



**RULES.
PROPERTY INSURANCE
"PREMIUM PROPERTY".**

Code #33
Page 1 of 8
dated: 26.01.2024.

**2024 26
1-Appendix
To Order No. ___**

**"I APPROVE."
Director General
NEO INSURANCE CORP JSC**

F.R. Khasanov

**RULES
PREMIUM PROPERTY**

SECTION 1. GENERAL PROVISIONS

These Insurance Regulations (hereinafter - Regulations) are developed in accordance with the current legislation of the Republic of Uzbekistan, 1,8,9,13 classes of the general insurance industry, and determine the terms of insurance against the risks specified in these Insurance Regulations.

Under the terms of these Regulations, the Insurer undertakes to pay insurance indemnity to the Insured and/or Beneficiaries upon occurrence of an insured event in the procedure and to the extent specified below, provided that the Policyholder undertakes to pay the insurance premium

SECTION 2. GENERAL TERMS

The following terms used in these Insurance Terms and Conditions shall have the following meaning:

- 2.1. **Insured property** - real estate (residential house, apartment) accepted for insurance.
- 2.2. **Sum Insured** - an amount of money determined by the Insurance Terms and Conditions, representing the limit of the Insurer's liability upon occurrence of an Insured Event.
- 2.3. **Insurance premium** - a payment for insurance, which the Policyholder is obliged to pay to the Insurer according to the procedure and within the terms specified in these Insurance Terms and Conditions.
- 2.4. **Insured event** - an insured event specified in Section 4 of these Terms and Conditions, upon the occurrence of which the Insurer's obligation to pay the insurance indemnity arises.
- 2.5. **Policyholder** - a legally capable natural person who enters into the Insurance Contract with the Insurer in accordance with these Regulations.
- 2.6. **Beneficiary** - a person who has the right to receive the insurance indemnity in accordance with these Terms and Conditions.
- 2.7. **Insured person** is a natural person whose property interests related to life and health are the object of insurance. Insured persons include the owner of the insured property and his/her family members
- 2.8. **Damage to life and health of the Insured Persons** - a sudden short-term external event resulting in bodily injury, permanent damage to health (disability) or other health disorder or death of the Insured Persons as a result of occurrence of an insured event stipulated by these Regulations.
Other health impairment means
 - a) bodily injuries caused by burns, explosions, electric shock due to damage to the insured property;
 - b) poisoning by chemical substances (industrial or household) and/or burns caused by inhalation or contact with poisonous and/or burning substances, vapors or gases as a result of causing damage to the insured property.**Persistent damage to health (disability)** means a condition of the Insured defined by complete and permanent loss of general working capacity, which is persistent and irreversible in the course of treatment, which occurred during the insurance period, caused by the consequences of damage to the insured property provided for in these Regulations.
- 2.9. **Third parties** - natural persons whose life, health or property has been damaged as a result of occurrence of an insured event stipulated in the Insurance Terms and Conditions. Third parties shall not include the Policyholder, Insured persons and service personnel.
- 2.10. **Insurance Indemnity** - monetary funds paid by the Insurer to the Insured and/or Beneficiaries within the Sum Insured in case of occurrence of an Insured Event stipulated by these Regulations.
- 2.11. **Electronic Insurance Policy** - an electronic document certifying the fact of entry into force of the Insurer's obligations under these Insurance Terms and Conditions, which is issued to the Policyholder after payment of the insurance premium by means of automatic generation through the Insurer's online database.
- 2.12. **Insurance Period** - the period of time specified in the Insurance Policy.
- 2.13. **Insurance Territory** - the location of the insured property, which is specified in the Insurance Policy.

SECTION 3. SPECIAL TERMS

The following terms used in these Insurance Terms and Conditions shall have the following meaning:

- 3.1. **Fire** - A fire capable of self spread outside of areas specifically designed to spread and maintain it.
- 3.2. **An explosion** is the rapid release of a large amount of energy based on the tendency of gases or vapors to expand. An explosion is only considered an explosion when the walls of a container are ruptured to such an extent that pressure equalization between the outside and inside of the container is possible. If an explosion occurs inside the container caused by a chemical reaction, the damage caused by it shall be covered by insurance even if the walls of the container are not ruptured. Losses caused by vacuum or gas rarefaction in the tank are not subject to insurance.
- 3.3. **Lightning strike** - a direct hit of lightning (lightning is an electrical discharge in the atmosphere between clouds or clouds and the ground) to the property causing its loss (destruction) or damage. The insurance shall also cover damage caused by thermal effect of lightning and due to air pressure caused by lightning.
- 3.4. **An earthquake** is the result of natural processes continuously occurring in the earth's interior, accompanied by ground shaking and ground vibrations.
- 3.5. **Flood** - significant inundation of an area due to the rise of water level in a river, lake, sea or the destruction of dams and dikes.
- 3.6. **A hurricane** is a strong wind with a speed exceeding 32 m/s. Wind speed is confirmed by certificates of territorial institutions of the Hydrometeorological Center of the Republic of Uzbekistan.
- 3.7. **Landslide** - fall of masses of rocks due to weathering or impact of surface or underground water, coastal scour and gravity of these rocks or as a result of an earthquake.
- 3.8. **Landslide** - slow displacement of earth masses under the influence of its own gravity on the shores of seas, lakes, rivers, ravines, on steep slopes of pits, canals, as well as in the mountains.
- 3.9. Mudflow is a powerful mountain stream that occurs when lakes are formed in mountain depressions or when the water level in mountain rivers and lakes rises sharply due to significant precipitation, intensive snow and glacier melting.
- 3.10. Hail damage - means any direct destruction or damage to insured property due to the direct impact of hail.
- 3.11. A **downpour** is a heavy rainfall event in which a large amount of rain falls in a short period of time in the following time: 30 mm or more in 12 hours or less.
- 3.12. **Heavy snowfall** - snowfall of unusually large amount of snow in a short period of time, 20 mm or more in 12 hours or less, provided that such snowfall is a rare (unusual) phenomenon for a given area. A distinction is made between heavy snowfall and gradual accumulation of large amounts of snow due to mismanagement
- 3.13. **Water damage** - physical impact on the insured property of water or liquid from water supply, sewerage, heating, fire extinguishing and air conditioning systems located at the place of insurance, or water penetration from neighboring premises not belonging to the Policyholder/Beneficiary.
- 3.14. **Household property** - personal movable property, namely: furniture, interior and furnishing items, lighting fixtures, textiles, carpets, mirrors, etc. property; household appliances; audio, video, radio, electronic, computer and office equipment; glassware, porcelain, crystal, dishes, etc. property;
- 3.15. **Interior finishing** - covering surfaces of interior walls, floor, ceiling, ceilings, floors, partitions with finishing, insulating and decorative materials; doors (entrance and interior); window units, including glazing, built-in cabinets, wooden staircases, staircase finishing.
- 3.16. **Engineering equipment** - all equipment located within the insurance territory related to heating, electrification and water supply, sewerage, ventilation and air conditioning, warm floors, chimneys, low-current networks (fire and security alarms, radio, television and internet networks, etc.), garbage disposal systems, fire extinguishing systems, saunas, fireplaces, swimming pools. Structural elements - walls and partitions, balcony and loggia structures, columns, concrete staircase framework.
- 3.17. **Burglary** - for the purposes of these Insurance Terms and Conditions shall occur if the theft of property, in which there are traces of entry into a closed room or other closed storage within the insurance territory, as well as traces of leaving the said room (where the intruder entered in the usual way and where he secretly stayed with the purpose of committing the theft until it was closed):
- a) through openings not normally intended for human entry (e.g. ventilation openings);
 - b) by making holes in partitions, walls, roofs;
 - b) by breaking doors, damaging windows, using lock picks, forged keys or other technical means (keys made by the owner or other persons on behalf of the owner on the basis of original keys are not considered forged). Burglary with the use of a lockpick shall be deemed the unlawful opening of a lock or its removal with a lockpick or other means in such a way that the break-in can be established. Breaking in with a lock pick is not considered opening the lock with the original key or its copy.
- 3.18. Illegal, **criminal acts of third parties** - loss or damage of the insured property due to arson, breakage, damage, as well as as a result of other illegal/illegal/unlawful acts of third parties.
- 3.19. **Falling aircraft** - means any direct destruction or damage to the insured property due to falling aircraft, their parts or cargo.

SECTION 4. INSURED EVENT

- 4.1. Insured events under property insurance are events that have occurred and resulted in loss (destruction) or

damage to the insured property due to:

- fire, explosion, lightning;
- earthquake, flood, hurricane;
- a landslide, a landslide, a mudslide;
- hailstorms, heavy rain, heavy snowfall;
- water damage;
- burglary, unlawful, **criminal** acts of third parties;
- the fall of aircraft, which entailed the Insurer's obligation to pay the insurance indemnity.

4.2. The following events occurring during the insurance period and within the insurance territory and resulting from damage to the insured property shall be recognized as insured events under life and health insurance of the Insured:

4.2.1. Bodily injury and/or other health disorder of the Insured as a result of: fire, explosion, water damage, earthquake, flood, hurricane, collapse, landslide, mudflow, hailstorm, downpour, heavy snowfall, unlawful, **criminal** actions of third parties, falling of aircrafts, which occurred to the insured property during the insurance ;

4.2.2. Disability of the Insured as a result of: fire, explosion, water damage, earthquake, flood, hurricane, landslide, mudslide, hailstorm, downpour, heavy snowfall, unlawful, **criminal** actions of third parties, falling of aircrafts that occurred to the insured property during the insurance period. Establishment of disability means disability qualified according to the standards of medical expertise in accordance with the laws and other regulatory legal acts of the Republic of Uzbekistan, according to the certificate issued by the authorized state body. The Insurer reserves the right to verify the fact, reasons and circumstances of establishing the disability group;

4.2.3. Death of the Insured as a result of: fire, explosion, water damage, earthquake, flood, hurricane, landslide, mudslide, hailstorm, downpour, heavy snowfall, collision of vehicles, illegal, **criminal** actions of third parties, falling of aircrafts that occurred with the insured property during the insurance period.

4.3. An insured event under the insurance of the Policyholder's liability to third parties shall be the occurrence of the Policyholder's obligation to indemnify for damage caused to life, health and/or property of third parties due to fire, explosion, water damage that occurred to the insured property during the insurance period.

SECTION 5. EXCEPTIONS.

5.1. In all cases, no indemnification shall be given for losses occurring under and/or due to the following circumstances:

- a) violation by the Policyholder, Beneficiary or their representatives of the established fire safety rules, rules of storage of flammable or explosive substances and objects;
- б) spontaneous combustion, fermentation, decay or other natural properties of the property;
- в) defects of the property that existed at the time of entry into force of the Insurer's obligations and that should have been known to the Policyholder/Beneficiary or its authorities or authorized persons;
- г) violations by the Policyholder/Beneficiary or their representatives of the rules of operation of the insured property that have caused damage;
- д) impact of permanently operating factors (wear and tear, corrosion) and gradual damage due to weather factors or non-use of the insured property;
- е) the Policyholder's/Beneficiary's refusal to show the Insurer the damaged items or their remains, except for cases when the latter can be destroyed without remains;
- ж) intentional actions of the Policyholder or Beneficiary aimed at the occurrence of an insured event, except for actions related to the performance of their civic duty or protection of life, health, honor and dignity of the Policyholder or third parties;
- з) theft/theft during the period after the insured event;
- и) damage caused to property located in the open air, if it should be located indoors;
- к) mechanical failures, unless caused by a sudden and unforeseeable external influence.

5.2. An insured event shall not be deemed the occurrence of damage as a result of unlawful, criminally punishable actions (including burglary) of a person who has a fiduciary relationship (in cases when the property has been transferred to trust management/disposition and/or lease) with the Policyholder/Beneficiary.

5.3. Events specified in Section 4 of these Insurance Terms and Conditions, in respect of which the Policyholder, Insured and/or Beneficiary has knowingly provided false information to the Insurer, shall not be insured events.

5.4. The Insurer shall be released from payment of the insurance indemnity if the insured event has occurred as a result of:

- a) war or hostilities (whether war has been declared or not);
- б) insurrection, revolution, rebellion, revolt, riot, strike, lockout, popular unrest, riot;
- в) unlawful seizure of power, conspiracy, terrorist act;
- г) confiscation, requisition, destruction or damage by order of the de jure or de facto existing government or any authority;
- д) nuclear radiation or radioactive contamination or radioactive pollution.

5.5. The following events shall not be considered as insured events under these Insurance Terms and Conditions:

- a) moral damage, loss of profit, loss of income, fines of the Policyholder and Beneficiary;

6) losses related to court fees and attorney's fees.

5.6. Insurance does not cover any means of payment and securities, any items and things made of crystals, precious and semi-precious stones, metals, any art objects, objects of historical and cultural value, antiques, any collections (stamps, coins, etc.), award insignia, information on paper and (or) electronic media used by the Policyholder/Beneficiaries for personal purposes, as well as in connection with the performance of labor duties, results of intellectual activity, animals, plants, products, etc.

5.7. The Insurer shall also be released from payment of insurance indemnity in cases provided for by the current legislation of the Republic of Uzbekistan.

SECTION 6. SUM INSURED AND AMOUNT OF INSURANCE PREMIUM

6.1. The Sum Insured and the Insurance Premium are specified in Appendix No. 1 to these Terms and Conditions.

6.2. The insurance premium must be paid in a lump sum.

6.3. All mutual settlements under these Rules are made in the national currency of RUZ in sums.

SECTION 7. RIGHTS AND OBLIGATIONS OF THE PARTIES

7.1. The insurer shall have the right to:

7.1.1. to participate in preservation and rescue of the insured property, as well as to give instructions aimed at reduction of losses, which are obligatory for the Policyholder or Beneficiary. These actions of the Insurer or its representatives do not constitute recognition of the Insurer's obligation to pay the insurance indemnity;

7.1.2. to inspect the damaged property as soon as the Insurer becomes aware of it;

7.1.3. to take such measures as it deems necessary to reduce losses, to undertake, upon the written order of the Policyholder or Beneficiary, the defense of their rights and to conduct all loss adjustment proceedings;

7.1.4. refuse to pay the insurance indemnity if:

a) The Policyholder or Beneficiary, after becoming aware of the occurrence of the Insurable Event, has not notified the Insurer of its occurrence within the term and in the manner specified in these Insurance Terms and Conditions, unless it is proved that the Insurer has become aware of the occurrence of the Insurable Event in due time or that the Insurer's lack of knowledge thereof could not affect its obligation to pay the Insurance Indemnity;

b) The Policyholder/Beneficiary has prevented the participation of the Insurer or its representatives in determining the circumstances, nature and amount of the caused damage;

b) The Policyholder/Beneficiary has not submitted the documents/information required to establish the fact of occurrence of the insured event and the amount of damage;

г) The Policyholder or the Beneficiary has waived his/her right of claim against the person responsible for the losses indemnified by the Insurer, or if the exercise of this right has become impossible through the fault of the Policyholder or the Beneficiary;

д) The Policyholder or Beneficiary has not fulfilled any obligations stipulated in these Insurance Terms and Conditions.

7.2. To request recognition of these Insurance Terms and Conditions as invalid, if after conclusion of these Insurance Terms and Conditions it is established that the Policyholder has knowingly communicated to the Insurer false information about the circumstances known to him, which are essential for determining the probability of occurrence of an insured event and the amount of possible losses from its occurrence.

7.3. The insurer is obligated to:

7.3.1. to issue an electronic Insurance Policy to the Policyholder;

7.3.2. during the period of validity of these Insurance Terms and Conditions to give consultations to the Policyholder on insurance issues;

7.3.3. in cases recognized by the Insurer as insured, to make payment of insurance indemnity within the term provided for in these Insurance Terms and Conditions;

7.3.4. to keep confidentiality of information received from the Policyholder and/or Beneficiary during the period of validity of these Insurance Terms and Conditions, except for cases when the Insurer is obliged to provide information to state authorities in accordance with the legislation of the Republic of Uzbekistan.

7.4. The policyholder has the right to:

7.4.1. on request to receive consultations of the Insurer on the Insurance Contract;

7.5. The insured has the right to:

7.5.1. when concluding the Insurance Contract, name the Beneficiary at his/her own discretion;

7.5.2. upon occurrence of an insured event - to demand performance by the Insurer of the accepted obligations under these Terms and Conditions concluded in its favor;

7.6. The policyholder is obligated to:

7.6.1. upon issuance of the Insurance Policy, to inform the Insurer of all circumstances known to the Insurer that are essential for determining the probability of occurrence of an Insured Event and the amount of possible losses from its occurrence, if these circumstances are not known and should not be known to the Insurer, as well as of all Insurance Contracts concluded or to be concluded in respect of the Insured Property;

7.6.2. during the period of validity of these Insurance Terms and Conditions, the Policyholder or Beneficiary shall

be obliged to immediately notify the Insurer of any significant changes in the circumstances that have become known to him/her, which were communicated to the Insurer at the conclusion of these Insurance Terms and Conditions, if such changes may significantly affect the increase in the degree of the insured risk. Significant changes shall be deemed to be circumstances of transfer of the property into lease or pledge, transfer of the property to another person, demolition, rebuilding or re-equipment of buildings, constructions, damage or destruction of the property, etc.

The Insurer, having been notified of circumstances entailing an increase in the insured risk, shall have the right to demand payment of an additional insurance premium commensurate with the increase in the risk. If the Policyholder or Beneficiary objects to the additional insurance premium payment, the Insurer shall have the right to demand termination of the insurance contract. The termination agreement shall be made in writing.

7.6.3. upon occurrence of an event that may be recognized as an insured event under the terms and conditions of these Insurance Terms and Conditions:

- a) immediately, but in any case not later than 3 (three) working days after the occurrence of the insured event, to notify the Insurer or its representative of the occurrence of the event;
- б) to send a written application to the Insurer within 5 (five) working days after the respective notification, indicating the reasons and circumstances known to him/her that affected the loss;
- в) immediately take all possible measures to save the property, prevent further damage and eliminate the causes contributing to the occurrence of additional loss, incl. ensure protection of the damaged property, and follow the instructions received from the Insurer;
- г) in case of fire or lightning strike, explosion or burglary, immediately report it to the relevant authorities (state fire supervision authorities, internal affairs authorities, territorial authorities of the Ministry of Emergency Situations, etc.);
- д) to keep the damaged property in the condition in which it appeared after the event until the arrival of the Insurer's representative. Changing the loss picture is allowed only if it is dictated by safety considerations, reduction of the loss amount, with the consent of the Insurer or after two weeks after notifying the Insurer of the event. In this case, the Policyholder shall be obliged to record the picture of the event by means of photo or video recording;
- е) to present to the Insurer the damaged property or remains thereof, as well as damaged parts, details and accessories of the property or remains thereof;
- ж) to submit to the Insurer a list of damaged, lost or destroyed property;
- з) submit, if necessary, documents confirming the existence of ownership rights or other property interest in the lost (lost) or damaged property at the time of the insured event (certificate of ownership, sale and purchase agreement, lease agreement, etc.);

7.6.4. to notify the Insurer of all cases of receiving compensation, return or restoration of the damaged or destroyed insured property by third parties;

7.7. All notifications provided for in these Insurance Terms and Conditions shall be made by the parties in writing or by means of communication ensuring the fixation of the text and date of the notifications, or shall be delivered against signature of receipt.

SECTION 8. CLAIMS HANDLING PROCEDURE

8.1. Upon occurrence of the event, the Policyholder shall immediately notify the Insurer thereof as soon as possible and not later than 5 (five) days from the moment of occurrence of the event send a written notice to the Insurer indicating the reasons and circumstances of the event.

The following documents must be attached to the application for payment of insurance indemnity:

8.1.1 In case of property damage:

- act/decision of the relevant competent authorities authorized to investigate the circumstances of the occurred event, specifying the causes and circumstances;
- act/conclusion/report of an independent appraisal organization on the amount of damage caused;
- other documents related to the insured event.

8.1.2 In case of damage to life and health of the Insured Persons:

8.1.2.1 In case of bodily injury and/or other health disorder of the Insured:

(a) Identity document;

b) a certificate from a medical institution describing the diagnosis, reasons, etc.

8.1.2.2. In case of permanent damage to health (disability) of the Insured:

In addition to the documents submitted under Clause 8.1.2.1, the Insurer shall submit to the Insurer a conclusion of an authorized state body indicating the degree of disability;

8.1.2.3 In case of death of the Insured if there is a Beneficiary:

a) a document certifying the identity of the Beneficiary;

b) a copy of the death certificate;

c) if the Beneficiary is not specified in the Insurance Policy, the heirs of the Insured shall be appointed as such.

8.1.3 In case of bodily injury and/or material damage to third parties:

a) documents (statement of claim of a third party, letters, summons, etc.) received by the Policyholder in connection with the event;

b) an opinion, act and/or ruling of the relevant competent authorities;

c) documents confirming the identity of the victims.

8.2. In the application for payment of insurance indemnity the Policyholder shall specify the following:

- the date and description of the insured event;
- actions of the Policyholder upon occurrence of an insured event;
- the amount of received compensation for damages from third parties (if such compensation is received).

8.3. Upon notification by the Policyholder of any loss and/or damage, the Insurer shall have the right to send its employee or other person to review the claim and to examine in detail the type, causes and circumstances of the event.

8.4. The Policyholder/Beneficiary shall have the right to start eliminating the consequences of the insured event only after inspection or agreement with the Insurer on their actions.

8.5. The Insurer shall indemnify for expenses incurred for the purpose of preventing or reducing damage, if such damage would have been indemnifiable under the terms and conditions of insurance.

8.6. After submission of all documents/information/information related to the event, the Insurer shall make a decision on recognizing or not recognizing the occurred event as an insured event. If the Insurer recognizes the occurred event as an insured event, the amount of the insurance indemnity due for payment shall be determined, which shall be indicated in the Insured Event Report.

The Insurer shall have the right to postpone the decision on recognizing or not recognizing an event as an insured event in the case:

a) if he/she has information about invalidity of the documents confirming the insured event - until the authenticity of such documents is confirmed;

b) if the relevant authorized state bodies have initiated a criminal case or are investigating the circumstances that led to the occurrence of the insured event - until the investigation or court proceedings are completed.

SECTION 9. AMOUNTS AND PROCEDURE FOR PAYMENT OF INSURANCE INDEMNITY

9.1. Insurance indemnity in case of damage to property shall be paid in case loss and theft of property - in the amount of the sum insured (according to Appendix No. 1).

9.2. If the damaged parts or items of the insured property are replaced despite the fact that it was possible to repair them without jeopardizing the safety of operation of the insured property, the Insurer shall pay the insurance indemnity to the Policyholder/Beneficiary in the amount of the cost of repair of these parts or items, but not exceeding the cost of their replacement.

9.3. The policyholder/beneficiary shall not have the right to give up the property remaining after the insured event, even if damaged. The residual value of such property shall be deducted from the insurance indemnity.

Note: Residual value is the value of materials, parts or pieces remaining from the lost or damaged property, including undamaged parts, determined at the normal prices applicable when sold or scrapped.

9.4. The Insurer shall pay the Insurance Indemnity within 15 (fifteen) working days after signing of the Insurable Event Report by the Parties concerned.

9.5. The Insurer shall also indemnify the Policyholder's expenses related to determination of the amount of loss, provided that they have been agreed upon with the Insurer in advance.

9.6. If the Policyholder/Beneficiary returns to his/her ownership/possession/use/disposition any previously insured property lost as a result of an insured event or receives compensation from the perpetrator or other person after having received insurance indemnity for it, the Policyholder/Beneficiary shall return the received indemnity to the Insurer within 15 (fifteen) working days from the day of returning the property to his/her possession or receiving compensation.

9.7. The Policyholder or Beneficiary shall be obliged to return to the Insurer the received Insurance Indemnity or a respective part thereof, if such a circumstance is discovered, which by law or fully or partially deprives the Policyholder or Beneficiary of the right to the Insurance Indemnity.

9.8. The insurer's decision on refusal or payment of insurance indemnity shall be notified to the Policyholder not later than 15 (fifteen) days after his/her written application for payment of insurance indemnity and in case of refusal shall contain a motivated justification of the reasons for refusal.

9.9. The Insurer's refusal to pay the insurance indemnity may be appealed by the Policyholder or Beneficiary in court.

9.10. Insurance coverage in case of bodily injuries and/or other health disorders resulting from damage to the insured property shall be provided in accordance with the "Table of indemnity payments for damage caused to the life or health of the insured persons" approved by the Insurer, but not more than 50% of the personal sum insured.

If the Table does not clearly indicate the qualification of the bodily injury received by the Insured, the Insurer shall use the qualification of the bodily injury available in the Table and close in severity for calculation of the Insurance Indemnity.

9.11. In case of establishment of disability group to the Insured within six months from the day of causing damage to life and health of the Insured, the insurance payment shall be made taking into account the previously paid amounts in connection with the insured events specified in paragraphs 4.2.1. and 4.2.2. of Section № 4 of these Rules, but not more than personal insurance sum, specified in Appendix No. 1 to these Rules, in the following order:

- in case of establishment of the I disability group to the Insured - 100% of the personal sum insured;
- in case of establishment of disability group II to the Insured - 80% of the personal sum insured;

- in case of establishment of disability group III to the Insured - 60% of the personal sum insured.

9.12. In case of death of the Insured, the amount of insurance payment shall be 100% of the personal insurance amount established for this Insured and specified in Appendix No. 1 to these Regulations, less the insurance coverages previously paid to the Insured.

9.13. The total amount of insurance payment made by the Insurer for one or several insured events that occurred to the same Insured during the Insurance Period may not exceed his/her personal Sum Insured specified in Appendix No. 1 to these Regulations.

9.14. In case of bodily injury and/or material damage to third parties, the payment shall be made within the limits of the amount of damage caused by the Policyholder to the property or health of third parties, but not more than the sum insured.

SECTION 10. SUBROGATION.

10.1. After payment of the insurance indemnity, the Insurer shall acquire (within the limits of the paid amount) the right of claim for compensation of damage, which the Policyholder/Beneficiary has against the persons responsible for causing the damage.

The Policyholder shall be obliged to hand over to the Insurer all documents and take all actions necessary for the realization of the right of claim against the responsible person in the occurrence of an insured event.

10.2. If due to the fault of the Policyholder/Beneficiary it is impossible to exercise the right of claim (missing the deadline for filing a claim against the persons responsible for the loss, etc.), the Insurer shall be released from the obligation to pay the insurance indemnity, and in case of already paid indemnity, the Policyholder shall be obliged to return the received indemnity to the Insurer within 10 (ten) working days from the date of receipt of the Insurer's claim.

SECTION 12. FORCE MAJOR

12.1. The Parties shall be released from liability for partial or full non-fulfillment of obligations under these Insurance Terms and Conditions, if such non-fulfillment was caused by force majeure circumstances, which arose after conclusion of the Insurance Contract as a result of extraordinary events, which the Parties could neither foresee nor prevent by reasonable measures.

12.2. Force majeure circumstances include events that cannot be influenced by the Party and for the occurrence of which the Party is not liable, e.g. strike, governmental acts or decisions of state authorities, military actions of any nature preventing the fulfillment of the subject of the Insurance contract.

SECTION 13. DISPUTE RESOLUTION PROCEDURE

13.1 All disputes and disagreements arising from these Insurance Terms and Conditions shall be resolved through negotiations between the parties, and in case of failure to reach an agreement in the manner prescribed by the legislation of the Republic of Uzbekistan.

**Appendix No. 1
to the Insurance Terms and Conditions
PREMIUM PROPERTY property.**

№	Insurance programs	Amounts of insurance sums and insurance premiums, in mln. sums							
		Interior finishing and engineering equipment	Household property	Liability for causing damage to a third party	Temporary residence expenses	Personal sum insured for damage to life and health of the Insured Persons	Evaluation costs	Total Sum Insured:	Total Insurance Premium:
1	Comfort	500,0	280,0	135,0	5,0	15.0, but not more than 75.0 for all insured persons	5,0	1 000,0	2,5
2	Lux	1 000,0	850,0	435,0	10,0	40.0, but not more than 200.0 for all insured persons	5,0	2 500,0	5,5
3	Prestige	2 000,0	1550,0	925,0	20,0	100.0, but not more than 500.0 for all Insured persons	5,0	5 000,0	10,0
4	VIP	4 500,0	3 000,0	1445,0	50,0	200.0, but not more than 1000.0 for all insured persons	5,0	10 000,0	18,0