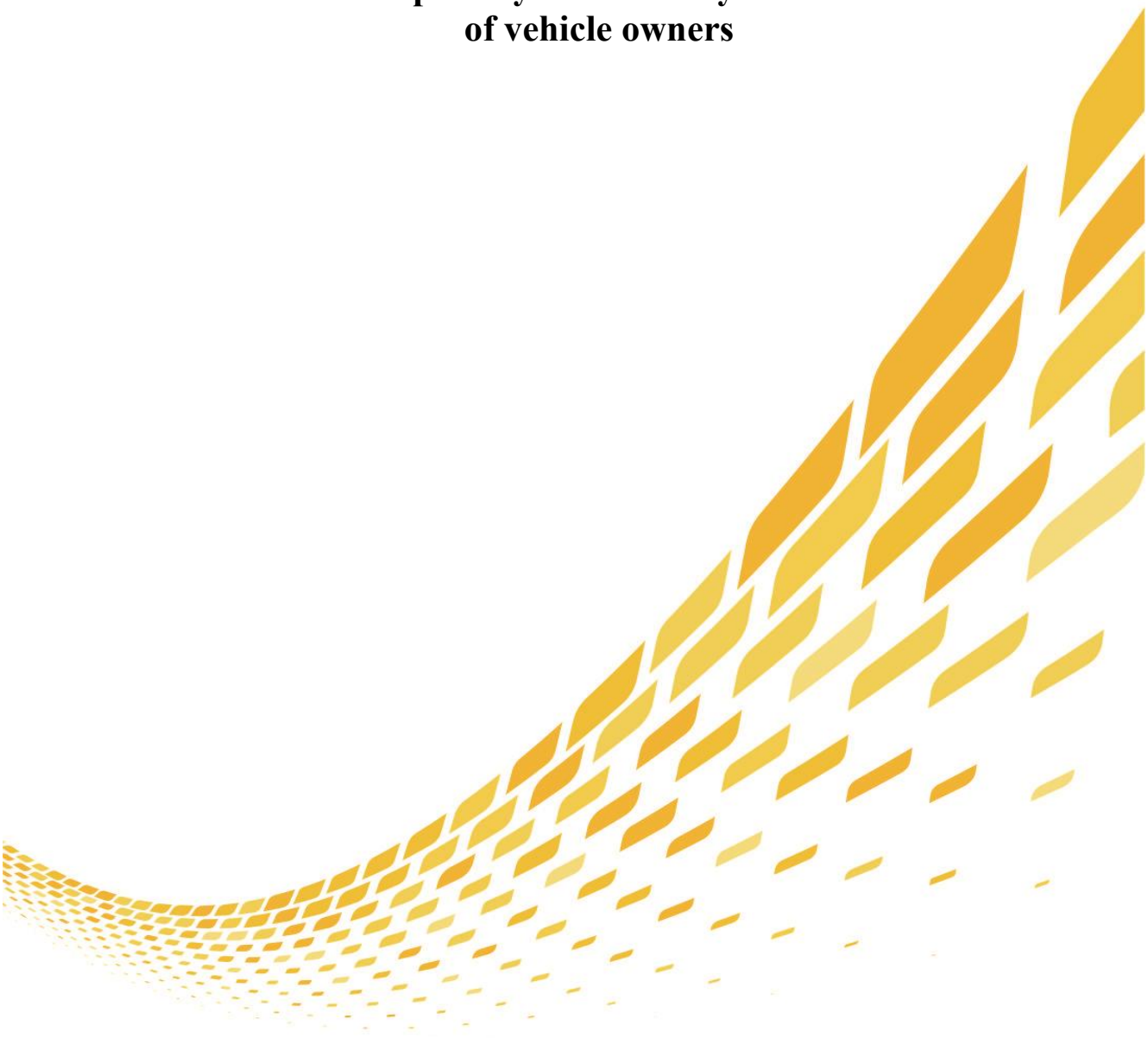
KAPITAL SUG'URTA

Translation from Russian
In the event of any inconsistency between
the Russian and the English versions,
the official Russian version shall prevail.

PUBLIC OFFER

under the terms of online registration E-policy (electronic policy) on compulsory civil liability insurance of vehicle owners



This public offer (hereinafter referred to as the offer) establishes the procedure for issuing an E-policy (electronic policy) online (concluding and terminating a contract) and the terms of insurance for compulsory insurance of civil liability of vehicle owners (hereinafter referred to as CLVO) between the Joint Stock Company KAPITAL SUG'URTA (hereinafter referred to as the insurer) and the policyholder.

This offer has been developed on the basis of the Civil Code of the Republic of Uzbekistan, the Laws of the Republic of Uzbekistan “On Electronic Commerce”, “On Electronic Document Management”, “On Insurance Activities”, the Rules for the Implementation, Registration of the E-Policy and Verification of Their Authenticity, approved by the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan dated December 14, 2020 No. 780 "On additional measures to improve the procedure for the provision of electronic insurance services", and the Rules for Compulsory Insurance of Civil Liability of Vehicle Owners, approved by the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan dated June 24, 2008 No. 141.

I. General provisions and basic concepts

1.This offer uses the following basic concepts:

E-policy - an insurance contract for compulsory civil liability insurance of vehicle owners, drawn up in electronic form;

Insured event - the onset of civil liability of the insured or another person whose liability is insured under the E-policy for causing harm to life, health and (or) property of the victim when using the vehicle, which entails the obligation of the insurer to make insurance compensation;

Sum insured - the amount of money within which the Insurer undertakes to compensate for the damage caused to the victim (his heir or successor) upon the occurrence of an insured event;

Insurance premium - the amount of money that the insured is obliged to pay to the insurer for the purchase of the E-policy;

Insurance indemnity - the amount of money that the Insurer undertakes to pay within the sum insured to compensate for damage to life, health and (or) property of the victim in the event of an insured event under the E-policy;

Unified information system - a unified information system for compulsory insurance, operating online, integrated with information systems and central databases of the Ministry of Internal Affairs, the off-budget Pension Fund under the Ministry of Finance of the Republic of Uzbekistan, other interested ministries and departments, central databases of individuals and legal entities;

Close relatives of the owner of the vehicle - close relatives (parents, spouse, children, brothers, sisters) of the owner of the vehicle who do not need to issue a notarized power of attorney for the use and management of the vehicle;

Use of the official website and mobile application - any action of the policyholder aimed at using them.

2. Territory of the offer - the Republic of Uzbekistan.

3. Owners of vehicles registered in foreign countries and temporarily used on the territory of the Republic of Uzbekistan cannot be a party to this offer.

4. When using the official website and mobile application, the Policyholder must first fully familiarize himself with the terms of this offer. If the Policyholder does not agree with the terms of the offer or some of its parts, then he must stop using the official website and mobile application. Continued use of the Policyholder's official website and mobile application means his full and unconditional acceptance of the terms of this offer.

II. Registration of the E-policy

5. Registration of the E-policy is carried out through the part of the official website provided for compulsory insurance, or its mobile application, telegram bot and/or electronic payment system.

6. To issue an E-policy, the policyholder shall include the following information in the electronic application for issuing an E-policy for each vehicle:

personal identification number and series, number of the document proving the identity of the policyholder and/or individuals admitted to driving the vehicle (if the E-policy is issued with the condition that only certain persons are allowed to drive the vehicle);

taxpayer identification number (for legal entities);

personal identification number and series and number of the identity document of the owner of the vehicle (if the owner of the vehicle is another individual);

email address (if any);

Mobile phone number;

state registration number, series and number of the certificate of state registration of the vehicle for which the E-policy is issued;

if the policyholder, in accordance with the law, belongs to the category of persons entitled to receive a discount on the insurance premium, the corresponding numbers of documents (certificate) certifying the involvement of the policyholder in the above category with a sign indicating the presence of discounts on compulsory insurance;

the corresponding numbers of documents confirming the degree of kinship of close relatives (parents, spouse, son, daughter, brothers, sisters) allowed to use and drive a vehicle;

place of registration of the vehicle;

insurance period (1 year, 6 or more months (for seasonal use of the vehicle), 10 or more days (up to the place of registration);

the form of sending a notification about the execution of the E-policy (phone number or e-mail address or through the personal account of the insurer opened on the website (through the mobile application)).

At the same time, the relevant information, if available in the unified information system, is filled in automatically.

7. In the event of partial or complete non-functioning of the Unified Information System when filling out an electronic application, that is, in the event of non-functioning of state information databases and/or lack of communication with them, the insured enters the remaining information manually or attaches documents.

8. After the electronic application is completely filled in, the policyholder presses the send button.

9. The information sent in the electronic application is checked by the responsible employees of the insurer within one business day for completeness and correctness, after which a notification is sent about the possibility of paying the insurance premium or re-sending the corrected information. If the insured within 24 hours from the date of filling the application, a re-verification and/or correction of the information will not be carried out, then the insurance organization notifies the insured through its resource on the Internet or SMS-messages about the inability to issue, reissue and terminate the E-policy.

10. After receiving notification of the possibility of paying the insurance premium, the policyholder must pay the insurance premium within 24 hours through electronic payment systems, in cash or by transfer (legal entities).

If the insurance premium is paid in a smaller amount than provided for in the E-policy, the insurance organization immediately sends a notification about the need for the Insured to pay the missing part of the insurance premium within 72 hours.

11. The fact of payment of the insurance premium means the acceptance of this Offer by the Policyholder.

12. E-policy comes into force from the moment of payment of the Insurance premium by the Insured. Insurance covers insured events that occurred after the entry into force of the electronic contract of compulsory insurance, unless the E-policy provides for a different period for the commencement of insurance.

13. After payment of the insurance premium in full, a notice of registration

The E-policy is sent in the form chosen by the Insured, and it includes:

name of the insurance organization;

brand and state license plate of the vehicle;

the amount of the insurance premium;

validity period of the E-policy;

unique E-policy number;

link to the Unified Information System.

14. The policyholder can download the E-policy by clicking on the link to the Unified Information System.

ATTENTION!

15. THE INSURED IS RESPONSIBLE FOR THE RELIABILITY OF THE INFORMATION AND DOCUMENTS PROVIDED BY IT TO THE INSURER FOR ISSUING THE ELECTRONIC POLICY.

III. Rights and obligations of the parties

16. The policyholder has the right:

demand from the Insurer clarifications on the E-policy;

stop using the official website and mobile application at any time;

choose an insurer carrying out compulsory insurance activities.

The insured is obliged:

fulfill in the prescribed manner and terms the obligations assigned to him for

E-policy;

pay the insurance premium under the E-policy in accordance with the established procedure and conditions.

17. The insurer has the right:

involve relevant experts when considering the application of the victim (his heirs or legal successors);

check the information provided by the insured, control the fulfillment of the requirements and conditions of the insurance contract;

give recommendations on how to prevent the occurrence of insured events;

demand the return of the paid insurance indemnity in the recourse procedure, in cases established by law.

The insurer is obliged:

create conditions for the insured to have round-the-clock unhindered use of his Internet resource;

consider the request of the insured and (or) the victim to make an insurance payment and (or) payment of insurance compensation;

is obliged to ensure the confidentiality of information about the insured and the victim obtained in the course of its activities.

18. The possibility of using the official website or mobile application is carried out only if it is possible to connect to the worldwide information network Internet. Therefore, the policyholder must independently take measures to connect to the Internet in the prescribed manner.

19.The insurer is not responsible for:

losses of the insured associated with the use of the official website and mobile application;

the consequences of the transfer by the insured of information on the official website and mobile application to third parties;

failure to provide services due to the inability to use the official website and mobile application for reasons beyond the control of the insurer.

20. The victim has the right:

Contact the insurer to make an insurance payment and (or) payment of insurance compensation;

appeal in court the decision of the insurer to refuse to make an insurance payment and (or) compensation;

receive insurance payment and (or) compensation on the basis of the conditions established by law.

IV. Early termination of the E-policy

21. The term of the E-policy is terminated early in the following cases:

prohibition in accordance with the established procedure to use the vehicle;

unfitness in the future for the use of the vehicle specified in

E-policy;

change in vehicle ownership.

22. In case of early termination of the E-policy, part of the insurance premium shall be returned in proportion to the amount of compensation paid and the number of days of the unexpired period of the E-policy.

23. The return of part of the insurance premium to the insured (his legal representatives, heirs, assigns) is carried out within 14 calendar days from the date of application in the prescribed manner by the insured (his legal representatives, heirs, assigns).

At the same time, the part of the insurance premium subject to return, at the request of the insured, can be transferred to the account of the insurance premium for the newly issued E-policy.

V. Actions of persons in the event of an insured event

24. The insured (another person whose civil liability is insured in accordance with the E-policy), who is a participant in a road traffic accident (RTA) that caused harm to the victims, at the request of the victim (them) must inform him (them) of information about the E- CLVO policy.

25. Upon the occurrence of an insured event, the policyholder must do the following:

give the victim a copy of the insurance policy within three calendar days from the date of the accident;

immediately, no later than 72 hours after the accident, contact the insurer about the event with a copy of the insurance policy attached;

inform the insurer of all the requirements imposed on him in connection with the insured event.

VI. Insurance payment and (or) payment of insurance compensation

26. The victim or the policyholder (in case of direct settlement of an insured event) has the right to send a notification of the occurrence of an insured event, a determination of the amount of damage caused, electronic or scanned copies of documents, for making insurance payments specified in the Rules for Compulsory Civil Liability Insurance of Vehicle Owners, approved by the Decree of the Cabinet of Ministers of the Republic of Uzbekistan dated June 24, 2008 No. 141, to the Internet resource of the insurer of the victim (in case of direct settlement of the insured event) or the Internet resource of the insurance organization of the insured.

27. If the documents confirming the occurrence of the insured event and the amount of damage caused by the insured are insufficient, then the insurer, from the date of receipt of these documents, within three working days must send information about this to the e-mail address (if any) and (or) by SMS to the indicated phone number of the victim or the insured, indicating the full list of missing and (or) incorrectly executed documents.

28. An electronic certificate of the full list of submitted documents and the date of acceptance is sent to the applicant at the e-mail address indicated by him (if any) and (or) indicated in the applicant's personal account in the Internet resource of the world information network.

Insurance compensation shall be paid on the basis of the insurer’s decision to pay insurance compensation within five business days from the date such decision is adopted.

The insurer’s decision to refuse or to pay insurance compensation shall be communicated to the policyholder no later than fifteen days after the policyholder’s written or electronic application for insurance compensation and, in the event of refusal, shall contain a reasoned justification for the grounds for refusal.

If insurance compensation is not paid within the установленный time limit, the insurer shall, in addition to the insurance compensation, pay a penalty to the injured party (or his/her heir or legal successor) calculated on the basis of the bank interest rate effective on the date the decision to pay insurance compensation is adopted.

VII. Sum insured, insurance premium, amount of insurance payment and (or) indemnity

29. The sum insured under CLVO is 80,000,000 (eighty million) soums. Of them:

- in case of damage to the property of the victim, the insurance payment is 35 percent of the sum insured - 28,000,000 (twenty-eight million) soums;

- in case of harm to the life or health of the victim, the insurance payment is 65 percent of the sum insured - 52,000,000 (fifty-two million) soums.

30. The insurance premium under MTPL is paid by the Insured for a period of 1 (one)* year in the following amount:

Vehicle type	Territory			
	Tashkent city and Tashkent region**		Other regions**	
	Limited*** (in UZS)	Unlimited**** (in UZS)	Limited *** (in UZS)	Unlimited**** (in UZS)
Cars	192 000	384 000,00	160 000,00	320 000,00
Freight	336 200	672 000,00	280 000,00	560 000,00
Buses and minibuses	384 200	768 000,00	320 000,00	640 000,00
Trams, motorcycles and scooters, tractors, self-propelled road construction machines and other machines	72 000	144 000,00	60 000,00	120 000,00

** If you select in the electronic application the insurance period column of 6 months or before the place of registration, the insurance premium is declared in the process of filling out the electronic application to the insured in a smaller amount than the amount indicated in the table.*

*** Territory where the vehicle is registered.*

**** When issued with the condition that the vehicle is used by a limited number of drivers.*

***** When issued with the condition of using the Vehicle by an unlimited number of drivers.*

31. The amount of the insurance premium payable by the Policyholder is determined in accordance with the data entered in the electronic application for the execution of the E-policy, as well as taking into account the right to a discount.

VIII. Conditions for the processing of personal data

32. Entering data by the Insured into an electronic application for an E-policy is considered his consent to the processing of his personal data (collection, recording, systematization, storage, use and cancellation of personal data).

33. The processing of personal data in order to fulfill the obligations of the Insurer under the insurance contract is carried out in accordance with the Law of the Republic of Uzbekistan "On Personal Data" dated July 2, 2019.

IX. Final provisions

34. Persons guilty of violating the requirements of this offer are liable in accordance with the procedure established by law.

35. In the event of disagreements between the parties on issues provided for by this offer or related to it, the parties must take measures to pre-trial resolution of them.

36. If it is impossible to resolve disputes before the court, they are subject to resolution in court in accordance with the legislation of the Republic of Uzbekistan.

37. Disputes arising from cases not provided for in this offer are resolved in the manner prescribed by law.