the instructions of the Insurer.</li> <li>10. The total loss (constructive loss) of the aircraft is established in the event of the destruction of the aircraft, in which case the Insurer, upon presentation of a defect report and/or a detailed invoice for payment of the Special Service Station, will establish the inexpediency of repair or if the amount of damage is equal to or exceeds 80% of the actual value of the aircraft established on the date of conclusion of the Policy. In this case, the Insurer has the right to send its representative to confirm the fact of existing damages and the amount of damage caused to the aircraft. If the total loss of the aircraft is established, the insurance payment is not made.</li> <li>11. After the insurance payment for any insured event, the insurance premium shall not be refunded in case of early termination of the insurance policy.</li> </ol>

	<p>12. In cases where the losses caused as a result of the insured event are compensated to the Insured by third parties who were the culprits of the insured event or other insurers with whom the insurance contract has been concluded, the Insurer shall reimburse only the difference between the amount of the insurance indemnity and the amount of indemnity received by the Insured from third parties. which were reimbursed (compensated) by third parties.</p>
<p><b>Grounds for the Insurer's exemption from the insurance payment:</b></p>	<p><b>1. The following is not an insured event and is not subject to compensation under the insurance policy:</b></p> <ul style="list-style-type: none"> <li>✓ loss of marketable condition of aircraft;</li> <li>✓ damage caused to the property of the Insured/Insured and/or the passenger, which was in the aircraft at the time of the insured event;</li> <li>✓ natural wear and corrosion of aircraft;</li> <li>✓ mechanical/electrical malfunction and (or) breakdown during operation, which led to the occurrence of an insured event;</li> <li>✓ loss or damage to the awning or aircraft covering;</li> <li>✓ damage caused as a result of violation of the warning about the prohibition of entry or parking outside the fenced and (or) marked with special signs (markings) territory (construction sites, mudflow hazard areas, etc.) in case of damage to the aircraft as a result of the warned risks;</li> <li>✓ losses caused to aircraft as a result of insured events specified in the insurance policy, which occurred due to any breakdowns, technical malfunctions or factory defects;</li> <li>✓ damage caused to aircraft as a result of fire resulting from installation, self-installation, additional equipment not provided by the manufacturer;</li> <li>✓ loss or theft of property located in the aircraft during or immediately after the insured event;</li> <li>✓ total loss of aircraft established on the basis of a defect report and/or a detailed invoice for payment of the Special Service Station</li> <li>✓ expenses of the Insured/Insured/Beneficiary incurred to determine the cost of damage caused to the aircraft.</li> </ul> <p><b>2. The insurer is exempt from making the insurance payment if the insured event occurred as a result of:</b></p> <ul style="list-style-type: none"> <li>✓ operation by the Insured/Insured of a technically defective aircraft, when its technical condition and equipment are included in the list of malfunctions and conditions under which the operation of aircraft is prohibited;</li> <li>✓ driving an aircraft by a person who does not have a valid driver's license for the right to drive vehicles of this category, as well as those that occurred after the expiration of the driver's license;</li> <li>✓ driving of aircraft by a person whose civil liability is not insured under compulsory insurance of civil liability of vehicle owners, as well as those that occurred after the expiration of the policy of compulsory insurance of civil liability of vehicle owners;</li> <li>✓ driving an aircraft by a person in a state of alcoholic, narcotic or toxic intoxication;</li> <li>✓ transportation by the Insured/Insured in the aircraft of hazardous substances and items prohibited for transportation;</li> <li>✓ events that occurred during the use of aircraft in contests, bets, sports events, for training purposes, test drive, renting, leasing or rental, as a taxi.</li> </ul> <p><b>3. The following actions of the Insured may be the basis for the Insurer's refusal to make the insurance payment:</b></p> <ul style="list-style-type: none"> <li>✓ communication by the Insured/Insured to the Insurer of knowingly false information about the aircraft when concluding an insurance policy, insurance risk, insured event and its consequences;</li> <li>✓ deliberate failure of the Insured/Insured to take measures to reduce losses from the insured event;</li> <li>✓ obstruction by the Insured/Insured to the Insurer in investigating the circumstances of the occurrence of the insured event and establishing the amount of loss caused by him/her;</li> <li>✓ failure by the Insured/Insured to notify the Insurer of the increase in insurance risk;</li> <li>✓ failure of the Insured/Insured to provide the aircraft to check its technical condition during the validity period of the insurance policy, as well as failure to provide the Insurer with access to the damaged aircraft (before and/or after its repair) or its remains, or damaged parts, parts and accessories, additional equipment or residues thereof, except for cases when they could be completely destroyed;</li> <li>✓ if the Insured/Insured has fled from the scene of the insured event;</li> <li>✓ if the Insured/Insured/Beneficiary has not provided the documents and information necessary to establish the causes, nature of the insured event and its connection with the result, or has provided knowingly false evidence;</li> <li>✓ receipt by the Insured/Insured of appropriate compensation for damage from the person guilty of causing the damage;</li> <li>✓ failure to notify the Insurer of the occurrence of an insured event within the time limits specified in the insurance policy, except when the Insured/Insured was unable to perform the specified actions for a valid reason and confirmed it with documents;</li> <li>✓ actions of the Insured/Insured/Beneficiary, recognized in accordance with the procedure established by legislative acts as intentional crimes or administrative violations that are in a causal relationship with the insured event;</li> <li>✓ violations of the terms of the insurance policy under this Program;</li> <li>✓ refusal of the Insured/Insured/Beneficiary of his/her right of claim to the person responsible for the occurrence of the insured event, as well as refusal to transfer to the Insurer the documents necessary for the transfer of the right of claim to the Insurer. If the insurance payment has already been made by the person who was the culprit of the insured event, or by the Insurer with whom the insurance contract was concluded, the Insurer has the right to demand its return in full or in part</li> <li>✓ other cases of refusal in accordance with the Insurance Rules.</li> </ul>
<p><b>Documents required for consideration of the issue of insurance payment:</b></p>	<p>1. To consider the issue of insurance payment, the Insurant/Insured shall be obliged to provide the Insurer, depending on the type of insured event, with an application for insurance payment and the following documents:</p> <ul style="list-style-type: none"> <li>✓ an application for the occurrence of an insured event (event) indicating information about the Policy;</li> <li>✓ a copy of the certificate of state registration of aircraft;</li> </ul>

Insurance Company Basel JSC  
Voluntary motor vehicle insurance program AUTOSERVICE

	<ul style="list-style-type: none"> <li>✓ a copy of the driver's license, identity card of a non-resident person of the Republic of Kazakhstan who drove the aircraft at the time of the accident; documents confirming the expenses incurred by the Insured/Insured in order to prevent or reduce losses in the event of an insured event (if any);</li> <li>✓ To confirm the amount of damage: <ul style="list-style-type: none"> <li>- Photo report of aircraft damage, defect report and/or detailed invoice for payment, Special Service Station for the restoration of aircraft damaged as a result of an insured event, containing a detailed list of necessary works, a list of replaced/repaired parts, parts and their cost, certified by the signature of the responsible person and the seal of the enterprise.</li> </ul> </li> <li>✓ documents confirming the right to receive an insurance payment (power of attorney, certificate of inheritance, etc.);</li> <li>✓ documents (a copy of the certificate of a non-resident person of the Republic of Kazakhstan guilty of the accident, an application for the transfer of the right of claim, interrogation protocol, explanatory notes, etc.) ensuring the transfer to the Insurer within the amount of the insurance payment made of the right of reciprocal claim that the Insured has to the person responsible for the damage caused;</li> </ul> <p>Depending on the type of insured event:</p> <ul style="list-style-type: none"> <li>✓ <b>in case of an accident:</b> documents of the internal affairs bodies: a protocol on violation of traffic rules, a resolution on an administrative offense, a scheme of an accident, an addendum to the protocol on violation of traffic rules, explanatory statements of the participants of the accident to the internal affairs bodies, protocols/conclusions of the medical examination of the participants in the accident; a court decision that has entered into force; a court verdict that has entered into force, or another procedural document and is final decision on the case;</li> <li>✓ <b>in case of natural disasters:</b> documents of fire supervision bodies or investigative bodies (including fire report, fire technical expertise report on the causes of fire, etc.); hydrometeorological or seismological services, the Ministry of Emergency Situations or other competent authorities whose competence includes the obligation to record/investigate these cases;</li> <li>✓ <b>in case of unlawful actions of third parties:</b> a statement to the internal affairs authorities on the fact of the incident, a decision from the internal affairs bodies to initiate or refuse to initiate a criminal case, resolutions concerning the procedural movement of the criminal case, at the end of the preliminary investigation – a decision to suspend the criminal case or an indictment (if the damage was caused by illegal actions of third parties), a court decision (sentence), that has entered into force.</li> <li>✓ <b>in case of other unforeseen events</b> – copies of acts of fire and law enforcement agencies, conclusions of fire and technical expertise; a copy of the accident scene inspection protocol; other documents drawn up by specially authorized bodies (commissions) that investigate, classify and record events considered as insured events, or confirm the fact of occurrence of an insured event;</li> <li>✓ <b>in case of any external mechanical or physical impact</b> - documents of internal affairs bodies, documents of fire supervision or investigative bodies, documents of hydrometeorological or seismological services, the Ministry of Emergency Situations or other competent bodies whose competence includes the obligation to record/investigate these cases</li> </ul> <p>2. The burden of collecting and providing documents confirming the fact of occurrence and circumstances of the event, damage caused as a result of the occurrence of the event lies with the Insured. In the event of the exercise of the right of claim against the person responsible for the damage caused, the Insured shall be obliged to provide the Insurer and an independent appraiser with the motor vehicle for inspection. The Insurer shall bear the costs of drawing up an appraisal report by an independent appraiser at the direction of the Insurer necessary to exercise the right of claim against the person responsible for the damage caused.</p> <p>3. Documents of the competent authorities shall be submitted in the original or a copy certified by the seal and signature of the responsible person of the competent body that issued the document.</p> <p>4. Acceptance of documents on the claimed insured event shall be formalized by the Insurer by issuing to the Insurant a certificate of accepted documents.</p> <p>5. The list and number of documents required for consideration and decision-making on an event that has signs of an insured accident may be reduced at the discretion of the Insurer.</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>	Approved by the decision of the authorized body of the Insurer.
<b>Insurance area:</b>	Republic of Kazakhstan.
<b>Validity period of the Insurance Policy:</b>	The Policy is valid for 12 months The Policy comes into force on the day following the day of payment of the insurance premium or its first payment (tranche) and is valid until the end of the Policy or until the insurance payment is made for the first insured event, whichever occurs first.
<b>Form of conclusion of the Insurance Policy:</b>	The policy is issued by issuing it on paper or in electronic form.
<b>Application form:</b>	The application form can be submitted on paper or in electronic form.
<b>Additional conditions:</b>	<ol style="list-style-type: none"> <li>1. Early termination of the Policy at the initiative of the Insured is made only if there is a written application of the Insured.</li> <li>2. Early termination of the Policy is possible from the next day from the date of application.</li> <li>3. The Insurer shall return to the Insurant-individual a part of the insurance premium for the unexpired insurance period minus 10% of the amount of the insurance premium from the date of submission to the Insurer of an application for early termination of the Policy if the Policy is terminated at the initiative of the Insured-individual within 14 days from the date of its conclusion.</li> <li>4. If the Policy is terminated at the initiative of the Insured, except for clause 6, the Insurer shall return to the Insured a part of the insurance premium for the unexpired insurance period minus 50% of the amount of</li> </ol>

	<p>the insurance premium from the date of submission to the Insurer of the application for early termination of the Policy and the insurance premium withheld by the Insurer according to the following formula: <math>NPV = SP * n/N/2</math>, where: NPP is the amount of the insurance premium withheld by the insurer (in tenge); SP is the amount of the insurance premium paid under the Insurance Policy (in tenge); n - the period that has elapsed from the date of entry into force of the Insurance Policy to the moment of its early termination (in days), including the day of application; N is the term of conclusion of the Insurance Policy (in days).</p> <ol style="list-style-type: none"><li>5. If the Insurer has made any insurance payment to the Insured under the Policy, the insurance premium shall not be returned to the Insured.</li><li>6. If there is a declared but not settled loss under the Policy at the time of termination of the Policy, the Insured is obliged to refuse in writing to make an insurance payment under it.</li><li>7. Everything that is not stipulated by this Insurance Program is regulated by the Rules of Voluntary Motor Vehicle Insurance of Basel Insurance Company AD.</li></ol>
--	--