ACTIONS OF THE INSURER OR DRIVER IN THE EVENT OF AN INSURED EVENT:

1. Immediately notify the emergency commissioners of JSC IC ARSENAL-KYRGYZSTAN and follow their instructions:
    - 7007 ;
    - 0(312) 398 224;
    - 0(995) 880 113 .
2. Immediately report the incident to the relevant authorized government agencies and organizations, based on their competence:
3. in case of a road accident: units of the authorized state body for ensuring road safety - the Ministry of Internal Affairs of the Kyrgyz Republic, in the territory of other states - to the relevant police or militia agencies; as a result of a fire: fire service agencies, the Ministry of Emergency Situations, emergency services;
4. as a result of a fire: fire service agencies, the Ministry of Emergency Situations, emergency services;
5. In case of burglary, hooliganism, robbery, theft: investigative bodies of the Ministry of Internal Affairs.
6. In case of damage to property as a result of natural disasters: the state body of the Ministry of Emergency Situations that supervises and controls the state of the environment to obtain the relevant documents confirming the fact of the occurrence of natural disasters in the relevant territory.
7. Do not move vehicles from the scene of the accident until the arrival of employees of the authorized state body for ensuring road safety of the Ministry of Internal Affairs of the Kyrgyz Republic.
8. In the event of a road traffic accident (RTA), the Authorized Driver is obliged, in order to establish the fact of the use of psychoactive substances and the state of alcohol or drug intoxication in accordance with the requirements of the legislation of the country where the accident occurred:
    - 8.1 no later than four hours from the moment of the accident, undergo a medical examination using a clinical examination and a qualitative chemical test for the content of alcohol, narcotics and psychotropic substances in the body (exhaled air or urine tests);
    - 8.2 If the time period specified in subparagraph 8.1. of this section of the Policy is exceeded, but no later than 24 (twenty-four) hours from the moment of the accident, undergo a laboratory test of various biological fluids of the body for the qualitative and quantitative content of alcohol, narcotic drugs and psychotropic substances in the body (urine and blood).

Failure of the Policyholder or the Authorized Driver to comply with the requirements of this provision shall constitute grounds for the Insurer to refuse to pay insurance compensation.

1. Take all reasonable and available measures in the circumstances to prevent or reduce possible losses, including measures to save and preserve the damaged vehicle.
2. Within 3 working days from the date of occurrence of the insured event, notify in writing of the event to ARSENAL-KYRGYZSTAN Insurance Company .
3. Ensure that the event is documented by authorized state and other competent authorities.
4. Allow the Insurer to inspect and survey the site of the insured event and damaged property, and conduct an investigation into the cause and extent of the loss. Prevent any changes to the site of the insured event until the Insurer consents to them, and unless doing so will increase the damage.

5. Agree on further actions with the Insurer, receive from them advisory assistance and a full list of documents required to recognize the incident as an insured event and make an insurance payment;
6. Not to commit any actions directed against the interests of the Insurer, and not to undertake any obligations, accept any offers, make payments or promise to make any payments related to this insurance event, without the written consent of the Insurer.
7. Provide the Insurer with all documents and information necessary for making the insurance payment, in accordance with the list of required documents received from the Insurer, and submit a written application for making the insurance payment.

If the Policyholder fails to comply with the terms of this policy and the Insurance Rules, the Insurer has the right to refuse to pay insurance compensation.

DOCUMENTS CONFIRMING THE INSURANCE CASE:

In order to confirm the cause of the damage and for the Insurer to recognize the event as an insured event, the Policyholder and/or the Beneficiary is obliged to provide the Insurer with the following documents:

in case of an accident and collision with other vehicles or an obstacle (certified by the seal of the authority that issued the copies):

1. A copy of the Resolution or report on the accident from the authorized government agency. The Resolution must include a reference to the specific traffic regulation that was violated.
2. Copies of driving licenses of the participants in the accident;
3. Copies of vehicle registration certificates of the participants in the accident;
4. Copies of the Medical Examination Protocols for the presence of alcohol and narcotic substances in road accident participants;
5. Copies of explanatory statements of the participants in the accident;
6. A copy of the accident diagram ;
7. Waybill (if necessary);
8. Vehicle lease agreement (if required).

in case of theft or malicious destruction (certified by the seal of the authority that issued the copies):

1. A copy of the registration coupon in the Unified Register of Crimes and Misdemeanors (ERPP).
2. Copy of the Resolution on recognition of victim.
3. Copy of the Resolution on recognition as a civil plaintiff.
4. Copies of driver's licenses of the person/persons permitted to drive the insured vehicle;
5. Copies of the Certificate of Registration of the insured vehicle;
6. Copies of the explanatory notes of the Policyholder, as well as persons authorized to drive the insured vehicle;
7. Expert opinions (assessment examination).

in case of fire:

1. Fire report from the State Fire Service;
2. Copy of the Fire Scene Inspection Report ;

3. A copy of the registration coupon in the Unified Register of Crimes and Misdemeanors (ERPP).
4. A copy of the technical report of experts on determining the cause of the fire (expertise);
5. Explanatory notes of the Policyholder, as well as persons authorized to drive the insured vehicle.

in the event of losses as a result of the impact of a Natural Disaster:

1. A certificate from the meteorological service describing natural events (on the date of occurrence of the event in the insurance territory) that caused damage and/or destruction of the insured vehicle.
2. A copy of the Certificate of Registration of the insured vehicle;
3. Explanatory notes of the Policyholder, as well as persons authorized to drive the insured vehicle.

in case of damage from a rebounding or falling object:

1. Copies of the driver's license of the person/persons authorized to drive the insured vehicle;
2. A copy of the registration certificate of the insured vehicle;
3. Explanatory notes of the Policyholder, as well as persons authorized to drive the insured vehicle;
4. In case of falling foreign objects on a parked vehicle - a copy of the registration coupon in the Unified Register of Crimes and Misdemeanors (ERPP).

The list of documents listed above is not final or exhaustive. If, during the loss investigation, previously unknown circumstances are revealed regarding the cause of the loss, the involvement of third parties, or the extent of the damage, the Insurer reserves the right to request documents relating to such circumstances.

PAYMENT OF INSURANCE INDEMNITY:

1. The responsibility for proving the occurrence of an insured event and providing all necessary documents for payment of insurance compensation lies with the Policyholder or Beneficiary. All documents submitted to the Insurer must be original, signed by authorized persons, and duly certified. If the original document cannot be provided, a duly certified copy may be provided upon agreement with the Insurer . The Insurer retains the right to inspect the original at its storage location. In cases where the necessary documents are provided in a foreign language, the Policyholder and/or Beneficiary must provide a notarized translation of such documents into Russian .
2. The Insurer, within a period of no more than 30 (thirty) working days, after receiving all the documents requested by it from the Policyholder and/or the Beneficiary, and the fulfillment by the Policyholder and/or the Beneficiary of all obligations stipulated by this Policy and the Rules, is obliged to consider the Policyholder’s claim on the merits and:
    - a) at the discretion of the Insurer, either pay the insurance indemnity or perform repairs to the damaged vehicle at repair facilities with which the Insurer has concluded relevant contracts. Payment for repairs is made directly to the account of the facility that performed the repairs. In this case, if a deductible is provided for herein, the Insurer shall pay the Insurer an amount equivalent to the deductible before the commencement of repairs.

- b) or provide a reasoned full or partial refusal to pay insurance compensation.

3. In the event of failure by the Policyholder or the Beneficiary to provide all documents requested by the Insurer, the Insurer has the right to refuse to pay insurance compensation, except in cases where the delay in providing documents was justified and documented, that is, the delay:
    - a) is related to proceedings on a criminal, civil case or a case concerning an administrative offence;
    - b) was a consequence of the peculiarities of business document flow of the country or authorized body from which it is requested document;
    - c) arose due to the fault of the postal or other courier service delivering the requested document;
    - d) other valid reasons for the untimely provision of documents requested by the Insurer, substantiated in writing by the Insurer.

In this case, the period for making a decision on the insurance payment and (or) making the insurance payment may be extended by the Insurer for the period of the document delay, if this is confirmed by the Policyholder with documents.

1. In accordance with the provisions and requirements of the legislation of the Kyrgyz Republic in the field of combating the financing of terrorist activities and the legalization (laundering) of criminal proceeds, the Insurer has the right to freeze operations (transactions) and (or) funds directed towards the payment of insurance compensation in the following cases:
    - a. if the Policyholder and/or the Beneficiary do not provide the relevant documents necessary for their identification and establishment of the beneficial owner;

1. b. there is information regarding the Policyholder and/or the Beneficiary regarding participation in the financing of terrorist activities and the legalization (laundering) of criminal proceeds.