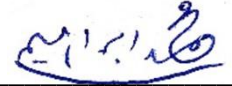




**“APPROVED”
ALHAMD SHARIAH
ADVISORY SERVICES (PvT.)
LIMITED**



Mufti Muhammad Ibrahim Essa
28.04.2025 y.

RULES

SECTION 1. GENERAL PROVISIONS

1.1. Participants shall pay funds to the Takaful operator to be directed to reserves a fund that established for the purpose of reimbursing any participant for damages should they occur.

1.2. Takaful insurance (hereinafter referred to as “insurance”) is one of the activities carried out within the framework of applicable law in accordance with the Takaful Operator's Policy on Takaful Window Activities (Takaful Policy). This Policy may be consulted at any time on the official website of the Takaful Operator.

1.3. The Participant shall pay the Takaful insurance premium (Takaful Insurance Premium) and agrees to direct it to the formation of the insurance reserve (Takaful Fund) in accordance with the legislation and the Takaful Policy.

1.4 The Takaful Operator shall form insurance reserves (Takaful Fund) at the expense of premiums received for Takaful insurance in accordance with the legislation and Takaful Policy. The takaful operator shall keep records of the share of the premium paid for takaful insurance in the Member's insurance reserves (takaful fund) to determine the amount of takaful premium refund in accordance with the takaful policy in case of early termination or expiry of the policy.

1.5 The Participant shall be entitled to a refund in accordance with these Rules and the Takaful Policy, provided he/she fulfills his/her obligations under these Rules.

1.6. The Takaful Operator shall receive a certain portion of the Takaful Insurance Premium in its income in accordance with a coefficient approved by the Expert Council of the Takaful Operator as a management fee for management and investment of insurance . Each party shall have the right to familiarize itself at any time with the Regulations of the Expert Council posted on the official website of the Takaful Operator.

1.7. Upon occurrence of an event (insured event) stipulated by these Rules, the Takaful fund operated by Takaful Operator shall indemnify the Participant or a person specified by the Participant, interested on the basis of legislation or contract, for the damage caused to the insured persons of the Participant as a result of this event, in accordance with the procedure and on the terms and conditions stipulated by this contract (for payment of insurance indemnity), in the amount determined by the contract (sum insured).

1.8 These Rules of Travel Insurance of JSC “NEO INSURANCE CORP” (hereinafter - Insurance Rules) are developed in Uzbek, Russian and English languages. An active hyperlink to the Insurance Regulations is placed in the insurance policy. The insurance policy consists of 3 (three) identical copies, one of which together with the Insurance Rules shall be given to the Participant, the second one shall be given to the Embassies or Consular Offices (if there is a requirement to provide it), and the third one shall be kept by the representative of NEO INSURANCE CORP JSC (hereinafter referred to as the Takaful Operator) operating under the license of the National Agency for Advanced Projects of the Republic of Uzbekistan.

1.9. These Insurance Rules are developed in accordance with the current legislation of the Republic of Uzbekistan on the basis of the Rules for the 1st class "Accident Insurance" and 2nd class "Sickness Insurance" of the General Insurance and determine the procedure and conditions of

insurance of travelers (insured persons) traveling outside the Republic of Uzbekistan / to the country of permanent residence / the country of which the insured person is a citizen / the country that issued a residence permit to the insured person (hereinafter - traveling abroad).

1.10 Operator may hold a portion of the surplus

- As a contingency reserve (over and above the technical provisions)
- Surplus if any, may be distributed directly or in the form of reduction in contributions for the next year, among to participants in proportion to the contributions to the Takaful fund net of any risk related

SECTION 2. TERMS USED

The following key terms are used in these Insurance Rules:

2.1. **Travel Insurance Policy (Policy)** means a written agreement entered into between the Takaful Operator and the Member under these Insurance Rules, pursuant to the terms and conditions of which the Member shall pay the premium to Takaful on the due date and in full and the Takaful fund operated by Takaful Operator shall make the insurance payment/insurance coverage up to the sum insured in the event of an insured event.

2.2. **Sum insured** is the amount of money specified in these Insurance Terms and Conditions and the Policy, which represents the maximum amount of the Takaful operator's obligations to make an insurance benefit/insurance coverage in respect of each insured person. These Insurance Terms and Conditions define the sums insured for each service included in the Insurance Program.

2.3 **The Takaful Insurance Premium** is a payment made by the Member to the Takaful Operator in accordance with the procedure and within the terms set out in these Insurance Terms and Conditions.

2.4. **Insurance risk** is a probable and accidental event against the occurrence of which insurance is provided. According to the terms and conditions of these Insurance Terms and Conditions, the insured risks shall be recognized as:

- unforeseen expenses for medical, medical-transport and other services due to sudden illness or accident of the Insured;

2.5. **Insured event** - an accident that has the signs of an insured event.

2.6. **Insured event** - an event that has occurred to the Insured during the insurance period and in the Policy area, related to the occurrence of an insured risk, which results in the obligation of the Takaful operator to arrange to make an insurance payment or insurance coverage in accordance with these Insurance Terms and Conditions.

2.7. **Insurance benefit** - money arranged by the Takaful operator to the institutions for the services rendered to the Insured in connection with the occurrence of the Insurable Event, within the limits of the Sum Insured and according to the procedure set forth in these Insurance Terms and Conditions.

2.8. **Insurance cover** - funds paid by the Takaful fund operated by Takaful operator to the Participant/Insured Person/Beneficiary in connection with the occurrence of an insured event within the limits of the sum insured and in accordance with the procedure set forth in these Insurance Terms and Conditions.

2.9. **Policy Period** - a period of time specified in the Insurance Policy during which the Policy is in force and insurance services are provided in accordance with the terms and conditions of Section 4 of these Insurance Terms and Conditions.

2.10. **Insurance Period** - the number of days specified in the Policy during which the obligations of the Takaful Operator to arrange an insurance payment/insurance coverage in accordance with the terms and conditions of these Insurance Terms and Conditions are valid.

2.11. **Trip** - any trip of the Insured abroad, calculated by the number of days (a trip related to studies, sports, work, except for a trip for therapeutic purposes).

2.12. **Services** - medical, medical-transport and other services provided for in the Insurance Program, rendered to the Insured upon occurrence of an Insurable Event.

2.13. **Institution** - a medical institution or other institution (pharmacy, diagnostic center, etc.) where services are rendered to the Insured.

2.14. **Assistance Service** - a specialized organization acting on the basis of an agreement with the Takaful Operator, which accepts applications on insured events 24 hours a day, assists the Insured in receiving the necessary services on insured events and arranging the payment for them.

The Assistance Service has the right to control the quality and scope of services provided to the Insured and to reimburse the Participant/Insured for expenses abroad in case of an Insured Event on behalf of the Takaful fund operated by Takaful Operator.

2.15. **Sudden illness** - an illness that has occurred unexpectedly during the insurance period and in the territory of the Policy validity, which is not a consequence of a chronic illness and/or illness that existed before the beginning of the trip, whether treated or not, which requires emergency care and is not specified in these Insurance Terms and Conditions as an exception.

2.16. **Emergency care** - medical care without which the life of the Insured is in danger.

2.17. **Emergency dental care** - dental medical care limited only to anesthetics and primary procedures (X-ray, medication, temporary filling or tooth extraction) in case of acute inflammation of a tooth and its surrounding tissues, as well as in case of dental injuries as a result of an accident.

2.18. **Chronic disease** is a long-term disease characterized by periods of exacerbation and remission, affecting organs and systems of the human body.

2.19. **Exacerbation of a chronic disease** - manifestation of symptoms characteristic of a chronic disease, including those requiring emergency care.

2.20. **Permanent place of residence** is the state in which the Insured legally resides, is registered (if required by law), and actually carries out his/her life activities (work, study, family, etc.). In case of a dispute, permanent residence is determined on the basis of identity documents, visas, residence permits, registration data, as well as other evidence confirming the fact of permanent and/or preferential stay.

2.21. **Medical evacuation** means a set of measures necessary for transportation of the Insured from one place to another, if necessary, in any accessible and suitable means of transportation accompanied by a medical worker. Medical evacuation is also understood as the transportation of the insured person who has lost the ability to move independently due to an insured event from the place of accident to the nearest medical institution by a special car or cab; other transportation expenses are not counted as medical expenses. Medical evacuation is performed only if there are no medical contraindications and with a doctor's authorization.

2.22. **Repatriation** is a set of measures necessary for transportation of the remains of the Insured to the Republic of Uzbekistan by any available and suitable means of transportation. At the relatives' request, repatriation may be carried out to another country other than the Republic of Uzbekistan, provided that the Takaful operator arranges an insurance payment in the amount not exceeding the amount required for repatriation to the Republic of Uzbekistan. The conditions of repatriation shall be determined by the Takaful operator in accordance with the Insurance Terms and Conditions.

2.23. **Prescription** - a doctor's written instruction to take medicines and/or use medical products.

2.24. **Physical Work** - types of work involving the human musculoskeletal system with the main load on the skeletal muscles.

2.25. **Appeal** - a written application of the Participant, the Insured or any other person entitled to receive an insurance benefit from the Takaful fund operated by Takaful operator, indicating the reasons and circumstances of the expenses incurred as a result of health damage caused by an insured event.

2.26. **Non-refundable policy** - under this insurance policy, in case of early termination of the insurance contract at the initiative of the Insured/participant for reasons not related to the occurrence

of the insured event, the amount paid to the Takaful operator is non-refundable, regardless of the expiration of the insurance term. A notation that the policy is “**non-refundable**” shall be indicated in the appropriate box of the insurance policy.” In the absence of such a note, the standard procedure for refunding a part of the insurance premium set out in section 15 of these Regulations shall apply.

The notion of non-refundability of the insurance policy applies to policies for which a significant discount has been granted, and is established only upon proof of submission of documents to the embassy of the Schengen Agreement countries.

Further, The Participant hereby acknowledges and agrees that, in cases where contributions are deemed non-refundable under the Cooperative Insurance structure, the Participant voluntarily waives and surrenders any right to claim or collect their respective share from the Takaful (insurance) pool. The Participant irrevocably consents that such refundable amounts shall remain within the pool and be utilized in accordance with the objectives and principles governing the Cooperative Insurance operations.

2.27. **Unconditional deductible** is a certain part/amount of damage that is not subject to indemnification by the Takaful fund operated by the Takaful Operator in accordance with the Insurance Terms and Conditions and may be expressed as a percentage of the amount of damage or in a fixed monetary equivalent.

2.28. **Self-payment** is a form of receiving medical care whereby the Insured pays the expenses for medical and other services provided for in these Insurance Terms and Conditions on his/her own during the trip without contacting the Takaful Operator. After returning to the country of permanent residence, the Insured has the right to apply to the Takaful Operator for arranging the reimbursement of the expenses incurred in accordance with the procedure established in these Regulations.

2.29. **Work** - performance of labor activity by the Insured on the basis of an official labor agreement, contract or other document confirming the right to perform labor duties in accordance with the legislation of the country of residence in the territory of a foreign country.

The term applies only to persons who have the mark “WORK.” in the “Special Remarks” column of the insurance policy.

Attention: In case the insured person plans to perform labor activity in the country of temporary stay, the obligatory condition of insurance coverage is the presence of the mark “WORK.” in the insurance policy. The absence of this mark means that the insurance coverage does not cover events related to labor activity.

SECTION 3. SUM INSURED AND PREMIUM TAKAFUL

3.1. The Sum Insured shall be determined by agreement of the parties depending on the Insurance Program selected by the Participant and shall be specified in the Policy.

3.2. The Takaful Insurance Premium shall be calculated in accordance with the current insurance tariffs of the Takaful Operator based on the Insurance Period and the selected Insurance Program. The amount of the Takaful Insurance Premium shall be specified in the Policy.

3.3. When determining the amount of the takaful insurance premium, the Takaful Operator shall set increasing or decreasing coefficients to the basic insurance tariffs, which depend on the age and number of the Insured persons, the purpose of the trip, the field of activity, as well as other factors affecting the degree of risk of occurrence of the insured event.

3.4. When determining the amount of the takaful insurance premium for Policies issued to Schengen countries for a period not exceeding 92 (ninety-two) days, 15 (fifteen) days additionally added to the period of validity of the Policy shall not be taken into account.

3.5. The insurance premium takaful shall be indicated in the national currency of the Republic of Uzbekistan - sums and shall be paid as a lump sum for the entire insurance period.

3.6 The takaful insurance premium may also be paid in US dollars in accordance with the current legislation of the Republic of Uzbekistan, but in the Policy the takaful insurance premium shall be indicated in the national currency of the Republic of Uzbekistan - sums converted at the

exchange rate established by the Central Bank of the Republic of Uzbekistan on the date of payment of the takaful insurance premium.

SECTION 4. PROCEDURE FOR ISSUANCE OF THE POLICY

4.1 The Policy shall be issued on the basis of an oral application of the Participant or a written Application Form.

4.2. The policy shall be issued to the Participant upon payment of the Takaful premium.

4.3. Upon receipt of the Policy, the Participant shall familiarize all Insured Persons named in the Policy with these Insurance Rules. Violation (non-fulfillment) of this requirement shall not release the Insured Persons from fulfillment of the obligations stipulated by these Insurance Regulations and may not serve as a basis for making claims against the Takaful Operator for lack of familiarization and/or disagreement with the terms and conditions of these Insurance Regulations.

4.4. If the Policy is lost by the Member/Insured Person, upon written request of the Member/Insured Person, the Takaful Operator shall issue a new Policy without charge. Upon issuance of a new Policy, the lost Policy shall be considered invalid and shall not entail any obligations of the Takaful Operator towards the Member/Insured.

SECTION 5. OTHER TERMS AND CONDITIONS

5.1. For non-fulfillment or improper fulfillment of assumed obligations the parties shall be liable in accordance with the current legislation of the Republic of Uzbekistan.

5.2. In the event of any disputes, claims or disagreements on or in connection with the matters provided for in the Policy and these Insurance Rules, including those concerning their fulfillment or violation, the parties shall take measures to resolve them through negotiations.

5.3. In case of impossibility to resolve disputes, claims or disagreements, they shall be settled in accordance with the current legislation of the Republic of Uzbekistan.

5.4. If any circumstances arising are not reflected in the Policy or these Insurance Terms and Conditions, the Takaful Operator shall have the right to make a compromise decision at its own discretion.

5.5. In case of any discrepancies in the interpretation of the Uzbek, Russian or English language versions of the Insurance Terms and Conditions, the Uzbek language version of the Insurance Terms and Conditions shall prevail.

SECTION 6. SUBJECTS AND OBJECTS OF INSURANCE

6.1. The Takaful Operator, the Participant, the Insured or the Beneficiary shall be the subjects of insurance relations under these Insurance Regulations.

6.2. Participant under these Insurance Terms and Conditions may be a legal entity or a legally capable natural person who is a resident or non-resident of the Republic of Uzbekistan and who, having entered into contractual relations with the Takaful Operator, shall pay the Takaful insurance premium in accordance with the procedure and on the terms and conditions set forth in these Insurance Terms and Conditions.

6.3. The insured person shall be a natural person in favor of whom the policy is issued. If the insured is a minor, the insurance cover payable may be paid to one of his/her parents/guardians.

6.4. In case of death of the Insured, the Beneficiary is the person entitled to receive the insurance coverage in accordance with the legislation of the Republic of Uzbekistan.

6.5 The object of insurance under these Insurance Terms and Conditions shall be the property interests of the Insured not contrary to the current legislation of the Republic of Uzbekistan related to causing harm to his/her life and health.

SECTION 7. INSURANCE PERIOD

7.1. The insurance period shall be established in proportion to the duration of the Participant's and/or Insured's stay abroad, but not more than one year.

7.2 The insurance period shall be specified in the policy, which may be subscribed for persons who are in the country of permanent residence and plan to travel abroad in the future, or for persons currently traveling and outside the country of permanent residence.

7.2.1 If a policy is subscribed in accordance with these Insurance Terms and Conditions for persons staying in the country of permanent residence and planning to travel abroad in the future, the insurance period shall commence from the date specified in the Policy as the date of commencement of the insurance period, but not earlier than the moment when the Insured crosses the border of the Policy area (a mark in the passport issued by the border services upon entry into the country of residence or actual presence in the Policy area before crossing the border).

7.2.2 If a policy is purchased for a new term (for renewal) in accordance with these Insurance Terms and Conditions for persons currently traveling and outside the country of permanent residence, the insurance period shall commence on the day following the day of payment of the Takaful premium from 00:00:00 hours, but not earlier than the date specified in the Policy as the beginning of the insurance period.

7.2.3. In case of subscription of a Policy for persons who do not have a Policy issued in accordance with these Insurance Regulations but are currently traveling or are outside the country of permanent residence, the commencement of the insurance period shall be postponed from the date of commencement of the insurance period specified in the Policy to the following:

(a) in cases not involving "COVID-19," shall be postponed for three days and shall commence at 00:00:00 hours of the fourth day following the day of issue of the Policy;

b) in cases involving "COVID-19," shall be postponed for ten days and shall commence from 00:00:00 hours of the eleventh day following the day of issue of the Policy.

In case of occurrence of an insured event during the postponement of the insurance period specified in clause 4.2.3 of these Insurance Terms and Conditions, takaful fund operated by the Takaful operator shall not consider the application and shall be fully released from the insurance payment/insurance obligations.

7.3. The insurance period ends from the moment when the Insured crosses the border of the Policy territory (the mark of border services in the passport when leaving the country of stay), but not later than 23:59:59 of the day specified in the Policy as the date of expiry.

7.4. If the Insured cannot return from abroad due to his/her hospitalization due to an insured event on the date of expiry of the insurance period, and this circumstance is confirmed by a relevant medical report, the Takaful fund operated by Takaful operator shall continue to perform his/her coverage under these Insurance Terms and Conditions up to the sum insured.

7.5. If the Policy is issued to Schengen countries for a period exceeding 92 (ninety-two) days, an additional 15 (fifteen) days shall be added to the number of travel days, which shall be indicated in the Policy period.

7.6. If the Policy provides for multiple trips of the Insured abroad during the Policy period, regardless of the number of travel days, the insurance period depends on the selected program of multiple trips (Multi plan) as follows:

	Plan name	Period of validity of the Policy	Number of days of insurance
1	Multi I	92 days	30 days
2	Multi II	183 days	90 days
3	Multi III	365 days	15 days
4	Multi IV	365 days	30 days
5	Multi V	365 days	45 days
6	Multi VI	365 days	90 days
7	Multi VII	365 days	180 days

7.7 If the Policy provides for multiple trips of the Insured during the term of the Policy, the Takaful operator shall be liable for insurance benefit arrangement only within the number of insurance days specified in the Policy according to the table in clause 7.6 of these Regulations. Each time the Insured leaves the insurance zone, this number of insurance days is automatically reduced by the number of days spent by the Insured in the insurance zone. The obligation of the Takaful operator to arrange to pay the insurance payment shall terminate upon expiry of the number of days of insurance specified in the Policy.

7.8. Insurance shall terminate in the following cases: This number of days of insurance is automatically reduced by the number of days spent by the insured in the insurance zone each time he/she leaves the insurance zone.

7.8.1. When the Participant (Insured) is outside the insurance country specified in the policy;

7.8.2. Upon expiration of the insurance period specified in the policy.

SECTION 8. INSURANCE PROGRAM AND TERRITORY OF VALIDITY OF THE POLICY

8.1. Insurance program - a set of services with respective sums insured, which may be provided to the Insured within the framework of these Insurance Terms and Conditions.

8.2. Takaful Operator assumes obligations for insurance benefit arrangement under one of the following insurance programs selected by the Participant. The program selected by the Participant shall be indicated in the Policy:

8.2. The Takaful Operator assumes obligations under one of the following insurance programs selected by the Participant. The program selected by the Participant shall be shown in the Policy:

Sums insured are indicated in Euros.

Name of Insurance Program		Mini	Econom	Basic	Comfort	Premium	Schengen +
Sum Insured*		20 000	35 000	50 000	60 000	100 000	100 000
Including death insurance		300	500	1 000	2 000	5 000	30 000
№	Sums insured for each individual insured risk						
1	Health care services, including:	Up to 5 000	Up to 10 000	Up to 22 000	Up to 35 000	Up to 50 000	Up to 30 000
1.1	dental care	Up to 100	Up to 100	Up to 300	Up to 500	Up to 1 000	Up to 30 000
1.2	COVID-19 assistance	No	No	Up to 3 000	Up to 30 000	Up to 45 000	No
2	Medical transportation and other services, including:	Up to 12 700	Up to 24 500	Up to 27 000	Up to 23 000	Up to 45 000	Up to 40 000
2.1	medical evacuation	Up to 1 000	Up to 1 000	Up to 3 000	Up to 4 000	Up to 9 000	Up to 8 000
2.2	companion transportation	Up to 1 000	Up to 1 000	Up to 4 000	Up to 5 000	Up to 9 000	Up to 8 000
2.3	return of the Insured and/or his/her minor children	Up to 1 000	Up to 2 000	Up to 3 000	Up to 4 000	Up to 8 000	Up to 7 000
2.4	search and rescue activities	Up to 7 000	Up to 10 000	Up to 6 000	Up to 2 000	Up to 4 000	Up to 3 000
2.5	burial in the country of temporary residence	Up to 2 700	Up to 7 500	Up to 6 000	Up to 2 000	Up to 5 000	Up to 4 000

2.6	Posthumous repatriation	Up to 2 000	Up to 3 000	Up to 5 000	Up to 6 000	Up to 10 000	Up to 10 000
2.7	Franchise	-	-	-	-	-	30%

8.3 The territory of validity of the Policy is determined according to the following territorial divisions depending on the selected Insurance program, indicating the country or countries of stay of the Insured:

"Mini" - valid in all countries of the world, except the USA;

"Econom" - valid in all countries of the world, except the USA;

"Basic" - valid in the territory of all countries of the world, except the Schengen Agreement countries, as well as Liechtenstein, Great Britain, Israel, Japan, Australia, New Zealand, Canada and the USA;

"Comfort" - valid in all countries of the world, except the Schengen Agreement countries, as well as Liechtenstein, Great Britain, Israel, Japan, Australia, New Zealand, Canada and the USA.

"Premium" - valid in all countries of the world;

"Schengen +" - valid in Schengen countries and includes a conditional franchise of 30%.

8.4. The validity of the policy does not extend to the country of permanent residence of the Insured / the country where the Insured is a citizen / the territory of the country that issued the residence permit to the Insured.

8.5. The Policy does not cover countries that can be comparable to the North Pole or the South Pole in terms of inaccessibility and that can be reached only with the help of special transport or equipment, auxiliary means and expedition.

SECTION 9. INSURANCE BENEFIT AND INSURANCE COVERAGE

9.1. In case of occurrence of an insured event provided for in these Insurance Terms and Conditions, the expenses for the following services shall be paid within the sum insured for each service included in the Insurance Program, in particular:

9.1.1. expenses for outpatient and inpatient (emergency operations only) treatment in a medical institution, including services (consultations) of a doctor, diagnostic and laboratory tests prescribed by a doctor, medicines prescribed by a doctor (by prescription), dressing materials and fixation devices (cast, bandage, etc.), until the moment of possible medical evacuation to the country of the Insured's permanent residence and/or discharge from the institution. In respect of the diagnostic measures for establishing the diagnosis of the Insured provided for in Clause 9.1.1 of these Regulations, a limit of 1,000 (one thousand) euros shall be set;

9.1.2 In case of complications of the course of pregnancy/forced termination of pregnancy of the Insured in the amount of up to 700 (seven hundred) euros for emergency care, provided that the pregnancy term did not exceed 32 (thirty-two) weeks, as well as if this event occurred as a result of an accident;

9.1.3. for emergency dental care within the sum insured specified in the selected Insurance Program;

9.1.4. For medical evacuation of the Insured from the place of accident to the nearest medical institution or to the nearest doctor, or from one institution to another (within the country of temporary stay), or to the country of permanent residence. In this case, the decision on the appropriateness of medical evacuation subject to the need for emergency care shall be made only by the authorized doctors of the Takaful operator. If a third party organizes a medical evacuation without the agreement of the Takaful Operator, the Takaful Operator shall arrange to pay the costs up to the minimum amount for which it could have provided the medical evacuation through the Assistance service;

9.1.5. For transportation of an accompanying person during medical evacuation of the Insured, if such accompaniment is necessary according to the instruction of the attending physician;

9.1.6. For returning to the country of permanent residence of the Insured, if the Insured has lost the possibility to use the purchased tickets due to hospitalization for reasons specified in clause

2.4 of these Insurance Terms and Conditions. The Takaful Operator shall not arrange the reimbursement the Insured for the cost of previously purchased tickets and shall arrange to pay for an equivalent mode of transportation with reimbursement of the cost of economy class travel for one Insured.

At the same time, in case the Insured is diagnosed with COVID-19, the amount of indemnification or payment for the cost of tickets is limited to the sum not exceeding 900 (nine hundred) euros per one Insured. If previously purchased tickets can be returned or exchanged, the Takaful operator shall arrange to pay the additional amount required for the exchange of tickets.

If the insured person refuses, for any reason, the air ticket purchased for him/her by the Takaful fund operated by Takaful operator, the Takaful operator on behalf of Takaful fund has the right to cancel the purchased ticket and refuse to provide the insured person with further insurance services. Also, if the insured person requests to postpone the date of the air ticket to another date due to inconsistency with his/her plans, dissatisfaction with the flight, connections, itinerary, etc., the Takaful operator on behalf of Takaful fund has the right to refuse to provide insurance services to the Insured and cancel the purchased ticket;

9.1.7. for economy class travel:

a) for the return of the Insured's minor children to their country of permanent residence in case they have lost the possibility to use the previously purchased tickets due to an insured event that occurred to the Insured and left them unattended;

b) for one accompanying person required for the return of the insured person's minor children due to the occurrence of an insured event with the insured person.

In this case, the Takaful operator will only pay for an equivalent mode of transportation, covering the economy class fare. If previously purchased tickets can be returned or exchanged, the Takaful operator shall arrange to pay the additional amount required for the exchange of tickets;

9.1.8. For organizing and carrying out activities necessary for the search and rescue of the Insured;

9.1.9. For carrying out activities related to the burial of the Insured in the Policy area, except for religious rites;

9.1.10. For the repatriation of the Insured, except in the case of death as a result of the events specified in clauses 12.1.1, 12.1.2, 12.1.13, 12.1.18, 12.1.19, 12.2, 12.3, as well as religious rites and burial in the country of residence of the Insured. If a third party organizes repatriation without the agreement of the Takaful Operator, the Takaful Operator shall arrange to pay the costs up to the minimum amount for which it could have ensured repatriation with the assistance of the Assistance Service.

9.1.11. In case of epidemic or viral diseases (epidemics, pandemics) for tests (tests, etc.), diagnosis, treatment and medical assistance, as well as quarantine.

The following are indemnified or payable:

a) expenses for tests (analyses) prescribed by a doctor to confirm the presence or absence of an epidemic or viral disease;

b) expenses related to the accommodation of the insured person in a hotel or a specially designated quarantine room for a period not exceeding 14 (fourteen) days (except for household and food expenses).

9.2 Provided that the surgery is an emergency and cannot be performed in the Insured's country of residence after medical evacuation has been organized, the Takaful Operator shall arrange to pay for the medical expenses of the surgery, i.e. payment shall be made if immediate surgery is necessary to save the Insured's life or if there is a likelihood of serious deterioration of the Insured's health.

9.3 The Takaful Operator shall arrange to pay for medicines only if they are purchased according to a prescription issued by a doctor.

9.4 The Takaful Operator reserves the right to arrange to pay the costs of medical services provided by medical centers, clinics and private practitioners in Turkey and Egypt, with whom no

cooperation agreements have been concluded within the framework of the Assistance Service, only to the extent that the Takaful Operator could arrange to reimburse the costs by paying for similar services obtained through the Assistance Service.

9.5 The obligation of the Takaful operator to arrange the insurance payment/insurance cover shall apply to the insured events that occurred during the insurance period and in the territory of the Policy.

SECTION 11. PECULIARITIES OF SPORTS INSURANCE

11.1 Expenses incurred by the Insured during active recreation are automatically covered by these Insurance Terms and Conditions. At the same time, active recreation is understood as a way of spending free time during the travel period within the framework of these Insurance Terms and Conditions with participation in sports and entertainment events and engaging in active activities (except for preparation for and participation in any professional competitions).

11.2 The Takaful fund operated by Takaful Operator shall indemnify the expenses incurred by the Insured for the services specified in clause 2.12 of these Insurance Terms and Conditions incurred during professional sports activities, including participation in competitions and trainings, skiing and snowboarding on specially designed and equipped slopes, provided that the Takaful insurance premium is paid with the application of an increasing coefficient and there is a record “Sports” in the “Special Conditions” column of the Policy.

For the purposes of these Insurance Terms and Conditions, professional sport is understood to be a sporting activity that is the main activity of a sportsman who receives a salary or other monetary remuneration on a contractual basis for preparation for and participation in sports competitions.

11.3 The Takaful Operator shall arrange to reimburse the expenses of the Insured for the services specified in clause 2.12 of these Insurance Terms and Conditions incurred while riding quad bikes, motor scooters, mopeds, scooters, water scooters, provided that the Takaful insurance premium is paid with the application of an increasing coefficient and there is a record “Sport” in the “Special Conditions” column of the Policy.

11.4. These Insurance Terms and Conditions do not indemnify for the Insured's expenses incurred as a result of engaging in such sports as alpine skiing and snowboarding on slopes not specially designed and equipped, swimming and diving underwater to a depth of more than 30 (thirty) meters, as well as engaging in such sports in the Arctic Ocean and adjacent seas, rugby, surfing, mountaineering, caving, heliboarding, motorcycling, downhill, kiteboarding, flying on aircraft and devices (except for flying as a passenger on an airplane), skydiving, bobsledding, gliding, hang gliding, paragliding, paragliding, paragliding, motor sports, boxing, kickboxing, Thai boxing, bare-knuckle fighting, ballooning (not as a passenger), windsurfing, jumping from heights with or without acrobatic elements, obstacle sports (hereinafter referred to as special sports). If at least one of the physical activities mentioned in clauses 10.1 and 10.2 includes elements of jumping from a height or acrobatics, this activity shall be referred to special sports and shall not be covered by these Insurance Terms and Conditions.

SECTION 12. EXCLUSIONS

12.1 In case of occurrence of an event that has the characteristics of an insured event but is a direct or indirect consequence of any of the following factors, no insurance benefit/insurance cover shall be paid:

12.1.1. expenses incurred due to deterioration of the Insured's health or death while traveling, despite the existence of direct medical contraindications;

12.1.2. if in case of an accident or sudden illness the presence of alcohol, narcotic or psychotropic substances is detected in the body of the Insured, or the use of medicines not prescribed by a doctor is established, this circumstance may be reflected in medical reports/reports, witness statements and other documents related to the accident;

12.1.3. in case of mental diseases and conditions, epilepsy (primary and symptomatic), neuroses (panic attacks, depression, hysteria, etc.), as well as diseases of the central nervous system;

12.1.4. any events/consequences directly related to pregnancy (except for cases stipulated in clause 8.1.2 of these Insurance Terms and Conditions), childbirth and/or abortion, as well as directly related to the costs of family planning and infertility treatment services;

12.1.5. sexually transmitted diseases and their consequences, venereal diseases, AIDS and all diseases caused by HIV;

12.1.6. oncological diseases, tumors (malignant and benign), regardless of whether they were known to the insured or not;

12.1.7. provision of services that are not considered medically necessary or prescribed by a doctor, as well as non-emergency surgical operations;

12.1.8. expenses for rehabilitation activities;

12.1.9. expenses for organ transplantation;

12.1.10. expenses incurred as a result of the Insured's voluntary refusal to comply with the instructions received by the Insured from the attending physician in connection with the treatment of the Insurable Event;

12.1.11. any preventive measures, vaccination, disinfection, sanatorium-resort treatment, rehabilitation and recovery treatment, heliotherapy, hydrotherapy, physiotherapy, manual therapy, any type of massage, etc.;

12.1.12. treatment with non-traditional methods of medicine without a diagnosis or treatment that does not correspond to the established diagnosis;

12.1.13. cosmetic/plastic surgery, treatment related to the elimination of appearance or body defects, as well as prosthetics of any kind, including prosthetic eyes and teeth;

12.1.14. treatment expenses of the Insured Person resulting from aggravation or complications of hereditary and/or congenital diseases, organ anomalies and malformations;

12.1.15. chronic diseases and/or their exacerbations/complications and/or other forms and types of their manifestations. In case of exacerbation/complication of chronic diseases of the Insured, the Takaful Operator shall organize and/or arrange to pay for the services within 700 (seven hundred) Euros;

12.1.16. diseases of the circulatory system (except for arterial hypertension and hypotension) requiring complex treatment and/or long hospital stay, including cardiac surgical treatment (including angiography, angioplasty, bypass surgery, etc.), as well as treatment of early and late complications and surgical interventions caused by previously suffered diseases of the circulatory system;

12.1.17. diseases arising due to the presence of long-term and/or other diseases requiring complex treatment and/or prolonged stay in a medical institution (heart attack, stroke, diabetes mellitus, renal failure, tuberculosis, liver cirrhosis, viral hepatitis, any types of aneurysms, endocrine diseases, etc.). Upon initial detection of the aforementioned diseases, the Takaful operator will organize the provision of services and/or arrange to pay the costs of the insured up to 700 (seven hundred) Euros;

12.1.18. cases when the Insured has undergone treatment due to diseases before the commencement of the trip or if the envisaged trip was impossible for the Insured due to health reasons;

12.1.19. occupational diseases for the treatment of which the trip was made, as well as any other diseases;

12.1.20. provision of visual aids (glasses, frames, lenses, magnifying glasses, etc.) and other aids (prostheses, crutches, wheelchairs, etc.);

12.1.21. purchase of vitamins, food supplements, food enrichments, herbal products, homeopathy remedies;

12.1.22. expenses of the insured person in connection with epidemics and especially dangerous and tropical diseases such as plague, cholera, smallpox, yellow fever, hemorrhagic fever, anthrax, typhoid fever, etc.; 12.1.23;

12.1.23. expenses of the Insured related to treatment of epidemic diseases (pandemics), natural disasters and their consequences, quarantine, meteorite fall and other space bodies/objects;

12.1.24. medical treatment expenses incurred by the Insured after his/her return to the country of permanent residence, as well as after the end of the insurance period.

12.1.25. Dermatological diseases and rashes on the human body, herpes, skin diseases (psoriasis, neurodermatitis, eczema, mycoses, calluses, papillomas, warts, moles, condylomas, acne, inflammation of the periungual roll, ingrown toenail, molluscum contagiosum, ringworm);

12.1.26. Diagnosis and treatment of wax plugs;

12.1.27. Events that occurred as a result of a road traffic accident (or other transportation accident, including those related to the use of a car, bicycle, motorcycle, moped, sidecar, snowmobile, boat, motorboat, motor scooter, jet ski, electric scooter, etc.) if the Insured drove the vehicle without the relevant rights according to the legislation of the Republic of Uzbekistan or under the influence of intoxication (under the influence of alcohol, narcotic drugs, psychotropic substances, etc.) or gave control to a person.), if the Insured has driven the vehicle without the relevant rights according to the legislation of the Republic of Uzbekistan or in a state of intoxication (under the influence of alcohol, narcotic drugs, psychotropic substances), or has handed over the control to a person who does not have such rights or is in a state of intoxication, or if the Insured has not used safety equipment (seat belt, helmet, helmet, life jacket, as well as other safety equipment provided for by the rules of operation of the vehicle), being able to use them;

12.1.28. Disinfection, prophylactic vaccinations, medical examinations, laboratory and diagnostic tests not related to a sudden illness or accident. The exception is cases of threat to the life of the Insured. In such a situation, the Takaful Operator's liability for arrangement of insurance benefit is limited to 50 (fifty) euros per Insured Person for the purchase of rabies and tetanus vaccines;

12.2 The Takaful fund operated by Takaful Operator shall not indemnify the expenses and the following circumstances shall not be recognized as an insured event if the following has happened to the Insured:

12.2.1. suicide attempt or suicide;

12.2.2. performance of official duties in any military structure;

12.2.3. performance of physical work, unless “Work” is specified in the “Special Conditions” column of the Policy;

12.3 An insured event shall not be deemed an insured event even if the insurance policy has a “Work” note:

12.3.1. if the insured event occurred outside the country specified in the insurance policy;

12.3.2. if the Insured has performed labor activity illegally or without official employment;

12.3.3. if the Insured has performed labor activity without the necessary authorization in cases when such authorization is required;

12.3.4. if the Insured is self-employed but has not been registered with the state authorities;

12.4. The Takaful fund operated by Takaful Operator shall not directly or indirectly indemnify the expenses incurred for the following reasons:

12.4.1. damage caused by terrorist acts (use of force and violence by any person or group of persons acting independently or on behalf of any organization or government, based on political, religious, ideological or ethnic ideas and with the purpose of influencing the government or threatening the society or any part thereof), including damage related to measures to prevent a terrorist act, shall not be compensated;

12.4.2. in connection with war, invasion of a foreign enemy, military actions (regardless of whether war is declared or not), civil wars, rebellions, revolutions, insurrections and civil disturbances;

12.4.3. due to accidents that have occurred as a result of the Insured's participation in hostage-taking and crimes, as well as in fights, with the exception of actions committed in order to perform his/her civic duty or to protect his/her life, health, honor and dignity (or third parties);

12.4.4. due to accidents that occurred as a result of the Insured being in a state of alcoholic, narcotic, toxic or other intoxication and/or driving a vehicle without the relevant permission/driving license to drive a vehicle, as well as due to the Insured handing over the driving of a vehicle to third parties who are in the aforementioned state and/or without the aforementioned permission/driving license;

12.4.5. due to committing unlawful acts by the Insured which caused the occurrence of the Insurable Event, including in case the takaful operator detects forged documents authorizing travel outside the country, including PCR tests;

12.4.6. in connection with the submission of knowingly false documents concerning the Insured's state of health or medical and related services rendered to him/her;

12.4.7. due to failure to submit the necessary documents confirming the occurrence of the insured event and the amount of losses caused by the insured event;

12.4.8. due to failure to submit the documents requested by the takaful operator in accordance with clauses 13.7-13.8 of these Insurance Terms and Conditions;

12.4.9. in other cases stipulated by the legislation of the Republic of Uzbekistan.

12.5. In accordance with the terms and conditions of these Insurance Terms and Conditions, Takaful fund operated by the takaful operator shall be exempted from liability for indirect losses, lost profit, penalties, fines, forfeits and other financial sanctions and shall not reimburse them.

SECTION 13. PROCEDURE FOR HANDLING AN INSURANCE CLAIM

13.1 Upon occurrence of an insured event, the insured or his/her representative shall contact the Assistance Service at the telephone numbers or other means of communication specified in the policy and, if possible, inform the operator of the occurrence, giving the following:

- the surname and name of the insured person in need of assistance;
- the policy number and the period of insurance;
- the name of the takaful operator;
- a description of the circumstances of the event and the nature of the assistance required;
- location and telephone number for feedback.

13.2 After receiving the information, the Assistance Service shall organize expenses in accordance with the terms and conditions of the Policy, the provision of necessary services to the Insured provided for in these Insurance Terms and Conditions, as well as arrange to reimburse the Insured's

13.3 If it is not possible to consult a doctor or contact the Assistance Service before going to the hospital, the insured must call the Assistance Service at the earliest opportunity. In any case, before paying the bills/expenses, the insured must notify the Assistance Service or the Takaful operator of the incident and present the policy to the medical personnel.

13.4 If the Assistance Service cannot be contacted, the Insured may pay the expenses related to the Insured Event on his/her own. In such a case, the Insured must apply in writing to the Takaful operator with a statement about the event.

13.5 The application must be submitted to the Takaful operator within 30 (thirty) calendar days from the date of occurrence of the insured event, but not later than 30 (thirty) calendar days from the date of return of the Insured from the trip.

13.6 Depending on the insured event, the following documents must be attached to the application:

13.6.1 In case of sudden illness and/or accident to the insured during the trip:

- a) Policy or a copy thereof;
- b) a copy of the Insured's identity document (the original must also be presented);
- c) an original certificate from a medical institution with the necessary information (patient's name, diagnosis, date of application for services, duration of treatment, etc.);
- d) the original prescription issued by a doctor in connection with the disease in question;

e) the original invoice issued by the institution with a separate indication of the date, name and cost of the services rendered;

f) original documents confirming the fact of payment for the services (payment stamp, receipt of money or bank confirmation of money transfer, etc.);

g) an opinion or other document issued by an institution confirming the absence of alcoholic, narcotic, toxic or other intoxicating substances in the body of the Insured - in case of an accident that occurred to the Insured as a result of driving a vehicle of any kind;

13.7. If the documents specified in clause 13.6 are in foreign languages other than Russian and English, they shall be translated and certified at the expense of the Applicant (Participant/Insured Person/Beneficiary) at the request of the Takaful operator.

13.8. In necessary cases and in order to clarify the circumstances, as well as to determine the amount of damage and settle the issue of insurance coverage, the Takaful operator shall have the right to request other documents not specified in clause 13.6 of these Insurance Terms and Conditions.

13.9. If necessary, the Takaful operator shall have the right to verify the submitted documents, request information from organizations that have information about the circumstances of the insured event, as well as send the insured person for medical examination.

13.10. Based on the nature and circumstances of the insured event, the Takaful operator shall have the right to make a decision to recognize the event as an insured event or not to recognize it as such (or to refuse to provide insurance coverage), in compliance with the requirements of clause 13.7 of these Insurance Terms and Conditions, without requesting the full list of documents/information specified in clause 13.6.

13.11. In any case, the obligation to prove the occurrence of an insured event, the Takaful operator's responsibility for the insurance coverage and the reasonableness of the amount of losses shall be borne by the Participant/Insured Person/Beneficiary.

13.12. If the Insured has submitted an application about the insured event in violation of the requirements of clause 13.5 of these Insurance Terms and Conditions, the obligation to prove the impossibility of an earlier application to the Takaful operator lies on the Insured.

13.13. If a criminal case has been initiated or court proceedings have been started against the Insured due to the facts that caused the occurrence of the insured event, the decision on payment of the insurance benefit may be postponed until the end of the investigation or court proceedings.

13.14. The decision on refusal to pay the insurance benefit shall be communicated to the Participant/Insured Person/Beneficiary in writing within 15 (fifteen) calendar days from the moment of applying to the Takaful Operator for payment arrangement of the insurance benefit in accordance with the procedure established by these Insurance Terms and Conditions and shall contain reasonable reasons for the refusal.

13.14. The decision on refusal to pay the insurance benefit shall be notified to the Participant/Insured Person/Beneficiary in writing within 15 (fifteen) calendar days from the moment of applying to the Takaful operator for payment of the insurance benefit in accordance with the procedure established by these Insurance Terms and Conditions and shall contain reasonable reasons for the refusal.

SECTION 14. PROCEDURE FOR REALIZATION OF INSURANCE COVERAGE

14.1. Insurance coverage shall be provided on the basis of the act of insured event signed by the Takaful Operator and the person entitled to receive insurance coverage within 15 (fifteen) calendar days from the moment the insured event is recognized as an insured event by the Takaful Operator.

14.2 Insurance coverage shall be provided in the national currency of the Republic of Uzbekistan - sums, in relation to the foreign currency in which the expenses were incurred, at the exchange rate set by the Central Bank of the Republic of Uzbekistan as of the date of payment of the Takaful insurance premium, by means of a one-time transfer of funds to the bank account of the Applicant (Participant/Insured Person/Beneficiary).

14.3 If the exchange rate of the foreign currency in which the expenses were incurred is not established by the Central Bank of the Republic of Uzbekistan, the parties shall determine the source of establishing the exchange rate of this foreign currency in relation to the national currency of the Republic of Uzbekistan - the amount, which shall be indicated in the act on the insured event.

14.4. Insurance coverage under Section 9 of these Insurance Terms and Conditions shall be provided in the national currency of the Republic of Uzbekistan - sums, in relation to the euro at the exchange rate established by the Central Bank of the Republic of Uzbekistan as of the date of payment of the Takaful insurance premium by means of a lump sum transfer of funds to the bank account of the Beneficiary.

14.5. Each payment made by the Takaful operator to the institution for services rendered to the Insured shall reduce the Sum Insured for each service included in the Insurance Program by the amount of the payment made.

14.6 The total amount of the insurance payment/insurance cover arranged by the Takaful operator for one or more insured events shall not exceed the sum insured for each service included in the Insurance Program.

14.7 After the insurance coverage has been provided, the original documents specified in clause 13.6 of these Insurance Terms and Conditions shall not be returned to the Participant/Insured Person/Beneficiary.

The original documents specified in clause 13.6 shall not be returned to the Participant/Insured Person/Beneficiary.

SECTION 15. TERMINATION AND ANNULMENT OF THE POLICY

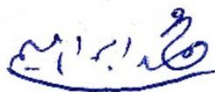
15.1 The policy shall be terminated in cases provided for by the applicable laws of the Republic of Uzbekistan.

15.2 The policy may be prematurely canceled at any time upon written request of the Participant.

15.3. Full/partial refund of the Takaful insurance premium shall be made by a one-time transfer of funds to the Participant's account (plastic card, bank account or demand account), provided that the Takaful policy is returned to the Operator in the following order and cases:

- The Participant's share in the excess funds of the Takaful Fund shall be determined in proportion to the Participant's share in the Takaful Fund;
- The Participant's share in the Takaful Fund shall be determined by calculating the share of the Takaful Insurance Premium(s) in the Takaful Fund as of the date of payment of the Takaful Insurance Premium. If at the time of payment of the Takaful premium the Takaful fund size indicator is zero or has a negative value, the Participant's share in the Takaful fund shall be deemed to be zero;
- the Participant's share of the Takaful Fund shall thereafter vary in proportion to receipts from other customers of the Takaful Operator and insurance payments from the Takaful Fund;
- If any long-term technical reserve has a balance of the takaful premium received hereunder, that balance shall be deducted from the amount of the refundable share of the takaful premium and shall be returned to the participant after the participant's share of that technical reserve reaches zero.

The takaful premium refund amount calculated in accordance with this paragraph shall be paid to the participant within 3 months after the end of the calendar year in which this contract expired.



Mufti Muhammad Ibrahim Essa
28.04.2025 y.