

APPROVED
Board of Directors
Insurance Company Basel JSC
Minutes No 41/23 dated November 13, 2023

**PROGRAM
VOLUNTARY MOTOR VEHICLE INSURANCE
OF TRANSPORT OF LEGAL ENTITIES
"AVTOTRANSIT"**

**APPENDIX No 3
TO THE RULES OF VOLUNTARY INSURANCE OF MOTOR VEHICLES
BASEL INSURANCE COMPANY JSC**

Almaty, 2023



**VOLUNTARY MOTOR VEHICLE INSURANCE PROGRAM
OF TRANSPORT OF LEGAL ENTITIES "AVTOTRANSIT"**

**APPENDIX No3 TO THE RULES OF VOLUNTARY INSURANCE
AUTOMOBILE TRANSPORT S.A. INSURANCE COMPANY "BASEL"**

Insurance Class:	Voluntary insurance of road transport.
Policyholder:	A legal entity that is the owner of the insured motor transport on the basis of the right of ownership, lease or other grounds that do not contradict the legislation of the Republic of Kazakhstan.
Beneficiary:	Policyholder.
Insured:	Individuals driving a motor vehicle on the basis of a power of attorney or a waybill issued by the Insured.
Object of insurance:	Property interests of the Insured related to the possession, use, disposal of motor transport, as a result of its damage or loss (destruction) during the validity period of the Insurance Agreement as a result of events specified as insured.
Subject of insurance	Road transport that is not registered in the subdivisions of the authorized body of the Republic of Kazakhstan for road safety, and crosses the territory of the Republic of Kazakhstan in transit mode.
Insured event:	<p>Damage or loss (destruction) of the insured motor transport as a result of:</p> <ol style="list-style-type: none"> 1) of a traffic accident - an event that occurred in the process of movement only on the road of the insured motor transport and with its participation; 2) Other transport accident - an event that occurred with or in relation to the insured motor transport in the process of movement, caused by an accidental external impact and/or 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 vehicles objects (structures, obstacles, animals, etc.), overturning, falling of motor transport, falling under ice, falling under the road surface due to subsidence of the ground, falling of a stone into the insured motor transport from under a moving vehicle (incl. from under the insured motor transport); 3) Falling objects - falling of any object on the insured motor vehicle (snow, ice, etc.); 4) fire - the occurrence of fire outside the places specially designed for its ignition and maintenance, or the spread beyond their boundaries and the ability to spread independently; 5) explosion - a fast-flowing physical or physicochemical process that takes place with a significant release of energy in a small volume in a short period of time and leads to shock, vibration and thermal effects on the environment due to high-speed expansion of explosion products; 6) thunderbolt - direct lightning strike in the insured property; 7) natural disasters, namely: hurricane (caused by weather conditions movement of air masses with a wind force corresponding to 8 points on the Beaufort scale - wind speed more than 60 km/h) or storm, hail, flood, earthquake, landslide, mudflow; 8) illegal actions of third parties, including damage to motor transport as a result of theft (unlawful seizure of motor transport without the purpose of theft), with the exception of the following forms of theft: petty theft, misappropriation or embezzlement of entrusted property of others, fraud, robbery, robbery; 9) hijacking - unlawful seizure of a car or other vehicle without the purpose of theft; 10) theft - secret theft of someone else's property.
Sum insured:	Actual (market) value of motor transport at the time of conclusion of the Insurance Agreement, but not more than 30,000,000.00 (thirty million) tenge for one motor transport.
Insurance tariff:	0.1% of the insured amount, but not less than 50 US dollars at the exchange rate of the National Bank of the Republic of Kazakhstan at the time of conclusion of the Insurance Agreement.
Procedure and terms of payment of the insurance premium:	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 Insurance Agreement.
Franchise:	<p>The insurance contract provides for an unconditional franchise in the following amount:</p> <p>In case of partial damage – 200,000 tenge for each insured event;</p> <p>In case of total loss – 10% of the insured amount;</p> <p>For the risks of "Theft" and "Theft" - 20% of the insured amount.</p>
Insurance payment:	<ol style="list-style-type: none"> 1) is carried out to the Beneficiary in the amount of actual damage, but not more than the insurance amount established by the Agreement, minus the franchise; 2) Documents of the Traffic Police are mandatory. 3) Documents drawn up by authorized state bodies confirming the fact, circumstances and consequences of the event declared by the Insured are mandatory. 4) Payment is made on the basis of an independent appraiser's appraisal report taking into account depreciation and depreciation.
Additional conditions:	<ol style="list-style-type: none"> 1. Foreign-made dump trucks not registered in the territory of the Republic of Kazakhstan, following the route Astana, Railway Station "Nurly Zhol" to the checkpoints of the Uzbek border B. Konysbayev and Kazygurt are accepted for insurance. 2. To the insurance application, the Insured must provide (by any available means whatsapp, e-mail, etc.) photos of the vehicle from four sides, taken by the Insurer's representative or the Insured. 3. Documents confirming the right to own, use, dispose of the vehicle, as well as the mode of transit of

Insurance Company Basel JSC
Road transport insurance program for legal entities and individuals "AUTOTRANSIT"

	vehicles.
Term of the Insurance Agreement:	<ol style="list-style-type: none">1. The Insurance Agreement shall enter into force on the date of payment of the insurance premium and shall be valid until the end of the term of the Insurance Agreement or until the receipt of the first insurance payment under the Insurance Agreement, whichever occurs first.2. The term of the contract is from 1 to 14 calendar days.
Insurance area:	Republic of Kazakhstan, Astana, Railway Station "Nurly Zhol" to the checkpoints of the Uzbek border B. Konysbayev and Kazygurt.
Form of conclusion of the Insurance Agreement:	The insurance contract is issued by drawing it up on paper or in electronic form.
Other insurance conditions:	Other terms and conditions of the Insurance Program are regulated in accordance with the Rules of Voluntary Motor Vehicle Insurance of Basel Insurance JSC.

**Approval sheet for the voluntary motor vehicle insurance program
transport of legal entities "AUTOTRANSIT":**

Post	Full name	Signature	Date
Agreed:			
Chairman of the Management Board	Chokin T.K.		
Member of the Management Board, Chief Financial Officer - Chief Accountant	Kapitanenko V.V.		
Managing Director	Pavlov O.O.		
Director Legal Department	Akbergenov A.I.		
Deputy Director of the Legal Department	Chernova Yu.I.		
Director of the Claims Adjustment Department	Serdyukov A.A.		
Risk Manager	Dusebekova Zh.M.		
Compliance Controller	Zhukova O.I.		
Prepared:			
Director of Business Development Department	Serebrennikova V.V.		