

APP
VOLUNTARY VEHICLE INSURANCE
ORBIS TRANSPORT

APPIX No. 8
THE RULES OF VOLUNTARY INSURANCE OF ROAD TRANSPORT
JSC "INSURANCE COMPANY "BASEL"



Insurance class:	Voluntary car insurance.
Insured:	Property rights, including the owner (owner) of an insured vehicle (hereinafter referred to as an ACT) purchased on a loan, are an individual or legal entity.
Recipient:	<p>1. In case of theft, excision, complete collapse/loss of the ACT:</p> <p>1) Insured.</p> <p>If MV is purchased on credit:</p> <p>1) Organization that issued a loan and put the ACT on the collateral within the amount of the loan under the loan/ loan agreement.</p> <p>2) The Insured in a portion exceeding the amount of debt under the loan/loan agreement.</p> <p>2. In case of damage to the MV:</p> <p>1) Special TSS (Special TSS*) - if the age of the Act is less than 5 years, the insurance payment is made without taking into account depreciation depreciation.</p> <p>2) Insured - insurance payment is carried out taking into account depreciation depreciation:</p> <p>- if the AGE of the ACT is younger than 5 years, when the special TSS refuses to restore the ACT for any reason;</p> <p>- If the age of MV exceeds 5 years.</p> <p><i>*Special TSS is the place where the Insurance Act is serviced within the guarantee.</i></p>
Insured persons:	The legal entity that is insured is persons on the basis of a power of attorney or a travel document. From the insured (for individuals), persons who have been sent to the operation of a vehicle (hereinafter referred to as a vehicle on any legal basis) and specified in the compulsory insurance policy of civil liability of the owners of vehicles .
Insurance restrictions:	<p>The ACT in the following categories is not accepted for insurance:</p> <ul style="list-style-type: none"> ✓ Ambulances; ✓ Specially adapted or specially designated ACT for use by military and/or law enforcement agencies; ✓ MV used within the closed (generally unavailable) area of the airport; ✓ Participation in sports competitions, training goals and test drives; ✓ The MV that is being rolled out and/or operating in taxi mode. ✓ Act of any category over 20 (twenty) years. <p>The insurance program does not reimburse:</p> <ol style="list-style-type: none"> 1) Damage or liability for imported goods (including goods on the road) associated with the implementation of any type of business activity in the insured ACT under the policy; 2) Damage to the ACT for: <ul style="list-style-type: none"> ✓ transportation of explosive substances, such as nitroglycerin, dynamite, or any other similar substances. If the substances themselves do not pose a risk of rupture, but are a component of substances at risk of rupture, they will not be removed from the list according to this Policy. ✓ working in rental and/or taxi mode; 3) damage to third parties; 4) The failure of the ACT mechanisms to create an insurance situation.
Insurance object:	Property interests of the Insured/Insured person in connection with the ownership, use and/or power of the ACT, as well as its risk of damage or loss (crash) as a result of the insurance status specified in the insurance policy.
Insured event:	<p>Damage or loss (total loss) of MV as a result of the following events is an insured event ("All risks"):</p> <ol style="list-style-type: none"> 1) road traffic accident (hereinafter referred to as a traffic accident) - an incident that occurred during the driving of an insured vehicle and resulted in the death or injury of persons, damage to the vehicle, structure, cargo or other material damage. <ul style="list-style-type: none"> ✓ Collision is a collision of vehicles in motion and (or) a collision with a vehicle that has suddenly stopped (in front of a traffic light, during a traffic jam or due to a technical problem) and a collision of railway rolling stock with a vehicle stopped on the tracks (left). ✓ Collision with a stationary vehicle is an accident in which a moving vehicle raced to a stationary vehicle, as well as a trailer or semi-trailer. ✓ Collision with an obstacle is an incident in which the vehicle ran over or was run over a stationary object (bridge support, pole, wood, fence, etc.). ✓ Collision with a pedestrian is an accident in which the vehicle runs over a person or is involved in a collision with a self-driving vehicle, including accidents in which a pedestrian is injured by a load or object transported by the vehicle (boards, containers, cables, etc.). ✓ A collision with a cyclist is an accident when the vehicle ran over the cyclist or he was involved in a collision with a moving vehicle. ✓ Collision with a vehicle made by animals is an accident in which the vehicle ran over the design types of animals, as well as carriages carried by these animals, or carriages carried by these animals, or carriages carried by these animals and crashed into a moving vehicle. ✓ Rollover is an event in which a moving vehicle is rolled over while driving. 2) disasters, In particular, the movement of air masses caused by weather conditions, with a wind speed of more than 8 points on the beaufort scale - wind speed shall exceed 62 km per hour (hurricanes, hurricanes, tornadoes, tornadoes, etc.), hail, floods, floods, landslides, floods, subsurface floods; 3) illegal actions of third parties - damage of vehicles as a result of deliberate or careless actions of third parties: destruction or damage of vehicles, corruption, including theft of mirrors, tires and girdles, and the following: theft of perishable parts, illegal ownership or theft of other persons' entrusted property, fraud, robbery, robbery; 4) external mechanical and (or) physical impact - the effect of external factors on the vehicle as a result of the following events: sewerage, water supply, heat supply networks and (or) systems; spontaneous (without human involvement) of various objects (pieces of ice, stones, trees and parts of them, buildings and structures, etc.) into the insured vehicle; the support of objects that flew into the insured vehicle under other wheels , traffic users; the entry of the insured vehicle into the engine section; 5) external effect of chemicals and (or) high temperature - damage to the coating of paint as a result of liquid and solid chemicals, hot liquids, vapors, gases; 6) the causes of fire, explosion, self-combustion, fire, explosion, self-combustion, were the conditions specified in the section "Basics of exemption of the insurer at payment of insurance": <ul style="list-style-type: none"> ✓ fire is the ability for fire to appear outside places specifically designed to bekind and to hold it, or to spread beyond their borders and spread independently;

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	<ul style="list-style-type: none"> ✓ explosion — a fast-paced physical or physiochemical process that takes place in a short period of time with a considerable amount of energy, resulting in impact, oscility and heat effects on the environment due to the high-speed expansion of blast products; ✓ spontaneous combustion is an ignition caused by failure of the system of the vehicle or the inside of the vehicle, the absence of an external source of fire, collision or coup; <p>7) theft, theft - illegal seizure of an insured vehicle.</p>
The amount of insurance, the insurance premium and the tariff from the insured amount:	<p>The amount insured for AK insurance is:</p> <ul style="list-style-type: none"> ✓ The actual value of the ACT on the policy creation date ; ✓ In the amount of the loan/loan amount under the credit/credit agreement on the date of conclusion of the insurance agreement; ✓ the actual value of the additional equipment purchased by the insured with the car (if any). <p>The actual cost of the AK and additional equipment is confirmed by the documents for the purchase of ak and additional equipment.</p> <p>The insurance premium is calculated from the total amount of insurance received when adding the actual cost of the ACT and additional equipment .</p> <p>The insurance rate is determined by the insurance option specified in Annex No. 1.</p>
The order and terms of payment of insurance premiums:	The insurance premium shall be paid by the insured person to the Bank account or cash register of the Insurer within 3 (three) days from the date of making the Policy with a one-time cash/non-cash payment.
Franchise, no doubt:	It is defined in the Policy, depending on the insurance option in accordance with Annex No. 1 to this Program
Special insurance terms	<p>Insurance is accepted by the Act, which has the following special requirements of insurance:</p> <ol style="list-style-type: none"> 1. MV with a minimum age of 5 years: <ol style="list-style-type: none"> 1.1. Insurance payment is carried out without accounting for depreciation; 1.2. Insurance payment is made on the basis of a special HSS account; 1.3. Insurance payments for the "accident" insurance are made as follows (these requirements are determined on the basis of the application-questionnaire of the Insured): <ol style="list-style-type: none"> 1.3.1. Submitting documents of the traffic police; 1.3.2. If the amount of damage does not exceed 500 000 (five hundred thousand) tenge, do not submit documents of the traffic police; 1.3.3. Regardless of the amount of damage, documents of traffic police bodies are not presented. If, for some reason, the Insured is unable to provide an account for the payment and the Special ACT of the TSCS, then the insurance payment is based on the report on the damage assessment carried out by the insurer, taking into account depreciation. 2. MV over 5 years old: <ol style="list-style-type: none"> 2.1. Insurance payment is made on the basis of a report on the damage assessment carried out by the insurer. <p>The special requirements of insurance are determined by the Insured in the application-questionnaire for insurance, which is an integral part of the policy.</p>
The order and conditions of insurance payment:	<ol style="list-style-type: none"> 1. The benefit is carried out in the amount of actual damage to the recipient, but not more than the total amount of insurance established on the Policy, taking into account the requirements of the established franchise and the section "Special Claims". 2. In any case, regardless of the selected insurance option in accordance with Annex No. 1, an insured /insured person is obliged to call and wait for traffic police officers and to record the accident in the manner prescribed by the legislation of the Republic of Kazakhstan in the following circumstances: <ul style="list-style-type: none"> ✓ there is a fact of damage to the life and health of persons by the fault of third parties and (or); ✓ Other participants of the event are required to contact the competent authorities. 3. The amount of damage is determined by the formula: <ul style="list-style-type: none"> ✓ On the basis of the detailed account of the Special Psalm, not taking into account the Act of Failure and depreciation for the Act referred to in paragraph 1 of the section "Special Requirements"; ✓ On the basis of the report on the appraisal submitted by the Insurer for the ACT referred to in paragraph 2 of the section "Special Claims". 4. The insurer has to make a decision not to make an insurance payment or insurance payment no later than 15 (fifteen) working days from the date of receipt of the full package of documents provided by the Policy. 5. In case of determining the need to correct the necessary documents for the consideration of the insured event and making a decision, the period of consideration of documents for the implementation of 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 5 (five) working days from the date of determining the need to correct the documents. Refusal to make insurance payments will be renewed from the date of submission of corrected documents to the insured. 6. Insurance payment will include compensation for repair and (or) replacement of damaged parts and body parts of a vehicle damaged only as a result of the insurance situation and registered with the representative of the Insurer. If the damage and damaged parts, as well as the hidden defects of the vehicle, are not registered by the Insurer, the Insurer is obliged to arrange a review of the vehicle with the participation of the Insurer. 7. Under the insurance policy, the Insurer is entitled to reimburse the Profit recipient in the following circumstances: <ul style="list-style-type: none"> ✓ In case of theft/theft by the AC - the total amount of insurance, the deduction specified in the Policy, taking into account the conditions specified in the "Special Terms" department; ✓ In case of complete loss of the ACT by choice of the insured: <ul style="list-style-type: none"> - The total insured amount for which the deduction specified in the policy is withheld, as well as the value of the sales spare parts and use balances of the ACT, determined by the insurer or insurer, taking into account the terms specified in the "Special Terms". A report on the assessment of the cost of spare parts and waste shall be carried out at the expense of insured; - The total amount of insurance depreciated by the franchise specified in the insurance policy, taking into account the terms specified in the "Special Terms" The ratio of the insured to the event on the condition of the transfer of spare parts and disposal waste suitable for sale to the insured, in order to transfer it to the Insured, it must be written off by the authorized state body for traffic safety and customs for sale. ✓ In the face of partial damage to the Act, the cost shall be determined taking into account the conditions specified in the "Special Circumstances" subdivision. 8. The Insurer shall reimburse the costs incurred by the Insurer for the purpose of avoiding or minimizing the damage caused by the occurrence of the insurance situation, as well as for the purpose of rescuing the vehicle, incurred by the Insurer, or to comply with the instructions of the Insurer. 9. Complete destruction (structural destruction) of the vehicle is established in the case of destruction of the vehicle, that is, if the insurer or the Insurer himself determines that the repair is not appropriate when the account of the special service station is presented, or if the amount of damage is equal to or exceeds 70% of the actual value of the vehicle on the day of the Policy. If the vehicle is declared destroyed, the Insured offers to estimate the cost of suitable spare parts and waste at its own expense.

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	<p>10, After the insurance payment for any insured event, the insurance premium is not refunded in case of early termination of the insurance policy.</p> <p>11, After making an insurance payment in case of partial damage to the ACT (expulsion, The amount of insurance is automatically restored without additional payment of the insurance premium if the age of the ACT is up to 5 years), except for the risk of theft, total failure) The number of insurance claims is set on the form of the insurance application. If the age of the ACT is more than 5 years in case of partial damage (except for risks of expulsion, expulsion, complete failure) the Insurer has the right to pay the necessary portion of the insurance premium and recover the amount of insurance.</p> <p>12, If the actual damage revealed in the report and detailed invoice for the defect is equal to or exceeds 500,000 (five hundred thousand) tenge, In case of failure of the insured/insured person to submit the documents of the traffic police, the Insurer has the right to make an insurance payment of no more than 500,000 (five hundred thousand) tenge, provided that the policyholder has chosen the appropriate insurance option in accordance with Annex No. 1 to this Program.</p> <p>13, In cases where the damage caused as a result of the insurance situation is compensated to the Insured by the guilty third parties or other insurers for which the insurance agreement was concluded, the Insurer compensates only the difference between the size of the insurance payment and the amount of compensation the Insured receives from third parties. At the same time, the Insurer has the right to claim a refund from the Insured for the amount of overpaid insurance in terms of damages compensated (product) by third parties.</p> <p>14, Insurance payment for the insurance case "Theft /displacement" is made by the authorities of the Ministry of Internal Affairs of the Republic of Kazakhstan at the end of the period of preliminary investigation, at least 2 (two) months after the date of the theft/theft. If the insurer finds a vehicle after making the insurance payment for the "theft/departure" insurance, the Insurer is obliged to return the received insurance payment to the Insurer within 30 working days. If the Insured refuses the vehicle, it is obliged to submit it to the Insurer, as well as documents confirming ownership.</p> <p>15, If the amount of insurance is less than the actual value of the vehicle at the date of the insurance contract, then the insurance payment is made in proportion to the ratio of the insurance amount to the actual value of the vehicle on that date. And if the amount of insurance exceeds the actual value of the vehicle on the date of the insurance contract, then the excess of the insurance is declared invalid. The fact of inconsistencies in the actual cost of the vehicle and the amount of insurance may be determined by the Insurer when the insurance situation arises.</p>
<p>The basis for exempting the insurer from the insurance payment is:</p>	<p>1. The following is not an insured event and is not covered by insurance policy:</p> <ul style="list-style-type: none"> ✓ The loss of the market status of the AC; ✓ damage to the health and health of the insured/ insured, other persons; ✓ damage to the property of the insured/insured person and (or) the passenger who was in the ACT at the time of the insured incident; ✓ Natural wear and corrosion of MV; ✓ mechanical/electrical defects and (or) fractures in operation; ✓ loss or damage to the mouse or IT cover (protective coatings and film on the body and glass/optics on top of factory paint/glass); ✓ damage caused by violation of the prohibition against entering or staying in an area that is fenced and (or) marked with special signs (symbols) (construction sites, mudflow danger zones, etc.), in case of damage to the ACT as a result of the risks of warning; ✓ The costs insured as a result of the insured events on the insurance policy caused by any break in the ACT, technical defects or factory defects; ✓ installation, self-installation, damage sewers, additional equipment not provided by the manufacturer; ✓ loss or theft of property in which the ACT is located during or after an insured event; ✓ Insured/Insured/Beneficiary's expenses for determining the cost of damages insured. <p>2. Insurer, if insured event:</p> <ul style="list-style-type: none"> ✓ the use of insured/insured MV when the technical condition and equipment of a technically defective ACT are included in the list of defects and conditions prohibited for use by the EC; ✓ driving by a person without a mandatory civil liability insurance policy as the owner of the vehicle for the valid driver's license and (or) insured ACT; ✓ alcohol, drug, toxic or other intoxicated act of a person; ✓ transportation of prohibited items and substances by the insured/insured; ✓ Theft and theft (together or separately) with keys and (or) controls for the EC's alarm and (or) the remaining MV state registration certificate); ✓ Activities that were used in competitions, bets, sports events, training purposes, testing, leasing or lease. <p>3. The following actions of the insured may be the basis for the refusal of the insured to make the insurance payment:</p> <ul style="list-style-type: none"> ✓ the apparent misinformation of the insured/insured about the ACT when creating an insurance policy, insurance risk, an insured event and its consequences; ✓ failure of the insured/insured to take measures to reduce losses from insured events; ✓ the obstruction of the insured person / insured person to investigate the circumstances of the insured incident and determine the amount of damage caused by it; ✓ The insured/insured do not inform the Insured of the increased risk; ✓ Failure of the insured/insured to check the technical condition of the ACT insurance policy within the period of its application, failure to provide the Insured with access to the damaged ACT (before and/or after its repair) or its waste or damaged parts, parts and accessories, additional equipment or its waste; ✓ if insured/Insured avoids the insured event; ✓ if insured/Insured/Beneficiary does not provide the documents and information necessary to determine the cause, nature, and relationship of the insured event with the result, or if the manifestation gives false evidence; ✓ Insured/Insured/Beneficiary to receive appropriate compensation from the person responsible for the damage; ✓ Do not inform the Insured of the insured event in the period specified in the insurance policy except in cases where the Insured/Insured are unable to perform these actions for reason of reason and confirm it with the documents; ✓ acts of the insured/insured/beneficiary, recognized as malicious crimes or administrative violations, which, in accordance with the procedure established by law, are in a causal connection with an insured event; ✓ Refusal of the insured / Insured / Beneficiary of the right to make a claim to the person responsible for the insured event, as well as refusal to provide the Insured with the necessary documents to grant the right to make a claim. If the insurance payment was made by the insured person of the event or by the Insured, for which a double insurance contract was concluded, then the Insured has the right to claim its full or partial refund; ✓ violation of the Terms of Policy within the framework of this Program; ✓ In other cases provided for by the insurance policy.
<p>Documents necessary to consider the issue of insurance payment:</p>	<p>1. To consider the issue of insurance payment, the Insured /Insured person is required to submit to the Insurer an application for the implementation of the insurance payment and the following documents:</p> <ul style="list-style-type: none"> ✓ Request for an insured event (event) to appear, indicating policy information; ✓ A duple of the certificate of state registering;

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	<ul style="list-style-type: none"> ✓ a copy of the driver's license, a copy of the contract of compulsory insurance of civil liability of the owner of the vehicle for the insured ACT, information on the identity of the person driving the ACT in the event of an aviation accident; ✓ copy of the document confirming the administration of the ACT on a legal basis for a legal entity; ✓ documents confirming the affected expenses of insured/insured in order to prevent or reduce losses in the event of an insured event (if applicable); ✓ To confirm the amount of damage associated with the selected terms: <p>- Photo notice of IC damage, defect report and detailed invoice for payment, as a result of the insured incident, the damaged STO/ Special Maintenance Station, which shows the detailed list of the necessary works, the list of replacement/repaired parts, confirmed by the person responsible and the company's seal, and their cost. to submit a report on the assessment of the damage caused for the risk of "total loss", on determining the value of the waste suitable for use;</p> <p>- report on the assessment of damage caused by the assessor submitted by the insurer;</p> <ul style="list-style-type: none"> ✓ documents confirming the right to receive insurance payments (power of attorney, certificate of inheritance, etc.); ✓ documents providing for the issuance of insurance to the Insurer within the amount of the right of return to the person responsible for the damage caused by the insured person (copy of the identity card of the person who caused the accident, application for the right to make a claim, protocol of response, explanatory notes, etc.); <p>Depending on the type of event you're insured for:</p> <ul style="list-style-type: none"> ✓ <u>In case of an accident: documents of the internal affairs bodies: protocol on violations of traffic rules, administrative decision on offenses, the accident scheme, in addition to the protocol on violations of traffic rules, explanament statements of accident participants to internal affairs bodies, protocols/conclusions of medical examination of accident participants; court decisions entered into force; if there is a criminal case on the facts of an accident and the materials are filed in court, this is the decision in this case, these documents are not provided without the documents of the "traffic police" at the risk of "accident", when choosing insurance contracts;</u> ✓ <u>in case of natural disasters:</u> documents of fire control bodies or investigative bodies (including reports on fire suppression, report on fire technical expertise of causes of fire, etc.); hydrometeorological or seismological services, emergencies or other authorized bodies whose competence includes the obligation to account/investigate these situations; ✓ <u>Anti-law actions of third parties, including in the act of theft and apprehension:</u> a statement to the internal affairs authorities on the facts of the incident, the decision of the internal affairs authorities to initiate or refuse to instigate a criminal case, resolutions relating to the proceedings of the criminal case, after the completion of a preliminary investigation - the decision to suspend the criminal case or the act of indictment, the decision (verdict) of the court entered into force at the time of adoption. The insured has the right to demand a certificate from the Internal Affairs authorities that it continues to be listed as theft or theft; The originals of all registration documents for the ACT, the certificate of registration or theft of the ACT, the resolution on whether or not to withdraw it at the time of application for departure (certified by the seal of the authorized body), all sets of keys for the ACT and key fobs from alarm; ✓ in case of other events - copies of acts of fire and law enforcement agencies, conclusions of fire-technical expertise; a copy of the protocol of inspection of the scene of the incident; other documents made by special authorized bodies (commissions) that verify, classify and record events treated as an insured event or confirm the occurrence of an insured event; <p>2. The burden of collecting and submitting documents confirming the facts and circumstances of the event, the damage caused by the event is assigned to the insured person. The insurer raises the cost shall be necessary for the implementation of the right to make a claim against the person who is incurable for damage caused at the instruction of the Insurer.</p> <p>3. Documents of the competent authorities must be submitted in the original or in a copy certified by the seal and signature of the responsible person of the authorized body who issued the document.</p> <p>Acceptance of documents for the declared insured event is made by the Insured by providing the insured with a certificate of accepted documents.</p> <p>5. The list and number of documents required for consideration and decision-making on an incident with insured accident marks can be reduced at the discretion of the Insured.</p> <p>6. In case the insured/insured person) or victim (beneficiary) or their representative does not provide all the necessary documents to make the insurance payment, the Insured is required to inform them of the missing documents within 10 working days.</p>
Information about the insurance agent/broker:	The program provides for the issuance of policies through the partners of JSC "IC "BASEL".
The amount of the fee in % to the total amount of the agent:	According to the internal documents of the insured
Insurance sector:	Except for the area of combat operations and military operations, the CIS.
The period of insurance policy:	The policy is subject to the agreement of the parties, but not less than 12 months and no more than 84 months. The policy enters into force on the day after payment of the insurance premium and will take effect until the end of the Policy or until the insured amount is exhausted, whichever arises first.
Insurance policy summary form:	The policy is issued by issuing it on paper or in electronic form.
Application form object:	The application form may be issued on paper or in electronic form and is an integral part of the Policy.
Inspection of motor vehicles:	Before the policy is issued, the Insurer has the right to review the ACT by making a report on the inspection. At the request of the insured person, before concluding the insurance contract or after the beginning of the insured event, the ACT is required to provide the Insured for inspection.
Additional conditions:	<p>1. Depending on the insurance options, the Policyholder is granted additional functions under the Policy:</p> <ol style="list-style-type: none"> 1) Provision of towing car services up to 20 000 tenge under the program "Orbis Medium", "Orbis Advanced", "Orbis Full", "Orbis VIP", "Insurance options"; 2) Provide roadside assistance services within the framework of Orbis Full, Orbis VIP and insurance options: <ul style="list-style-type: none"> ✓ start the car engine when the battery is discharged; ✓ wheel replacement and inflation; ✓ heating the car and locks; ✓ fuel delivery (fuel delivery is free, the cost of fuel is paid by the Supplier check); ✓ Evacuation of cars in case of accident/fracture. <p>In accordance with subparagraphs 1) -2) of paragraph 1, services are provided free of charge once a year or once in the first year of insurance, if the Policy is made for a period of more than 12 months.</p> <ol style="list-style-type: none"> 3) Provide additional protection from the risk of "damage to tires and/or wheels": Orbis Advanced, Orbis Full, Orbis VIP plus. <p>2. On the initiative of the insured, the unilateral cancellation of the Policy is carried out only if the insured have a written claim.</p>

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3. The calculation of the portion of the premium to be refunded to the insured is made from the date of the date of the request of the Insurer to terminate the Policy. The refund of the insurance premium is made within 5 (five) working days after the submission of all necessary documents confirming the reason for the termination of the Policy.
4. If the Policy is terminated on the initiative of the insured individual, the Insured must return a portion of the insurance premium to the Insured-Individual for the period of unfinished insurance, deducting 10% of the amount of the insurance premium from the date of application for the early termination of the Policy.
5. If the Policy is terminated on the initiative of the Insured, with the exception of paragraph 4, The Insurer shall cancel 50% of the amount of the insurance premium from the date of the early termination of the Agreement to the Insured, and return part of the insurance premium for the period of insured insurance and the insurance premium withheld by the Insured under the following formula:
SSB = SS * n/N/2, where:
SSB - the size of the insurance premium withheld by the insurer (in tenge);
SS - the size of the insurance premium paid under the insurance contract (in tenge);
n - period (in days) from the date of entering into force of the insurance agreement to the date of early termination, including the date of application;
N - the term of the insurance contract (in days)
6. If the policy is terminated on the initiative of the insured individual in connection with the fulfillment of the obligations of the insured individual to the creditor, the Insurer sacrificing part of the insurance premium to the insured individual must be refunded in proportion to the time the Policy is in effect and the termination costs of the Policy not exceeding 10% of the Received Insurance Premium.
7. If the Insurer has made any insurance payment to those insured under the Policy or there is a claimed loss under the Agreement, then in this case the insurance premium will not be refunded to the insured person.
8. For advertising purposes, the Company retains the right to use the following names to form IT insurance options under this Insurance Program:
Option №1 - "Orbis Light"
Option №2 - «Orbis Medium»
Option №3 - "Orbis Advanced"
Option №4 - "Orbis Full"
Option №5 - "Orbis VIP plus"
9. Everything that is not agreed with the insurance policy is regulated by the rules of voluntary insurance of motor vehicles of jsc "Insurance Company "Basel", and in accordance with Annex 8 to the rules of voluntary insurance of motor vehicles of the joint-stock company "Insurance Company "Basel", approved by the decision of the Board of Directors.