APEX INSURANCE JSC

"APPROVED"

Chairman of the Management Board
Position

Yunusov J.D.
Full name

signature

"___" _____ 202__
Date

JOINT-STOCK COMPANY "APEX INSURANCE" STANDARD FORM OF CONTRACT OF COMPREHENSIVE INSURANCE OF VEHICLES

(with three insured risks)

Product code: 0307

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Table of Contents

Amendment registration sheet..... 2
1. Definitions..... 3
2. Subject matter of the contract..... 6
3. Subject matter of the insurance and the insured event..... 6
4. Exclusions..... 6
5. Insurable value, sum insured and insurance premium..... 9
6. Term of the contract. Procedure for termination of the contract..... 9
7. Rights and obligations of the parties..... 10
8. Actions of the parties upon the occurrence of an event bearing the features of an insured event..... 12
9. Documents submitted to the insurer upon the occurrence of an event bearing the features of an insured event. Procedure for considering insurance claims.... 14
10. Procedure for payment of the insurance indemnity..... 16
11. Subrogation (recourse)..... 17
12. Liability of the parties..... 18
13. Miscellaneous..... 19
14. Addresses and bank details of the parties..... 19
15. Insurance application form..... 20
16. Vehicle inspection report..... 21
17. Distribution list..... 22
18. Acknowledgement registration sheet..... 22

Amendment registration sheet

Amendment No.	Content of the amendment	Approved	Effective from	Signature of the person responsible for document control

CONTRACT NO. __-___/____
OF COMPREHENSIVE INSURANCE OF VEHICLES
(DEVELOPED ON THE BASIS OF THE INSURANCE RULES FOR CLASS 3)

_____ city "____" _____ 20__

APEX INSURANCE JSC (Licence to carry out the activity of an insurer (reinsurer) and insurance broker No. 1104201 (No. in the register of licences SF 00030) dated 20.10.2025), hereinafter referred to as the "INSURER", represented by _____, acting on the basis of _____, of the one part,

_____ _____, hereinafter referred to as the "POLICYHOLDER", represented by _____, acting on the basis of _____, of the other part

jointly referred to as the "Parties" and individually as a "Party", have concluded this Contract of comprehensive insurance of vehicles (hereinafter — "this Contract") as follows:

SECTION 1. DEFINITIONS

The terms listed below, as used in this Contract, have the following meanings:

Beneficiaries — the persons for whose benefit this Contract has been concluded. Under this Contract, the Beneficiaries are:

- for the risk "Destruction, loss of or damage to the insured vehicle" — the Policyholder;
- for the risk "Motor third party liability" — third parties to whose life, health and/or property harm has been caused, or their heirs at law;
- for the risk "Accident involving Insured persons" — the Insured persons, or their heirs at law.

Driver — a natural person admitted to driving the insured vehicle in the manner established by the legislation of the Republic of Uzbekistan, holding a valid driving licence of the established form entitling him to drive a vehicle of the relevant category and driving the insured vehicle on lawful grounds.

Insured persons — the driver and/or passengers who are inside the insured vehicle at the moment of the occurrence of the insured event.

Third parties — legal entities and natural persons, with the exception of the Policyholder, the Beneficiary, the driver and the passengers of the insured vehicle.

Vehicles (hereinafter — "vehicle") — vehicles of domestic and foreign manufacture registered with, or subject to registration by, the bodies of the GUBDD (Main Department for Road Traffic Safety).

Insured vehicle — the vehicle specified (identified) in the insurance policy and in the annexes thereto, including in the Vehicle Inspection Report (including photographs and/or video recordings).

Insurance application form — the circumstances of material significance for determining the likelihood of the occurrence of an insured event, communicated in writing by the Policyholder at the Insurer's request in accordance with the form of Annex No. 1 to this

Contract, which forms an integral part of the insurance policy.

Insurable (actual) value of the vehicle — the value at which an equivalent vehicle may be acquired on the open market under conditions of competition.

Sum insured — the maximum monetary amount within which the Insurer undertakes to make the insurance payment upon the occurrence of insured events during the insurance period. Under the terms of this Contract, the sum insured constitutes the aggregate of the Insurer's limits of liability for each insured of the Insurer for payment of the insurance indemnity, under the terms of this Contract.

Destruction, loss of or damage to the insured vehicle — the destruction, loss of or damage to the insured vehicle as a result of: an RTA, fire, explosion, natural disasters, external mechanical impact, collision with an obstacle, unlawful acts of third parties, theft (unlawful taking).

Road traffic accident (hereinafter — RTA) — an event arising in the course of the movement of a vehicle along a road, in which death has occurred or harm has been caused to the health of citizens, vehicles, structures or cargo have been damaged, or other material damage has been caused.

Fire — uncontrolled combustion caused by the external impact of sources of open flame on the insured vehicle, but not connected with spontaneous combustion of the vehicle and/or a short circuit, malfunction and/or emergency operating mode of the vehicle's electrical equipment.

Explosion — a rapidly proceeding process accompanied by the destructive action of expanding gases or vapours, caused by the release or discharge of a large quantity of energy within a confined volume over a short period of time.

Natural disasters — events of natural origin which, by their intensity, scale of spread and duration, are capable of producing a damaging impact on people, economic facilities and the natural environment. Natural disasters mean natural emergency situations and/or hazardous hydrometeorological phenomena that have reached the criteria approved by the competent authorities in accordance with the current legislation of the Republic of Uzbekistan.

For the purposes of this Contract, natural disasters include: earthquake, landslide, mountain rockfalls, snow avalanches, strong (storm-force) winds, hurricane, tornado, torrential rains, lightning strike, floods, high water and mudflows, fog, black ice, hail.

External mechanical impact — an impact on the vehicle resulting from:

- the fall, striking or other impact of solid objects (including snow, ice, posts, trees, road signs, advertising structures, etc.) or other interaction of the vehicle with solid objects;
- the ejection of gravel, stones and other solid fractions from under the wheels of other vehicles;
- the fall of the vehicle or the interaction of the vehicle with other vehicles and/or objects during its transportation on a tow truck;
- the destruction or collapse of bridges or tunnels, or of parts (structural elements) thereof, as well as the subsidence, settlement or other displacement (movement) of soil, road surface or an artificial structure;
- the action of animals — external damage to the vehicle caused by animals, excluding damage to elements of the vehicle's interior and other elements of the vehicle accessible exclusively from inside the vehicle.

Collision with an obstacle — an event that occurred on an adjacent territory (a territory directly adjoining the road and not intended for through traffic of vehicles, including yards, residential areas, car parks, petrol stations, enterprises), in which the insured vehicle ran into or struck a stationary object (bridge support, kerb, post, tree, fence, etc.).

Unlawful acts of third parties — wrongful culpable acts of third parties that became the direct cause of the loss (destruction) of or damage to the vehicle, for which criminal, administrative or civil liability is provided for by legislation, excluding theft.

Unlawful taking — the loss of the insured vehicle as a result of an event qualified by the law enforcement authorities in accordance with the Criminal Code of the Republic of Uzbekistan as larceny, robbery, aggravated robbery or unlawful taking of a vehicle without the purpose of theft (joyriding).

Motor third party liability — the liability of the Policyholder (of the persons admitted to driving the vehicle), recognised by the insurer under a CMTPL contract during the period of validity of the Policyholder, in the event of the causing, as a result of an RTA, of harm to the life, health and/or property of third parties as a consequence of the driving of the vehicle by the persons admitted to driving it, excluding liability towards passengers of the vehicle.

Accident involving Insured persons — bodily injuries, permanent loss of general working capacity (disability) or death of the Insured persons (passengers and/or the driver) who are inside the vehicle, sustained as a result of an RTA, fire, explosion or natural disaster, excluding unlawful acts of third parties.

Towing — the costs of towing the vehicle where the vehicle has sustained damage as a result of the events listed under the risk "Destruction, loss of or damage to the insured vehicle", as a result of which it has lost the ability to move and/or its operation is prohibited by the Road Traffic Regulations of the Republic of Uzbekistan.

Unconditional deductible (hereinafter — the "Deductible") — the part of the Policyholder's losses that is not subject to indemnification by the Insurer upon the occurrence of an insured event under the risk "Destruction, loss of or damage to the insured vehicle".

Territory of insurance — the territory of the Republic of Uzbekistan or of a foreign state to which the insurance cover extends. If the territory of a foreign state is not expressly specified in the insurance policy, the insurance (insurance cover) extends to insured events that occurred on the territory of the Republic of Uzbekistan. If the territory of a foreign state is established as the territory of insurance, insurance under the risks of external mechanical impact and collision with an obstacle under this Contract does not apply.

Vehicle Inspection Report — the document drawn up by the Insurer (its representative) based on the results of the inspection of the vehicle accepted for insurance. The results of the inspection carried out are recorded by the Insurer by means of photography and in writing in the Inspection Report, which forms an integral part of the insurance policy. The Inspection Report is signed by the Policyholder and by the representative of the Insurer who carried out the inspection of the vehicle. The photographs taken during the inspection are stored in the Insurer's database and have legal force. Without a completed Inspection Report, the insurance policy is deemed not to have entered into force, even where the Policyholder has paid the insurance premium. When the insurance policy is executed, no inspection of the vehicle is carried out and no Vehicle Inspection Report is drawn up where the vehicle accepted for insurance is new (i.e. as at the commencement date of the insurance term it is located in the showroom of an authorised dealer).

All of the above terms and definitions have the meaning defined for them in this Contract. Where no meaning is provided for a term or definition in this Contract, their meaning is determined in accordance with the regulatory legal acts of the Republic of Uzbekistan.

SECTION 2. SUBJECT MATTER OF THE CONTRACT

2.1. In accordance with the terms provided for in this Contract and/or with additionally agreed terms, exclusions and annexes forming an integral part of this Contract, the Insurer undertakes, upon the occurrence of an insured event, to indemnify the damage caused to the Beneficiary in the manner and to the extent set out below, provided that the Policyholder undertakes to pay the insurance premium in the amount and within the time limits.

2.2. The Policyholder confirms that the Insurance application form submitted to the Insurer in respect of one or more vehicles contains accurate information corresponding to reality and constitutes the basis for the conclusion of this Contract.

2.3. The persons admitted to driving the insured vehicle must hold a valid driving licence of the established form entitling them to drive a vehicle of the relevant category.

SECTION 3. INSURED EVENT

3.1. Insured events under this Contract are events entailing the causing of losses to the Beneficiary which took place during the insurance period as a result of the following insured risks:

a) destruction, loss of or damage to the insured vehicle;

b) motor third party liability;

c) accident involving Insured persons.

SECTION 4. EXCLUSIONS

4.1. Damage (loss) that has occurred as a result of the following (in the following circumstances) does not constitute an insured event and is not subject to indemnification:

а) intentional acts of the Policyholder, the Driver or the Insured persons directed at bringing about the insured event, with the exception of acts connected with the performance by them of their civic duty or with the protection of the life, health, honour and dignity of the Policyholder, the Driver or the Insured persons;

б) the communication by the Policyholder, the Driver or the Insured persons of knowingly false information about the subject matter of the insurance, the causes and amount of the loss, as well as the submission of falsified documents in confirmation of the circumstances of the event or of the amount of the loss;

в) suicide of the Driver or the Insured person (attempted suicide), as well as intentional self-injury by the Driver, the Insured person or third parties;

г) driving of the insured vehicle by a person who has no right and permission to do so (driving licence, power of attorney, waybill, insurance policy of compulsory insurance of the civil liability of vehicle owners, etc.) in accordance with the current legislation of the Republic of Uzbekistan. This condition does not apply in the case of theft of the insured vehicle;

д) driving of the insured vehicle by a person in a state of alcoholic intoxication or under the influence of narcotic drugs, psychotropic or other substances affecting intellectual and volitional activity, or under the influence of medicinal preparations reducing the speed of reaction, as well as in cases where the driver of the insured vehicle fled the scene of the RTA (left the place of the RTA) or refused to undergo a medical examination, or fell asleep at the wheel;

е) failure to present the damaged vehicle to the Insurer for inspection before repairs are carried out, except in cases where the Insurer itself has waived the inspection;

ж) breach of the terms of the document determining the conditions of operation of the insured vehicle (instructions, rules, manual, regulation, etc.), of fire safety rules, of the rules for the carriage of flammable and explosive substances and objects, etc.;

з) use of the insured vehicle for the purposes of driving instruction or for participation in competitions and tests;

и) fire or explosions arising as a result of a malfunction of the vehicle due to a short circuit of the electrical system of the insured vehicle or of other equipment, including wiring;

к) fire or explosion resulting from spontaneous combustion arising as a consequence of a short circuit and/or faulty operation of parts, units and assemblies of the insured vehicle;

л) use of sources of open flame for warming up the engine and other units and assemblies of the insured vehicle;

м) damage to the vehicle caused by smoking or careless handling of fire in the vehicle;

н) loss caused during the spontaneous movement of the insured vehicle irrespective of the presence of the driver and (or) other persons in the passenger compartment;

о) operation of an insured vehicle that has not undergone technical inspection in the manner established by legislation, as well as operation of an insured vehicle on which gas cylinder equipment has been installed that has not been certified in the manner established by legislation (this exclusion does not apply to a vehicle on which the gas cylinder equipment was installed by the manufacturer);

п) exceeding the permitted speed limit, breach of the rules for crossing railway level crossings or driving through a prohibiting traffic light signal, failure to observe horizontal markings of lines, arrows, inscriptions and other designations on the carriageway establishing the order of movement of vehicles, including the driving of the insured vehicle into the opposite direction of the traffic flow;

р) exceeding the total number of passengers/total weight of cargo carried by the insured vehicle beyond the number/maximum weight established by the manufacturer;

с) damage arising as a result of the use of mobile applications for the remote control of the vehicle and/or of the autopilot mode, the use of modes with high energy consumption, or failure to monitor the charge level (discharging the battery to the minimum, allowing overheating);

т) damage caused by animals located in the cab, passenger compartment, boot or body of the insured vehicle;

у) damage to or destruction of parts, components, units and assemblies of the insured vehicle as a consequence of a manufacturing defect or of a defect permitted during restorative repair of the vehicle, as well as as a consequence of a warranty case confirmed by the opinion of an independent expert;

4.2. The following are not subject to indemnification:

a) malfunctions and defects of the insured vehicle which existed in it at the moment of commencement of the insurance policy, irrespective of whether the Policyholder/Driver was aware of them or not;

b) mechanical breakdowns, damage to wheel rims and/or tyres caused by unevenness or the poor condition of the carriageway or by running over sharp objects, where such damage did not entail damage to, loss of or destruction of the insured vehicle;

c) damage caused to the battery of electric vehicles, to the charging device and to the charging station, for any reason whatsoever;

d) destruction, loss of or damage to additional equipment installed on the insured vehicle which does not form part of its factory specification.

4.3. The Insurer is released from payment of the insurance indemnity if the insured event occurred as a result of:

а) an act of military invasion, hostilities, manoeuvres, other military measures or acts similar to military ones (irrespective of whether war has been declared or not), civil war;

б) mutiny, mass civil disturbances, a strike of a national character;

в) an act of terrorism committed by a person or a group of persons;

г) the impact of a nuclear explosion, radiation or radioactive contamination;

д) the seizure, confiscation, requisition, attachment or destruction of the insured vehicle by order of state authorities.

4.4. Special exclusions. In determining the amount of the insurance indemnity, the following are excluded from the amount of the loss caused to the insured vehicle as a result of the insured event:

a) natural wear and tear of the insured vehicle, including its individual parts and units;

b) loss of the marketable appearance of the vehicle and manufacturing defects;

c) expenses of the Policyholder or the Driver connected with the improvement of the insured vehicle.

4.5. The risk "Motor third party liability" is subject to the exclusions provided for by the "Rules of compulsory insurance of the civil liability of vehicle owners", approved by Resolution of the Cabinet of Ministers of the Republic of Uzbekistan No. 141 dated 24 June 2008.

4.6. The Insurer bears no obligations in respect of indirect and other expenses of the Policyholder, the Driver or the Insured persons which may be caused by the insured event (any types of fines, expenses for assessing the damage caused to the insured vehicle, expenses for parking the vehicle, expenses for travel and transportation of the damaged insured vehicle, etc.), nor in respect of any direct and indirect taxes and other expenses.

4.7. The Insurer bears no obligations in respect of any events which are not specified and/or not described in this Contract, nor in respect of events that occurred outside the territory of insurance or the period of validity of the insurance policy. The Insurer is also released from payment of the insurance indemnity in the cases provided for by the legislation of the Republic of Uzbekistan.

4.8. The Insurer does not pay the insurance indemnity if the Insurer establishes the fact of a breach by the Policyholder (Driver, Beneficiary) of the terms of this Contract, or if the Policyholder (Driver, Beneficiary) has waived his right of claim against the person liable for the losses, or if the exercise of that right has become impossible through the fault of the Policyholder (Driver, Beneficiary) (Article 957 of the Civil Code of the Republic of Uzbekistan).

SECTION 5. SUM INSURED, LIMITS OF THE INSURER'S LIABILITY AND INSURANCE PREMIUM. DEDUCTIBLE

5.1. The amounts of the sum insured, of the limits of the Insurer's liability, of the insurance premium and of the deductible are specified in the Insurance application form and in the insurance policy.

5.1.1. The sum insured under the risk "Destruction, loss of or damage to the insured vehicle" is established in an amount not exceeding the insurable (actual) value of the vehicle on the date of conclusion of this Contract.

5.1.2. The sum insured under the risk "Motor third party liability" is established by agreement of the parties.

5.1.3. The sum insured under the risk "Accident involving Insured persons" is established for each seat, according to the passenger capacity stated in the manufacturer's specification for the vehicle.

5.3. The insurance premium is calculated for each insured risk on the basis of the insurance tariffs approved by the Insurer and is paid within 5 (five) banking days from the date of signing the Insurance application form.

5.4. The insurance premium may be paid by transferring funds to the Insurer's bank account or by means of payment systems permitted by the legislation of the Republic of Uzbekistan.

5.5. All settlements under this Contract are made in the national currency of the Republic of Uzbekistan — in soums.

5.6. The date of payment of the insurance premium is deemed to be the day on which the

funds are credited to the Insurer's bank account.

5.7. Following payment of the insurance indemnity under the insurance policy, the insurance policy remains in force in the amount of the difference between the sum insured and the amount of the insurance indemnity paid thereunder.

5.8. If the sum insured under the risk "Destruction, loss of or damage to the insured vehicle" is established below the insurable value, the insurance indemnity will be paid in proportion to the ratio of the sum insured to the insurable value in accordance with Article 936 of the Civil Code of the Republic of Uzbekistan "Under-insurance of property".

SECTION 6. TERM OF THE CONTRACT. PROCEDURE FOR TERMINATION OF THE CONTRACT

6.1. This Contract enters into force from the moment of its signing by the parties and is valid for the term specified in the insurance policy issued under this Contract.

6.2. The basis for the issuance of the insurance policy is the Insurance application form drawn up in accordance with the form set out in Annex No. 1 to this Contract, as well as the insurance premium paid.

The Policyholder is liable for the accuracy of the information provided in the Insurance application form and the annexes thereto. If it is established that this Contract was concluded by the Insurer under the influence of deception on the part of the Policyholder and/or if, after the issuance of the insurance policy by the Insurer, it is established that the Policyholder communicated to the Insurer knowingly false information about circumstances of material significance for determining the likelihood of the occurrence of an insured event and the amount of possible losses from its occurrence, the Insurer has the right to demand that this Contract be declared invalid in accordance with the legislation of the Republic of Uzbekistan and that the consequences of its invalidity be applied.

6.3. The insurance policy enters into force at 00 hours 00 minutes of the day specified therein as the day of its commencement, but not earlier than the date of payment of the insurance premium. The insurance policy expires at 24 hours 00 minutes of the day specified therein as the day of its expiry.

In the event of late payment of the insurance premium, the Insurer's obligations to pay the insurance indemnity under this Contract enter into force from the date of payment of the agreed insurance premium and remain in force until the end of the Insurance period specified in the insurance policy.

6.4. The insurance policy is executed from the date of payment of the insurance premium in full.

6.5. This Contract (insurance policy) terminates upon expiry of its term, as well as in the cases and in the manner provided for by the legislation of the Republic of Uzbekistan.

SECTION 7. RIGHTS AND OBLIGATIONS OF THE PARTIES

7.1. The Policyholder has the right:

а) to receive consultations from the Insurer on the terms of this Contract during the period of validity of the insurance policy;

б) to receive the insurance indemnity upon the occurrence of an insured event under the insured risk within the limits of the sum insured specified in the insurance policy;

в) to demand performance by the Insurer of the terms of this Contract.

7.2. The Policyholder is obliged:

а) to pay the agreed insurance premium in the amount and in the manner established by this Contract;

б) to bring the requirements of this Contract to the attention of the Drivers;

в) to notify the Insurer in writing, without delay, of significant changes that have become known to him in the circumstances communicated to the Insurer upon conclusion of this Contract, and also to transfer to the Insurer all documents (evidence and information) necessary for the Insurer to exercise the right of claim that has passed to it by way of subrogation and recourse;

The following changes are deemed significant: transfer of the insured vehicle into lease (sublease, leasing); alienation of the vehicle (sale, gift, etc.), pledge of the vehicle and (or) encumbrance of it by other means; deregistration of the vehicle, re-registration of the vehicle with the GUBDD; replacement of numbered assemblies (body, engine, etc.) or change of the numbers of assemblies without replacing the assemblies themselves; installation of additional equipment affecting the aerodynamic or technical characteristics of the vehicle, disconnection or breakdown of electronic systems; loss of the keys to the vehicle's locks and (or) of the registration documents for the vehicle; the occurrence of a malfunction of the anti-theft devices of the vehicle, of the automatic engine start systems, of the remote door opening systems and (or) the installation on the vehicle or removal from the vehicle of the said devices and (or) systems;

г) to comply with fire safety rules and with the rules for the operation and/or storage of the insured vehicle;

д) to agree with the Insurer, before the commencement of repair and restoration works on the damaged vehicle, the place, date and time of the inspection of the vehicle;

е) not to commence any works on dismantling (disassembly of the vehicle into separate parts) or repairing the damaged insured vehicle without the Insurer's consent, except in cases where this is dictated by the need to ensure the safety of persons who were in the vehicle or to comply with orders and instructions of the competent authorities;

ж) not to leave the vehicle unattended upon the occurrence of an insured event and to take appropriate measures to prevent further damage to or destruction of the vehicle;

з) to return to the Insurer the insurance indemnity received for a stolen vehicle if it is found and returned to the Policyholder. If the vehicle is found in a damaged condition, the damage caused to the insured vehicle is subsequently indemnified to the Policyholder;

и) to inform the Insurer of the indemnification of the losses caused by the person at fault for causing the losses or by the insurance company with which the civil liability of the person at fault is insured.

7.3. The Insurer has the right:

a) to demand termination of this Contract if the Policyholder/Beneficiary objects to a reasonable amendment of the terms of this Contract or to the payment of an additional insurance premium on the basis of sub-clauses 7.1.2 (c) and 7.1.4 (a) of this Contract;

b) to refuse payment if the Policyholder/Beneficiary:

- has provided knowingly false and inaccurate information in respect of the contract of comprehensive vehicle insurance, the insured vehicle and the insured event;
- fails to comply with the terms of this Contract;
- has failed, in a timely manner and without good reason, to notify the Insurer of the insured event that has occurred within the time limits and in the manner established by this Contract;
- resorts to fraudulent means or devices in order to derive a benefit from this Contract and the insurance policy;
- has waived claims against the person who caused the damage and/or the rights securing the enforcement of claims against him, and has also refused to transfer to the Insurer the documents necessary for bringing a recourse claim;
- if the amount of the damage has been fully indemnified by the person at fault for the damage;

- where the Policyholder fails to submit the documents and information necessary to establish the causes and nature of the event that has occurred, or submits knowingly false documents and information;
- in cases where the event that has occurred falls under the exclusions specified in this Contract

c) to require the Policyholder to present the insured vehicle for inspection of its condition and valuation at any time before and after the execution of the insurance policy, and also to verify the correctness of the information communicated by the Policyholder;

d) to send, where necessary, requests to the competent authorities for the provision of relevant documents and information confirming the fact and cause of the occurrence of the insured event, as well as the list and nature of the damage sustained;

e) to carry out an inspection or examination of the damaged vehicle, including inspection of the vehicle before restorative repair is carried out, as well as an investigation into the causes and amount of the damage;

f) to refuse payment of the insurance indemnity if the Policyholder refuses to present to the Insurer the damaged parts or remains of the insured vehicle (of its parts), except in cases where the latter may be destroyed without remains, as well as in other cases provided for by this Contract and by the legislation of the Republic of Uzbekistan;

g) to demand, in the event of an increase in the insured risk, an amendment of the insurance terms or the payment of an additional insurance premium commensurate with the increase in the risk.

7.4. The Insurer is obliged:

а) to provide the Policyholder with consultations on this Contract;

б) to issue the insurance policy within the time limits and in the manner established by this Contract;

в) to make the insurance payment upon the occurrence of an insured event in the manner established by this Contract.

7.5. The Insurer and the Policyholder may also have other rights and bear other obligations in accordance with legislation.

SECTION 8. ACTIONS OF THE PARTIES UPON THE OCCURRENCE OF AN EVENT BEARING THE FEATURES OF AN INSURED EVENT

8.1. Upon the occurrence of an event bearing the features of an insured event, the Policyholder (Beneficiary, Driver) is obliged:

8.1.1. immediately to take all possible measures to save the lives and preserve the health of the injured persons and to save the insured vehicle, in particular, not to leave the damaged vehicle unattended if it has lost the ability to move under its own power, and to take photographs or video recordings of the damage to the vehicle.

If, as a result of the insured event, the vehicle is unable to move under its own power, the Policyholder has the right to use the services of a tow truck to remove the vehicle from the scene of the incident, once during the period of validity of the insurance policy. In this case, the maximum amount of expenses reimbursed by the Insurer for this service during the period of validity of the insurance policy does not exceed 2 (two) BCA (basic calculation amounts), on the basis of supporting documents;

8.1.2. to preserve the damaged vehicle in the condition in which it was immediately after the events that led to its damage, until its inspection by the Insurer (the Insurer's representative) has been carried out.

A change in the degree and nature of the damage is permitted only where this is dictated by the requirements of the competent authorities, by safety considerations and/or the rescue of people,

or by the reduction of the amount of damage, or where the Insurer's consent has been obtained for this; in that case, at the Insurer's request, the Policyholder is obliged to record all damage connected with the incident by means of photographs or video recordings and to provide these materials to the Insurer;

8.1.3. immediately — but not later than 72 (seventy-two) hours from the moment of the occurrence of the insured event — to notify the Insurer or its representative by any available means;

8.1.4. within 5 (five) working days, to send the Insurer a written notice of the occurrence of an event bearing the features of an insured event, and also to send all the necessary documents and evidence confirming the causes, the fact and the circumstances of the occurrence of the event bearing the features of an insured event and the amount of the damage caused, including those specified in Section 9 of this Contract;

8.1.5. to perform the obligations provided for by the Law of the Republic of Uzbekistan "On compulsory insurance of the civil liability of vehicle owners" No. ZRU-155 dated 21 April 2008, including, in the course of the Insurer's consideration of the claims of third parties, to take all measures to ensure the Insurer's participation in the inspection of the damaged vehicle, in the assessment of the harm caused, and in judicial and other instances;

8.1.6. in order to ensure documentary confirmation of the event, to apply immediately to the competent authorities, including:

а) to the GUBDD — in the case of an RTA. In the event of an RTA, to complete all formalities connected with the civil liability of the person at fault for the RTA (under compulsory insurance of the civil liability of vehicle owners) in accordance with the current legislation, in particular: to record the state registration plate of the vehicle, the details of the person at fault for the RTA (full name, address, telephone number), the surnames and addresses of the witnesses to the incident, the number of the CMTPL policy, its date of issue, and the name of the insurance company that issued the CMTPL policy.

In the manner and within the time limit established by legislation, to apply with a written application for indemnification of harm under compulsory insurance of the civil liability of vehicle owners to the relevant insurance company, and to present the damaged vehicle for inspection and assessment of the damage. To inform the Insurer of the date and place of the scheduled inspection of the damaged vehicle. If the Policyholder fails to perform the obligations specified in this clause, the condition of clause 8.2 of this Contract applies;

б) to the internal affairs bodies — in the case of theft (unlawful taking), unlawful acts of third parties, where the vehicle has sustained mechanical damage, or collision with an obstacle (excluding cases of an RTA);

в) to the bodies of the Ministry of Emergency Situations and/or the GUBDD — in the case of fire and explosion. The documents concerning the fire and explosion must necessarily contain an indication of their cause;

г) to "Uzhydromet" and/or other similar organisations whose competence includes the qualification of the natural emergency situation and/or hazardous hydrometeorological phenomena that have occurred — in the case of natural disasters;

д) **in the case of mechanical impact on the insured vehicle or collision with an obstacle:**

- to the organisations (including local police stations, the management company, communal repair and emergency services, the mahalla citizens' assembly, etc.) responsible for organising improvement works and/or maintaining order in the territory in which the event occurred;
- to the competent state authority empowered to record and investigate the event that has occurred;

е) in cases where harm has been caused to injured parties under the risk "Motor third party liability", the Policyholder is also obliged:

- to notify the Insurer of any claims of third parties for indemnification of the harm caused, including the filing of a claim/action, an inquiry and/or an investigation which relate (or may relate) to the causing of the harm;
- upon receipt of a written demand from the injured party for indemnification of harm, to send to the Insurer, not later than 48 hours from the day of receipt, a copy of the demand and of the documents attached thereto;
- to cooperate with the Insurer in the investigation of the circumstances of the event that caused the harm, or in the protection of the interests (of both the Policyholder and the Insurer) connected with the settlement of the claim.

f) to the relevant law enforcement and/or other competent state authorities empowered to record and investigate the event that has occurred in accordance with the national legislation of the state on whose territory the event involving the insured vehicle occurred — upon the occurrence of an event bearing the features of an insured event outside the territory of the Republic of Uzbekistan.

8.1.7. The execution of documents concerning an RTA with the participation of duly authorised officers of the internal affairs bodies is not required where the event bearing the features of an insured event meets the criteria established by Articles 20-1 and 20-2 of the Law of the Republic of Uzbekistan "On compulsory insurance of the civil liability of vehicle owners" No. ZRU-155 dated 21 April 2008.

8.1.8. To provide the Insurer or an independent expert organisation (independent expert) with unimpeded access to the damaged vehicle for the purpose of carrying out an inspection.

8.1.9. Where damage has been caused to the insured vehicle through the fault of third parties, the Policyholder (Beneficiary, Driver) is obliged to take measures to identify the person at fault for causing the damage and to secure the right of claim against the party at fault.

8.2. If, as a result of the failure by the Policyholder (Beneficiary, Driver) to perform the obligations specified in clauses 8.1.1 – 8.1.9 of this Contract, it is not possible to establish the fact of the occurrence of the insured event, the circumstances of its occurrence or the amount of the losses caused (the amount of the insurance payment), the Insurer's obligations to pay the insurance indemnity are deemed not to have arisen.

SECTION 9. DOCUMENTS SUBMITTED TO THE INSURER UPON THE OCCURRENCE OF AN EVENT BEARING THE FEATURES OF AN INSURED EVENT. PROCEDURE FOR CONSIDERING INSURANCE CLAIMS

9.1. After filing a written application concerning the occurrence of an insured event, the Policyholder / Beneficiary must submit the following documents within 5 (five) working days:

а) the driving licence and the documents issued on behalf of the Policyholder confirming the right of use (operation) of the vehicle by the Driver who was driving the vehicle at the moment of the occurrence of the event bearing the features of an insured event;

б) the vehicle registration certificate and documents confirming that the vehicle has undergone the compulsory technical inspection;

в) the original or a certified copy of the Report on the assessment of the damage caused to the insured vehicle, drawn up by a licensed valuation organisation;

г) photographs or video of the damaged insured vehicle and of all its damaged parts prior to the commencement of repair and restoration works;

д) documents confirming payment of the expenses for the tow truck service (if such service was provided);

е) documents concerning payment of the insurance indemnity under the CMTPL policy confirming the amount of the actual payment, or concerning refusal of the insurance payment (non-recognition of the declared case as an insured event) (Law of the Republic of Uzbekistan No. ZRU-155 dated 21.04.2008);

ж) documents executed in the manner established by legislation, including documents of the competent authorities, court decisions, and information required by the Insurer to establish the place, time and circumstances of the occurrence of the event bearing the features of an insured event, the list of damage and/or stolen parts (components) of the insured vehicle, and to identify the participants in the event and the degree of their fault.

The said documents include:

- the RTA certificate issued by the GUBDD and/or a court decision containing information on the place, time and participants of the RTA, the list and nature of the damage to the vehicles of the participants of the RTA, information on the breach or absence of breaches of the Road Traffic Regulations of the Republic of Uzbekistan by each of the participants of the RTA, and information on the referral of the participants of the RTA for medical examination — where the RTA is recorded by GUBDD officers;
- the RTA notification form, completed and signed by the drivers involved in the RTA in which the insured vehicle participated, together with its annexes executed in accordance with Articles 20-1 and 20-2 of the Law of the Republic of Uzbekistan "On compulsory insurance of the civil liability of vehicle owners" No. ZRU-155 dated 21 April 2008, as well as the document confirming the recognition of the RTA that has occurred as an insured event by the relevant insurer that effected the compulsory insurance and the payment of the insurance indemnity — where the RTA is recorded without the participation of GUBDD officers;
- a report or certificate of fire/explosion issued by the bodies of the Ministry of Emergency Situations of the Republic of Uzbekistan — in the case of fire/explosion;
- a certificate (or other document) issued by Uzhydromet or by a body of the Ministry of Emergency Situations of the Republic of Uzbekistan — in the case of natural disasters;
- a report-certificate issued by the local police station, by the mahalla citizens' assembly or by the organisations (including the management company, communal repair and emergency services) responsible for organising cleaning and/or maintaining order in the territory in which the event occurred, containing information on the cause of the event, the date and place of the event, the extent of the damage subject to repair (restoration), and the person at fault, if such person has been identified in the course of the investigation — in the case of external mechanical impact or collision with an obstacle;
- a decision of a law enforcement body (internal affairs bodies, prosecutor's office) on the institution of criminal proceedings or a decision refusing to institute criminal proceedings — in cases of theft (unlawful taking) or unlawful acts of third parties;
- documents confirming the fact of the loss of working capacity of the Insured, or documents confirming the fact of the death of the Insured person and describing the circumstances of their occurrence (certificates and extracts from the medical institutions in which the Insured underwent treatment; sick leave certificates; a certificate confirming the assignment of a disability group to the Insured; the death certificate of the Insured person issued by the civil registry offices, the medical certificate of death, etc.) — under the risks "Motor third party liability" and "Accident involving Insured persons".

Where the event occurs outside the territory of the Republic of Uzbekistan, equivalent documents executed by the relevant competent authorities of the country on whose territory the incident took place are submitted. Documents executed in a foreign language must be translated into the state language or Russian and notarised at the expense of the Policyholder (Beneficiary).

9.2. The Insurer has the right to reduce the above list of documents, or to request additional documents from the Policyholder/Beneficiary if, having regard to the specific circumstances, their absence makes it impossible to establish the fact of the occurrence of the insured event and to determine the amount of the loss.

9.3. The Insurer may, where necessary, independently request information connected with the event that has occurred from law enforcement bodies and other institutions and organisations possessing information about the circumstances of the event that has occurred, and also has the right independently to ascertain the causes and circumstances of the insured event.

9.4. The Insurer's decision to recognise an insured event (to pay the insurance indemnity ((sum insured)) or to refuse to recognise an insured event (to pay the insurance indemnity (sum insured)) is taken on the basis of the documents submitted by the relevant person (the Policyholder, the Beneficiary), as well as of the documents obtained independently by the Insurer in accordance with legislation, confirming the occurrence of the insured event stipulated in this Contract and the amount of the declared loss.

9.5. The Insurer's decision to recognise an insured event and to pay the insurance indemnity (sum insured) must be communicated in writing to the person entitled to receive the insurance indemnity (sum insured) not later than within 7 (seven) days from the date of taking such decision.

The written communication specifies the amount of the insurance indemnity payable, the bank details of the recipient (the Beneficiary or the Policyholder) and the time limit for payment of the insurance indemnity (sum insured), which may not exceed 15 (fifteen days) from the date of the written notification of the recipient of the insurance indemnity (sum insured).

The recipient of the insurance indemnity (sum insured) has the right to submit his objections to the calculation thereof exclusively within the time limit specified in the written communication.

9.6. The insurer's decision to refuse payment of the insurance indemnity must be communicated to the Policyholder (Beneficiary) not later than fifteen days after their application for payment of the insurance indemnity and must contain a reasoned justification of the grounds for refusal. The said period excludes the time necessary to request and obtain, in the established manner, information and documents from law enforcement bodies, courts, medical, seismological, veterinary, hydrometeorological and other organisations required to establish the causes and circumstances of the insured event, as well as the amount of the insurance indemnity (insurance payment).

9.7. A decision to refuse to recognise an insured event and to refuse the insurance payment is subject to review exclusively on condition that the Policyholder submits all the documents requested by the Insurer.

In this case, the review and the taking of a decision on the insurance payment, where the fully executed documents specified in clause 9.1 of Section 9 of this Contract are available, is carried out within a period not exceeding 15 calendar days.

9.8. If criminal proceedings, civil proceedings or proceedings for the imposition of administrative penalties have been instituted in connection with the occurrence of the event, the Insurer has the right to defer the resolution of the question of payment of the amounts due until the relevant decision is taken by the competent authorities.

9.9. The burden of proving the occurrence of the insured event and of the losses caused lies with the Policyholder and the Beneficiary.

SECTION 10. PROCEDURE FOR PAYMENT OF THE INSURANCE INDEMNITY

10.1. The insurance indemnity under the risk "Destruction, loss of or damage to the insured vehicle" is paid in the following manner:

10.1.1. in the event of the destruction and loss of the vehicle — in the amount of the damage caused (according to the Report on the assessment of the damage drawn up by a licensed valuation organisation), but not more than the sum insured specified in the insurance policy, less:

a) the established amount of the unconditional deductible;

b) the amounts of insurance indemnities previously paid;

c) the residual value of the undamaged parts, units and structural elements of the insured vehicle (determined according to the Report of a licensed valuation organisation) fit for further use or for sale;

d) the amount of the insurance indemnity received under compulsory insurance of the civil liability of vehicle owners (Law of the Republic of Uzbekistan No. ZRU-155 dated 21.04.2008);

e) the expenses of assessing the damage caused and/or the expenses of determining the residual value of the insured vehicle.

10.1.2. in the event of damage to the vehicle — in the amount of the damage caused (according to the Report on the assessment of the damage drawn up by a licensed valuation organisation), but not more than the sum insured specified in the insurance policy, less:

a) the established amount of the unconditional deductible;

b) the cost of wear and tear of the parts and components being replaced and of the insured vehicle itself;

c) the amount of wear and tear, of the loss of marketable appearance and of the value of the vehicle;

d) the amount of the insurance indemnity received under compulsory insurance of the civil liability of vehicle owners (Law of the Republic of Uzbekistan No. ZRU-155 dated 21.04.2008);

e) the expenses of assessing the damage caused to the insured vehicle.

Where necessary, the Insurer has the right to require from the Policyholder a Report of a licensed valuation organisation on the assessment of the residual value of the undamaged parts, units and structural elements of the insured vehicle fit for use or for sale.

The Insurer will also indemnify the expenses connected with the elimination of documented latent damage to the insured vehicle identified in the course of repair and restoration works and caused as a result of the occurrence of the insured event, subject to compliance with the terms of this clause of the Contract.

10.1.3. The expenses incurred by the Policyholder for towing the vehicle from the scene of the incident are indemnified by the Insurer on the basis of supporting documents, within the limit of 2 (two) BCA and only once during the period of validity of the insurance policy.

10.2. The insurance indemnity under the risks "Motor third party liability" and "Accident involving Insured persons" (calculation of the amount of the insurance indemnity) is paid in accordance with the Law of the Republic of Uzbekistan "On compulsory insurance of the civil liability of vehicle owners" No. ZRU-155 dated 21 April 2008 and the "Rules of compulsory insurance of the civil liability of vehicle owners", approved by Resolution of the Cabinet of Ministers of the Republic of Uzbekistan No. 141 dated 24 June 2008.

10.3. The Insurer has the right to make the insurance indemnity:

10.3.1. by means of repair and restoration works on the damaged insured vehicle. The repair and restoration works are carried out at a vehicle service station having contractual relations with the Insurer and upon the Insurer's referral.

10.3.2. by transferring funds to the bank account of the Beneficiary or the Policyholder.

10.4. Where the Beneficiary exercises the right to satisfy his claims out of the amount of the insurance indemnity, the Insurer transfers the insurance indemnity to the Beneficiary. If the amount of the insurance indemnity exceeds the amount of the claim, the remaining part is paid to the Policyholder.

Where the Beneficiary has not exercised his right to satisfy his claims out of the amount of the insurance indemnity, the insurance indemnity will, with the Beneficiary's consent, be paid in favour of the Policyholder.

10.5. An insurance payment in the amount of the harm caused, but not exceeding 5 (five) basic calculation amounts (BCA) in force on the day of the insured event, may be made without the Policyholder submitting documents of the competent authorities confirming the fact of the

occurrence of the insured event, subject to the following conditions:

• the insured event occurred on the territory of the Republic of Uzbekistan;

• there is no third party at fault for the occurrence of the insured event;

• the application concerning the insured event was received by the Insurer during the period of validity of the insurance policy.

The said limit of 5 (five) BCA is established both for a single insured event and in aggregate for all insured events falling under this condition.

In order to make an insurance payment in an amount exceeding 5 (five) BCA, the submission of documents of the competent authorities confirming the occurrence of the insured event is mandatory. Where such documents are not submitted, the insurance payment is limited to the amount of 5 (five) BCA.

10.6. The Policyholder loses his right to the insurance indemnity if the amount of the damage has been fully indemnified and/or is being indemnified by the person at fault for the occurrence of the insured event.

10.7. Title (Article 958 of the Civil Code of the Republic of Uzbekistan) to the insured vehicle or to its damaged parts passes to the Insurer within the limits of the amount of the insurance indemnity (sum insured) paid.

SECTION 11. SUBROGATION (RECOURSE)

11.1. The right of recourse which the Policyholder/Beneficiary has against the person liable for the damage caused passes, within the limits of the sum insured paid, to the Insurer that has made the insurance payment.

11.2. The Policyholder/Beneficiary, in accordance with the requirements of Article 957 of the Civil Code of the Republic of Uzbekistan, is obliged to transfer to the Insurer all documents and evidence and to communicate to it all information necessary for the Insurer to exercise the right of claim that has passed to it.

11.3. If the Policyholder/Beneficiary has waived his right of claim against the person at fault for the losses indemnified by the Insurer, or if the exercise of that right has become impossible through their fault or through the fault of the Driver, the Insurer is released from payment of the insurance indemnity in full or in the corresponding part and has the right to demand the return of the amount of the insurance indemnity paid.

11.4. The Policyholder/Beneficiary is obliged to inform the Insurer of the compensations received, including in cases where such compensations are received by him after receipt of the insurance indemnity from the Insurer and/or after expiry of the insurance period. The Policyholder is obliged to notify the Insurer within 15 (fifteen) days from the moment when he became aware of all such amounts, and to pay the Insurer the amount due to it within 15 (fifteen) days.

SECTION 12. LIABILITY OF THE PARTIES

12.1. For failure to perform or improper performance of the obligations assumed, the parties bear liability in accordance with the current legislation of the Republic of Uzbekistan.

12.2. The Parties bear no liability for failure to perform or improper performance of obligations under this contract if this occurred as a result of force majeure circumstances arising after the issuance of the insurance policy as a result of events of an extraordinary nature which the Parties could neither foresee nor prevent by reasonable measures, and provided that the Parties took all possible measures within their power for the proper performance of their obligations. The Parties must notify each other of the occurrence of force majeure circumstances within three working days from the moment of their occurrence.

12.3. The Parties, in accordance with the requirements of Article 14 of the Law of the Republic of Uzbekistan "On insurance activity" No. ZRU-730 dated 23.11.2021 and Article 933 of the Civil Code of the Republic of Uzbekistan, undertake to ensure the confidentiality of the

information that has become available to them in connection with the relations under this Contract and not to allow its disclosure.

12.4. The Insurer bears no liability for information provided by the Policyholder using information technologies in publicly accessible form.

12.5. Disputes and disagreements that may arise in the performance of the insurance policy will, where possible, be resolved by negotiations between the Parties. Where it is impossible to resolve disputes by negotiations, the Parties, after implementing the pre-trial dispute settlement procedure provided for by legislation, refer them for consideration by the court at the place of state registration of the Insurer, in the manner established by the legislation of the Republic of Uzbekistan.

12.6. By paying the insurance premium, the Policyholder expresses his consent to the processing and use by the Insurer of any personal data of the Policyholder for the performance by the Insurer of the terms of the insurance contract (insurance policy), as well as for other purposes not contrary to legislation. The processing of any information is carried out with or without the use of information and communication technologies, including the collection, systematisation, storage, alteration, supplementation, use, provision, dissemination, transfer, anonymisation and destruction of the personal data provided to the Insurer in connection with the conclusion and performance of the insurance contract (insurance policy), and other actions provided for by the current legislation of the Republic of Uzbekistan.

SECTION 13. MISCELLANEOUS

13.1. Amendments and additions to the terms of this Contract are made in writing by agreement of the parties.

14.3. The following are attached to this Contract and form an integral part thereof:

Annex No. 1. Insurance application form.

Annex No. 2. Vehicle inspection report.

13.3. In all matters not stipulated by this Contract, the Parties are governed by the current legislation of the Republic of Uzbekistan.

13.4. The transfer of rights and obligations under this Contract to third parties is not permitted without the written consent of the Parties.

13.5. This Contract is drawn up in 2 (two) counterparts, one counterpart of which is held by the Insurer and one by the Policyholder, and which have equal legal force.

SECTION 14. ADDRESSES AND BANK DETAILS OF THE PARTIES

INSURER	POLICYHOLDER
APEX INSURANCE JSC	_____
Address:_____	Address:_____
Tel.: (99871) _____	Tel.: (99871) _____
Settlement account: _____	Settlement account: _____
Bank _____	Bank _____
Bank code (MFO) _____	Bank code (MFO) _____
TIN _____	TIN _____
Economic activity code (OKED) _____	Economic activity code (OKED) _____

SIGNATURES OF THE PARTIES:

For the INSURER	For the POLICYHOLDER
_____	_____
signature seal	signature seal

Annex No. 1
to the Contract of comprehensive insurance of vehicles
No. _____ dated "___" _____ 20__

APEX INSURANCE JSC

INSURANCE APPLICATION FORM

_____ city "____" _____ 20__

Policyholder	
Terms of payment of the insurance premium	The insurance premium is paid as a SINGLE LUMP SUM.

No.	Make and model of the vehicle, category of the vehicle	Year of manufacture	State registration number of the vehicle, body (chassis) number of the vehicle	Technical passport No.	Load capacity / number of seats, including the driver	Section 1. Destruction, damage and theft of the vehicle			Motor third party liability		Accidents involving Insured persons			Total insurance premium,
						Insurable value	Sum insured,	Insurance premium	Sum insured	Insurance premium	Sum insured	Sum insured per person	Insurance premium,	
1														
2														
3														
...														
TOTAL:														

Declaration: I, the Policyholder, hereby accept the terms of the Contract of comprehensive insurance of vehicles No. _____ dated "___" _____ 20__ (hereinafter — the Insurance Contract) and confirm that:

- I have familiarised myself with (read) the Insurance Contract and accept its terms in full, without any comments or objections, and confirm that it does not contain any terms that are onerous for me;
- the Insurance Company provided exhaustive information on the terms of provision of insurance services under the Insurance Contract, on the list of documents required for the execution of the insurance policy, and on the liability and possible consequences in the event of failure to perform the obligations under the Insurance Contract;
- I have been notified that, in accordance with Article 931 of the Civil Code of the Republic of Uzbekistan, the provision of knowingly false information upon conclusion of an insurance contract may serve as grounds for refusing payment of the insurance indemnity;
- I consent to the processing of personal data in accordance with the requirements of the Law of the Republic of Uzbekistan "On Personal Data" No. ZRU-547 dated 02.07.2019;
- I undertake to inform the Insurer of all changes in the information set out in this application which occur before or after the issuance of the insurance policy.

On behalf of the Policyholder:			**/ /20**
	Full name (Position)	*signature / seal*	*Date*
On behalf of the Insurer:			**/ /20**
	Full name (Position)	*Signature / seal*	*Date*

Annex No. 2
to the Contract of comprehensive insurance of vehicles
No. _____ dated "___" _____ 20__

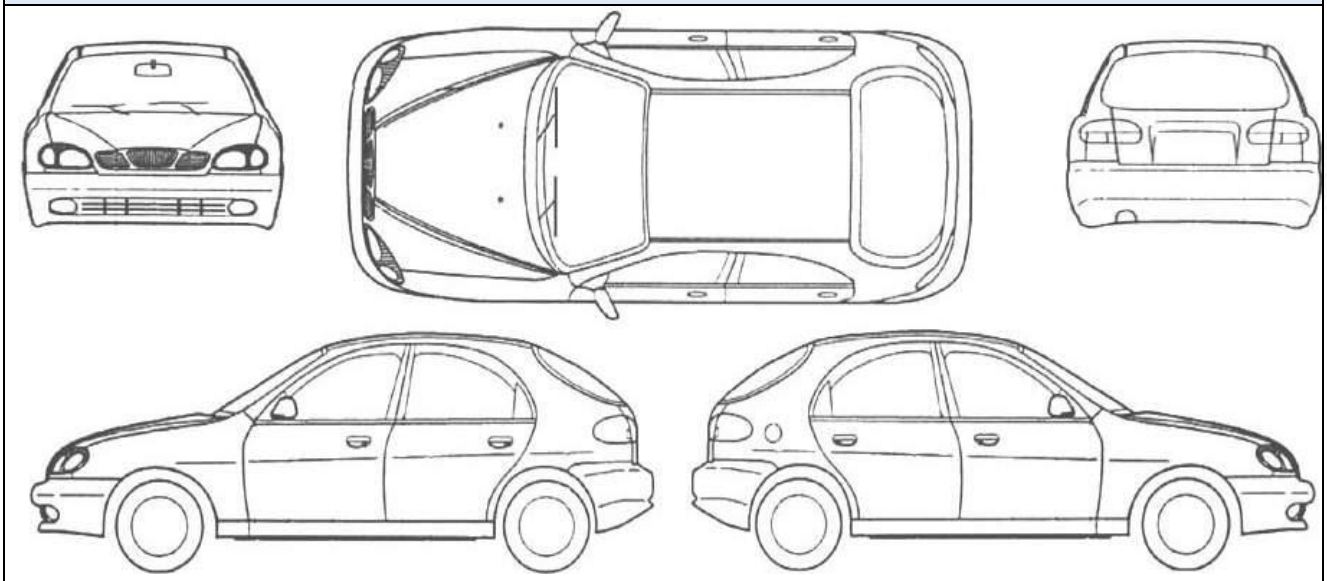
APEX INSURANCE COMPANY

Republic of Uzbekistan, Tashkent, 100077, M. Ulugbek district, Buyuk Ipak Yuli street, 154-A
Tel: (99871) 140 12 34, Tel/Fax: (99871) 140 12 34
https://aic.uz

VEHICLE INSPECTION REPORT

This inspection report is attached to insurance policy No. _____ dated "____" _____ 20__ and forms an integral part thereof.

Make and model	*Year of manufacture*	*Body number (VIN)*	*Engine number*	*State registration number*



Mark the location of the defect on the diagram with the sign ✗ and add a numbered footnote, then describe the defect under the corresponding number in the table below

No.	DESCRIPTION OF THE DEFECT (damage to glass, headlamps, lights, body, bumper and other elements of the vehicle is to be specified, as well as the presence of corrosion spots and the absence of elements of the vehicle provided for by its design)
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

Additional equipment

At the time of acceptance for insurance, the vehicle contained additional equipment as specified below

No.	Name	Specification	Qty	Value
1	Car radio			
2	Rear speakers			
3	Front speakers			
4	Anti-theft device, vehicle protection and tracking device			
5	CD changer			
6	Subwoofer			
7	Amplifier			
8	Wheel rims			
9	Tyres			
10	Other			

In the specification, state in detail the make and model of the equipment, and in more detail: for speakers, their power, and for tyres/rims, the radius in inches.

Additional information

1	Presence of gas cylinder equipment installed by the manufacturer	yes		no	
2	Presence of gas cylinder equipment not included in the factory specification	yes		no	
3	Actual mileage at the time of inspection				km

Representative of the Insurer

Full name _____

Date _____ *Signature* _____

Representative of the Policyholder

Full name _____

Date _____ *Signature*_____

15. Distribution

List for distribution of documents to the units			Date of completion "__" _____ 202__
–__	Revision No. 1	Effective date: "__" _____ 20__	
Name of the document to be distributed		CONTRACT OF COMPREHENSIVE INSURANCE OF VEHICLES	

No.	Name of the unit / officer to whom the document is to be distributed
1	Senior management
2	Heads of units
3	Process owners
4	Internal audit team
Signature of the drafter	

16. Acknowledgement registration sheet

Full name	Position	Date of acknowledgement	Signature[1]
1	2	3	4
		___/_____/20__	
		___/_____/20__	
		___/_____/20__	
		___/_____/20__	
		___/_____/20__	
		___/_____/20__	
		___/_____/20__	
		___/_____/20__	
		___/_____/20__	
		___/_____/20__	

[1] **By this signature I confirm that I have read, understood and am committed to complying with the requirements of this Procedure in my activities.**

AGREED:

Sh. Saydakhmetov _____ "__" _____ 202__
Full name signature

F. Djuraeva _____ "__" _____ 202__
Full name signature

J. Muminov _____ "__" _____ 202__
Full name signature

DRAFTED BY:

Director of the Strategic and Sustainable Development Department
Position

Sh. Akhmedov
Full name

Signature

"___" _____ 20___
Date

Validity period of the document:

From "___" _____ 20__ to "___" _____ 202__

Extended until "__" _____ 20 ____

Status upon expiry of the validity period_____

_____ _____
Date **Signature of the person responsible for document control**

Copy of unit No. ____
Date of distribution "___" _____ 20___

_____
(original signature of the person responsible for document control)