

INTRODUCTION

Following introduction document does not include full information about Insurance conditions and does not has identical legal effect to the Insurance Agreement

Introduction of the following document and make the definitions does not origins the legal effect and mutual requirement between the parties

Insurer	Green Insurance Georgia JSC	
Type of Agreement	Motorcycle Insurance	Motorcycle owner third party liability
Insurance Risk description and Insurance coverage	<p>Motorcycle Insurance Conditions Art. 2 - Insurance Perils/Risks:</p> <p>2.1. Any damage caused to the motorcycle/ATV/buggy as a result of a traffic accident except for the exceptions provided in Article 8.</p> <p>Damage caused by the loss of the motorcycle/ATV/buggy due to the reasons listed below:</p> <p>Robbery/Burglary</p> <p>If the stolen motorcycle/ATV/buggy is found and returned, any damage caused to it will be compensated except for the exceptions provided in Article 8.</p> <p>Fire/Explosion</p> <p>Third party liability conditions art. 2:</p> <p>2. Occurrence of liability for damages caused to the life, health and/or property of a third person during operation by the authorized driver of the insured motorcycle/ATV/buggy.</p> <p>Driver & Passenger accident insurance conditions:</p> <p>2. Death of the insured within twelve calendar months from the occurrence of an accident occurring during the insurance period, if the death is a direct result of this accident;</p> <p>Injury of the insured within twelve calendar months from the moment of occurrence of the accident occurring during the insurance period, if the injury is a direct result of this accident;</p> <p>-According to the conditions Art. 7.1.2. the insured has the right to receive compensation.</p> <p>When filling out the Application Form, the insurer makes his choice, which is reflected in the insurance policy.</p> <p>-The Insurer provides insurance compensation in the amount and in the manner stipulated by the insurance policy and these terms and conditions.</p>	
Term and sum of any expenses except the Insurance Premium	<p>According to Motorcycle Insurance Conditions Art. 7.5. – Examination costs.</p> <p>According to Motorcycle Insurance Conditions Art. 6.2.20. - Costs of being in a parking lot due to a traffic accident.</p>	
Deductible amount and conditions	<p>According to Motorcycle Insurance Conditions Art. 1 :</p> <p>-Deductible – Amount of sum which will be reduced from damage amount and which is not covered by the Insurer</p> <p>-Deductible - if such exists, is indicated in Insurance Policy.</p>	

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Motorcycle Insurance Conditions Art. 8 – indemnity exceptions – insurer is not responsible for:

8.1. For damage that existed before the occurrence of the insured event.

8.2. on the loss suffered by the Insurer due to the inability to use the insured motorcycle/quad bike/buggy (including the cost of renting another motorcycle/ATV /buggy);

8.3. the costs of mechanism and electrical equipment breakdown, failure, breakage; any damage to the engine, gearbox, except for direct mechanical damage;

8.4. If during the event the insured motorcycle/ATV/buggy was not used for the purpose specified or mentioned in the motorcycle insurance application form;

8.5 for loss and damage caused by overloading of the insured motorcycle/ATV/buggy (the number of passengers on the motorcycle/ATV/buggy that interfered with driving or endangered the life, health or safety of any kind of property of any person in the insured vehicle), technical malfunction, by operation in non-road conditions, by its driver's conscious violation of traffic rules;

8.6. In case of leaving the key in the motorcycle/ATV/buggy, giving the key to an unauthorized driver, including handing over the key to any security, parking or other similar service;

8.7. On wear, corrosion, oxidation, congenital defect, inappropriate design, use of defective materials and other natural features; repair or replacement part cost used to improve the condition of the insured motorcycle/ATV/buggy before the occurrence of the insurance accident;

8.8. for maintenance and warranty repair costs of the insured motorcycle/ATV/buggy;

8.9. mechanical or electronic brake failure or damage to the motorcycle/ATV/buggy caused by it;

8.10. directly on the damage caused to the tires of the insured motorcycle/ATV/buggy, unless such damage to the tires, is caused by the occurrence of an insured event, due to which the insured is entitled to receive insurance compensation for the partial and full coverage of the motorcycle/ATV/buggy on the risk of destruction; In addition, the insured event is not subject to compensation if the insured was driving a motorcycle/ATV/buggy with tires older than 4 (four) years.

8.11. Damage of the audio equipment belonging to the insured motorcycle/ATV/buggy;

8.12. for an accident, loss or damage, during which the insured motorcycle/ATV/buggy was damaged, unfit for driving, electrical equipment/mechanisms were in a faulty condition;

8.13. Any other risk other than those mentioned in these terms and conditions and the insurance policy;

8.14. For the damage caused to the property, which is the property of the insured person, is kept under trust with him, or the transportation of which is carried out by the insured motorcycle/ATV/buggy or the damage is caused by any trailer attached to the insured motorcycle/ATV/buggy;

8.15 Damage on insured motorcycle/ATV/buggy is caused by unauthorized person, except for damage caused by theft/burglary or their attempts.

8.16. Damage caused while Motorcycle/ATV/buggy rental, if such use is not specified in insurance application form.

8.17. Insurance cases while driving a motorcycle/ATV/buggy on the territory of the airfield pr airport, except for cases occurring in special parking lots;

8.18. Event when driver was under the influence of alcohol or narcotic (psychotropic) substance while driving motorcycle/ATV/buggy (regardless of whether event was caused by authorized motorcycle/ATV/buggy driver or another third party); Authorized driver suicide, attempted suicide or any other intentional act to cause an accidental result

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8.19. Intentional or illegal actions of the insured or his/her representative defined by criminal law.

8.20. Circumstances that increase the probability of occurrence of the insurance risk, are known to the Insurer or his representative, and he did not immediately inform the Insurer in writing or the Insurer was provided with false or incomplete information (documents) about it;

8.21.1. Ionizing radiation, radiation and pollution from nuclear or other types of harmful waste;

8.21.2. By changing the natural state of gas containing radioactive, explosive, nuclear material;

8.21.3. damage caused by natural disasters (hail, falling trees, storms, earthquakes, floods);

8.21.4 In professional or organized motorcycle/ATV/buggy racing, as well as participating in or preparing for demonstration performances.

8.22. On the consequences directly or indirectly caused by hostilities, conquest, civil war, regardless of whether the said situation is declared by the state authorities or not, special, emergency, martial law, mass disorder, rebellion, lockout, dictatorial regime, confiscation of property into public ownership according to the order of local or state authorities, terrorism or any manifestation thereof and other similar reasons;

8.23. Cases when the insured acknowledges its obligations to a third party without the written consent of the insurer;

8.24. On cases when the insured carries out restoration and repair work of the damaged motorcycle/ATV/buggy without agreement with the insurer;

8.25. If the insured has a debt to the insurer- insurance premium for the relevant period is unpaid;

8.26. In cases of hijacking of a motorcycle/ATV/buggy, if the registration certificate of the insured motorcycle/ATV/buggy was left in the hijacked vehicle;

8.27. Road accidents when the authorized driver did not possess a motorcycle/ATV/buggy driver's license of the appropriate category (driver's license);

8.28. Damage/destruction of the parked insured motorcycle/ATV/buggy by an unidentified person or in an unknown situation, if the insurer and the patrol police are not contacted immediately and the motorcycle/ATV/buggy is moved from the place before the insurer's representative arrives;

8.29. If accident occurred due to the violation of the established parking rules by the relevant authorized persons during the fine transportation/relocation of the insured motorcycle, as well as when it was placed in the fine parking lot;

8.30. If there has been double insurance in relation to the insured interest, but the insured has not submitted information about such double insurance to the insurer in writing.

8.31. Expenses for parking a motorcycle/ATV/buggy due to a traffic accident.

8.32 If the said insured event is caused by the intentional action or gross negligence of the insurer or his representative.

8.33. Exceptions to compensation are also other cases provided for by the legislation of Georgia Third party liability article 8:

8.1. Damage caused by the policyholder - intentionally or through negligence;

8.2. Damage caused in the presence of the following circumstances:

- Caused by unauthorized driver.

- When the motorcycle/ATV/buggy was outside the territorial limits specified in the insurance policy;

- When the motorcycle/ATV/buggy was driven under the influence of alcohol, narcotics or psychotropic substances;

- When the motorcycle/ATV/buggy was used for purposes other than those specified in the insurance application form;

<p>Insurance exclusions, conditions</p>	<p>8.3. Damage that was not caused to the life and property of third parties;</p> <p>8.4. Damage caused to the property of third parties while transporting it on the motorcycle/ATV/buggy or if this property has been handed over to the Insurer for storage, supervision or management;</p> <p>8.5. Damage caused to the life and property of third parties during professional or organized motorcycle/ATV/buggy racing, as well as participation in demonstration performances, or during preparation for them;</p> <p>8.6. Damages caused by state authorities attempting to arrest the insured or confiscate his property;</p> <p>8.7. Damage caused by force majeure: war (declared or undeclared), civil unrest, rebellion, revolution, fire, flood and any other uncontrollable event;</p> <p>8.8. Damage caused by (whether or not controlled) a nuclear weapon explosion (even accidental), nuclear reaction, radiation, or radioactive contamination.</p> <p>8.9. An exception to this type of coverage is the case where the victim is:</p> <p>a) To the person who was driving the insured motorcycle at the time of the accident; or</p> <p>b) A family member of the insured person (as well as the authorized driver), as well as a passenger of the insured vehicle;</p> <p>c) to the subordinate of the insured according to the existing agreement between them.</p> <p>8.10. The Insurer shall also not be liable for any liability arising out of any other contract or agreement other than this Agreement.</p> <p>8.11. The Insurer is not responsible for any damage to any property that is the property of the Authorized Driver, is held in trust with him, is towed by the Insured Motor Vehicle or any trailer attached to the Insured Motor Vehicle.</p> <p>8.12. Exceptions to compensation are also other cases provided by the legislation of Georgia.</p>
<p>Insurer information procedures about Insurance event</p>	<p>According to Art. 6 of the motorcycle insurance conditions, the insurer is obliged to:</p> <p>6.2.9. Immediately contact the insurer on the phone number specified in the policy and provide the following information: policy number; last name of the insured; brief description of the case; time and place of the incident;</p> <p>6.2.10. To provide the insurer with a written statement about the insured event within two working days (the exception is cases when it is impossible to do this due to the insured's health condition, in which case the insurer's representative can provide the information to the insurer).</p>
<p>The form and time limits for submitting an insurance claim, adjusting an insurance case, and issuing an insurance claim</p>	<p>Procedures and deadlines stipulated by art. 5 and 7 of the motorcycle insurance conditions:</p> <p>5.2.3. In case of damage to a motorcycle/ATV/buggy, the insurer shall issue insurance compensation not later than 5 (five) banking days after determining the right to receive insurance compensation, as well as determining the amount of insurance compensation and presenting all appropriate documentation. In case of burglary and robbery, if the motorcycle/ATV/buggy is not found within 45 calendar days from the moment of reporting to the police, insurance compensation will be issued. If the motorcycle/ATV/buggy is found in a damaged condition within 45 calendar days, any damage caused to it will be compensated except for the exceptions provided in Article 8.</p>