

"APPROVED"  
Resolution of the Board of Directors  
Insurance Company Basel JSC  
Minutes of the meeting  
by "41/23" on November 13, 2023

PROGRAM  
VOLUNTARY MOTOR VEHICLE INSURANCE  
TRANSPORT "ORBIS"

APPENDIX No 8  
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 or legal entity that is the owner (owner) of the insured vehicle (hereinafter referred to as the AT) on the basis of the right of ownership, lease, including purchased on credit.
<b>Beneficiary:</b>	<p><b>1. In case of theft, theft, total destruction/loss of aircraft:</b> 1) Insured.</p> <p><b>In case the aircraft is purchased on credit:</b> 1) An organization that issued a loan secured by AT, within the amount of debt under the loan/credit agreement. 2) The insured, in the part exceeding the amount of debt under the loan/credit agreement.</p> <p><b>2. In case of aircraft damage:</b> 1) Specialized service station (SpetsSTO*) – the insurance payment is made without taking into account depreciation if the age of the aircraft is less than 7 years. 2) Insurant – insurance payment is made taking into account depreciation of: - in case of refusal of the Special Service Station to restore the aircraft for any reason, if the age of the aircraft is less than 7 years; - if the age of the AT is more than 7 years. <i>*Special service station - where the Insured's AT is serviced within the framework of the warranty.</i></p>
<b>Insured:</b>	<p>Insurant is a legal entity – persons on the basis of a power of attorney or a waybill. Insurant is an individual - persons admitted to the operation of a vehicle (hereinafter referred to as AT) on any legal basis and specified in the policy of compulsory insurance of civil liability of vehicle owners (MTPL).</p>
<b>Insurance restrictions:</b>	<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 over 20 (twenty) years old.</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) damage to aircraft intended for: <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>✓ renting and/or operating in taxi mode;</li> </ul> </li> <li>3) damage caused to third parties;</li> <li>4) breakdown of aircraft mechanisms not caused by an insured event.</li> </ol>
<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) as a result of the insured event specified in the insurance policy.
<b>Insured event:</b>	<p><b>An insured event is the damage or loss (total loss) of aircraft as a result of the following events ("All risks"):</b></p> <ol style="list-style-type: none"> <li>1) a traffic accident (hereinafter referred to as an accident);</li> <li>2) natural disasters, namely: 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) illegal actions of third parties, including theft of mirrors, tires and wheels;</li> <li>4) theft, theft;</li> <li>5) accidental external mechanical and (or) physical impact;</li> <li>6) accidental external exposure to chemicals and (or) high temperature;</li> <li>7) fire, explosion, spontaneous combustion.</li> </ol>
<b>Insurance amount, insurance premium and tariff from the insured amount:</b>	<p>Sum insured for aircraft insurance:</p> <ul style="list-style-type: none"> <li>✓ the actual value of the aircraft as of the date of conclusion of the Policy;</li> <li>✓ the actual cost of additional equipment purchased by the Insured together with the aircraft (if any).</li> </ul> <p>The actual cost of aircraft and additional equipment is confirmed by documents for the purchase of aircraft and additional equipment. The insurance premium is calculated from the Total Insurance Amount received when adding up the actual cost of aircraft and additional equipment.</p> <p>Insurance rate - approved by the decision of the authorized body of the Insurer, within the tariff by class (0.104% - 16.8939%). After 6 months, the Insurer has the right to revise the insurance rate upwards by 10% if the loss ratio exceeds 70% of the net premiums earned. The condition is applicable to newly concluded insurance contracts after the date of the tariff change.</p>
<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 within 3 (three) days from the date of conclusion of the Policy to the bank account or to the cash desk of the Insurer.
<b>Franchise, unconditional:</b>	It is approved by the decision of the authorized body of the Insurer, within the limits of (0%-10% of the insured amount).
<b>Special insurance conditions</b>	<p>Aircraft with the following special insurance conditions are accepted for insurance:</p> <ol style="list-style-type: none"> <li>1. AT less than 7 years old: <ol style="list-style-type: none"> <li>1.1. The insurance payment is made without taking into account depreciation;</li> <li>1.2. The insurance payment is made on the basis of the SpetsSTO account;</li> <li>1.3. Insurance payment for the insured event "Accident" is made (these conditions are determined on the basis of the Insured's application-questionnaire): <ol style="list-style-type: none"> <li>1.3.1. With the provision of documents from the traffic police;</li> <li>1.3.2. Without providing documents to the traffic police, if the amount of damage does not exceed 500,000 (five hundred thousand) tenge;</li> <li>1.3.3. Without providing documents to the traffic police, regardless of the amount of damage.</li> </ol> </li> </ol> </li> </ol> <p>If, for any reason, the Insured is unable to provide an invoice and the SpecSto Act for payment, the insurance payment shall be made on the basis of a report on the assessment of the damage caused made by an appraiser recommended by the Insurer, taking into account depreciation.</p>

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	<p>2. AT over 7 years old: The insurance payment shall be made on the basis of the report on the assessment of the damage caused by the appraiser recommended by the Insurer. Special insurance conditions are determined by the Insured in the insurance application form, which is an integral part of the concluded Policy.</p>
Procedure and conditions for making an insurance payment:	<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 the total insurance amount established by the Policy, taking into account the established franchise and conditions in the "Special Conditions" section.</li> <li>2. In any case, the Insured/Insured, regardless of the age of the AT, is obliged to call and wait for the traffic police officers and record the fact of the accident in the manner prescribed by the legislation of the Republic of Kazakhstan in the following cases: <ul style="list-style-type: none"> <li>✓ there is the guilt of third parties and the fact of causing harm to the life and health of people;</li> <li>✓ Other participants in the incident insist on contacting the competent authorities.</li> </ul> </li> <li>3. The amount of damage is determined by: <ul style="list-style-type: none"> <li>✓ for aircraft specified in clause 1 of the "Special Conditions" section, on the basis of the defect Act and the detailed invoice of the Special Service Station, excluding depreciation;</li> <li>✓ for aircraft specified in clause 2 of the section "Special Conditions", on the basis of the appraiser's appraisal report recommended by the Insurer.</li> </ul> </li> <li>4. The Insurer shall make a decision on 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 Policy.</li> <li>5. 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 making an insurance payment shall be suspended for the period of their correction, of which the Insurer shall notify the Insured/Insured/Beneficiary in writing within 5 (five) business days from the date of discovery of the need to correct the documents. Deadline for making a decision on making an insurance payment or refusal to make an insurance payment, shall be resumed anew from the date of submission of the corrected documents to the Insurer.</li> <li>6. The insurance indemnity shall include reimbursement of costs 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>7. Under the insurance policy, the Insurer has the right to reimburse the Beneficiary: <ul style="list-style-type: none"> <li>✓ <b>In case of theft/theft of aircraft</b> - the total insurance amount minus the deductible specified in the Policy, taking into account the conditions specified in the "Special Conditions" section;</li> <li>✓ <b>In case of total loss of aircraft at the Insurer's choice:</b> <ul style="list-style-type: none"> <li>- the total insured amount minus the deductible specified in the Policy, as well as the cost of saleable spare parts and aircraft utilization residues, which is determined by the appraiser recommended by the Insurer or the Insurer, taking into account the conditions specified in the "Special Conditions" section. A report on the assessment of the cost of saleable spare parts and balances shall be carried out at the expense of the Insured;</li> <li>- the total insurance amount minus the franchise specified in the insurance policy, taking into account the conditions specified in the "Special Conditions" section, provided that the Insured transfers to the Insurer suitable for sale spare parts and disposal residues. In this case, the insurance payment is made after the execution of the acceptance and transfer act for the aircraft between the Insured and the Insurer, minus the cost of missing (replaced) parts and assemblies, the absence and/or damage of which does not have attitude to the insured event. To transfer the AT to the Insurer, it must be deregistered with the authorized state body for road safety and customs for sale.</li> </ul> </li> <li>✓ <b>In case of partial damage</b> caused to the aircraft, the cost of restoration repair of the aircraft, determined taking into account the conditions specified in the section "Special conditions".</li> </ul> </li> <li>8. The Insurer shall reimburse the expenses incurred by the Insurant for the purpose of saving the aircraft, preventing or reducing losses from the occurrence of an insured event, if such expenses were necessary or were incurred to fulfill the instructions of the Insurer.</li> <li>9. The total loss (constructive loss) of the aircraft shall be established in case of destruction of the aircraft, in which case the appraiser recommended by the Insurer or the Insurer, upon presentation of the invoice 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.</li> <li>10. After making an insurance payment for any insured event, the insurance premium shall not be refunded in case of early termination of the insurance policy.</li> <li>11. After making the insurance payment in case of partial damage to the aircraft (except for the risks: theft, theft, total loss of aircraft), the Insurance amount is restored automatically by the Insurer without additional payment of the insurance premium, if the age of the aircraft is up to 7 years. The number of possibilities for restoring the sum insured is established in the insurance application form. If the age of the aircraft is more than 7 years after the insurance payment in case of partial damage to the aircraft (except for the risks: theft, theft, total loss of aircraft), the Insured has the right to recover the insurance amount by paying an additional part of the insurance premium necessary for its restoration.</li> <li>12. If the actual damage determined in the defect report and the detailed invoice for payment is equal to or exceeds the amount of 500,000 (five hundred thousand), and the Insured/Insured has not provided documents of the traffic police "on the risk of "accident", then the Insurer has the right to make an insurance payment not more than 500,000 (five hundred thousand) tenge. In this case, the burden of erroneous preliminary assessment of the amount of damage lies with the Insured/Insured. This clause shall apply if the Insured has selected sub-clause 2 in the "Special Conditions" section. 1.3.2. Clause 1.3.</li> <li>13. In cases when the losses caused as a result of the insured accident are compensated to the Insured by third parties who were the culprits of the insured accident or other insurers with whom the insurance contract is concluded, the Insurer shall reimburse only the difference between the amount of the insurance payment and the amount of compensation received by the Insurant from third parties. which were reimbursed (compensated) by third parties.</li> <li>14. For the insured event "Theft/theft", the insurance payment shall be made not earlier than 2 (two) months after the theft/theft, upon the expiration of the period of preliminary investigation by the bodies of the Ministry of Internal Affairs of the Republic of Kazakhstan. In case of detection of aircraft after the Insurer has made an insurance indemnity for the insured event "theft/theft", the Insured is obliged to return the received insurance indemnity to the Insurer within 30 business days. In the event that the Insured refuses the AT, he is obliged to transfer it to the Insurer, as well as the ownership right to it, confirmed by documents.</li> </ol>
Grounds for the Insurer's exemption from the insurance payment:	<ol style="list-style-type: none"> <li>1. <b>The following is not an insured event and is not subject to compensation under the insurance policy:</b> <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 malfunctions and (or) breakdowns during operation;</li> <li>✓ loss or damage to the awning or AT coating (protective coatings and films on the body and glass/optics applied on top of the factory paint/glass);</li> <li>✓ damage caused by 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 hazardous areas, etc.) in case of damage to the aircraft as a result of the warned risks;</li> </ul> </li> </ol>

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<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> <li>✓ a copy of the driver's license, identity card of the person driving the aircraft at the time of the accident;</li> <li>✓ a copy of the document confirming the management of the aircraft on a legal basis for a legal entity;</li> <li>✓ 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, depending on the selected conditions:</li> </ul> <ul style="list-style-type: none"> <li>- Photo report of aircraft damage, defect report and detailed invoice for payment, STO/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. For the risk of "total loss", provide a report on the assessment of the damage caused, determining the usable residues and their value;</li> <li>- report on the assessment of the damage caused by the appraiser recommended by the Insurer;</li> </ul> <ul style="list-style-type: none"> <li>✓ documents confirming the right to receive an insurance payment (power of attorney, certificate of inheritance, etc.);</li> <li>✓ documents (a copy of the identity card of the person who caused 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 recourse 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>✓ <u>in case of an accident</u>: 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 authorities, 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 issued by the court, and which is a decision on the case if a criminal case was initiated on the fact of an accident, and the materials were submitted to the court. These documents are not provided when choosing the terms of insurance "without documents of the traffic police for the risk of "accident";</li> <li>✓ <u>in case of natural disasters</u>: 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>✓ <u>in case of illegal actions of third parties, including theft and theft of aircraft</u>: 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, decisions 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), decision (sentence) of the court. At the time of making a decision on making an insurance payment, the Insurer has the right to require the Insured to provide a certificate from the internal affairs authorities that the AT continues to be listed as stolen or stolen; originals of all registration documents for the aircraft, certificate of registration of the aircraft or a resolution on its seizure or absence (certified by the seal of the authorized body) at the time of filing an application for theft, theft of aircraft, all sets of keys for aircraft and key fobs from the alarm;</li> <li>✓ in case of other unforeseen events – 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</li> </ul>

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	<p>bodies (commissions) that investigate, classify and record events considered as insured events, or confirm the fact of occurrence of an insured event;</p> <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. 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>	CIS with the exception of the zone of hostilities and military operations.
<b>Validity period of the Insurance Policy:</b>	The term of the Policy is determined by agreement of the parties, but cannot be less than 12 months and not more than 84 months. 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 insured amount is exhausted, 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 and is an integral part of the Policy.
<b>Inspection of motor vehicles:</b>	Prior to the conclusion of the Policy, the Insurer has the right to inspect the aircraft with the preparation of an aircraft inspection report. At the request of the Insurer, the Insured is obliged to provide the aircraft for inspection to the Insurer before the conclusion of the insurance contract or upon the occurrence of an insured event.
<b>Additional conditions:</b>	<p>1. Depending on the insurance options, the Policyholder is provided with additional functions under the Policy:</p> <p>1) provision of tow truck services up to 20,000 tenge under <b>Orbis Medium, Orbis Advanced, Orbis Full, Orbis VIP plus insurance options</b>;</p> <p>2) provision of roadside assistance services under <b>Orbis Full, Orbis VIP plus insurance options</b>:</p> <ul style="list-style-type: none"> <li>✓ starting the car engine when the battery is discharged;</li> <li>✓ replacement and inflation of wheels;</li> <li>✓ heating of the car and locks;</li> <li>✓ fuel delivery (fuel delivery is free of charge, the cost of fuel is paid by the Bearer by check);</li> <li>✓ evacuation of the car in case of an accident / breakdown.</li> </ul> <p>Services in accordance with paragraphs 1)-2) of paragraph 1 are provided free of charge once a year.</p> <p>3) provision of additional protection against the risk of "damage to tires and/or wheels" under the following insurance options: <b>Orbis Advanced, Orbis Full, Orbis VIP plus</b>.</p> <p>2. Early termination of the Policy at the initiative of the Insured is made only if there is a written application of the Insured.</p> <p>3. The calculation of the part of the premium to be returned to the Insured is made from the next day from the date of submission of the application for termination of the Policy to the Insurer. The refund of the insurance premium is made within 5 (five) business days after the submission of all the necessary documents confirming the reason for termination of the Policy.</p> <p>4. 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.</p> <p>5. In the event that the Policy is terminated at the initiative of the Insured, except for clause 4, the Insurer shall return to the Insured a part of the insurance premium for the unexpired insurance period minus 50% of the amount of the insurance premium from the date of submission to the Insurer of the application for early termination of the Agreement and the insurance premium withheld by the Insurer according to the following formula:</p> $\text{ЧСП} = \text{СП} * n/N/2, \text{ где:}$ <p>NPP is the amount of the insurance premium withheld by the insurer (in tenge);</p> <p>SP is the amount of the insurance premium paid under the insurance contract (in tenge);</p> <p>n is the period that has passed from the date of entry into force of the insurance contract to the moment of its early termination (in days), including the day of application;</p> <p>N is the term of conclusion of the insurance contract (in days)</p> <p>6. In the event that the Policy related to the loan agreement is terminated at the initiative of the Insured-individual due to the fulfillment of obligations by the Insured-individual to the lender under the loan agreement, the Insurer shall return to the Insured-individual the received insurance premium minus a part of the insurance premium in proportion to the time during which the Policy was in effect and the costs associated with the termination of the Policy, not exceeding 10% of the insurance premium received.</p> <p>7. If the Insurer has made any insurance payment to the Insured under the Policy or there is a claimed loss under the Agreement, then in this case the insurance premium is not returned to the Insured.</p> <p>8. For promotional purposes, the Company reserves the right to use the following names to form AT insurance options under this Insurance Program:</p> <p>Вариант №1 – «Orbis Light»</p> <p>Вариант №2 – «Orbis Medium»</p> <p>Вариант №3 – «Orbis Advanced»</p> <p>Вариант №4 – «Orbis Full»</p> <p>Вариант No5 – "Orbis VIP plus"</p> <p>9. Everything that is not stipulated by the Insurance Policy is regulated by the Rules of Voluntary Motor Vehicle Insurance of Basel Insurance Company, and in terms of annexes, Appendix No8 to the Rules of Voluntary Motor Vehicle Insurance of Basel Insurance Company, approved by the decision of the Board of Directors.</p>