

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	Vehicle Insurance	Vehicle owner third party liability	Motor accident insurance
Insurance Risk description and Insurance coverage	<p>Vehicle Insurance Conditions Article 2. Insurance Perils/Risks:</p> <p>2.1.1. Motor accident;</p> <p>2.1.2. Theft/Burglary/Robbery;</p> <p style="padding-left: 20px;">2.1.2.1. Partial theft;</p> <p>2.1.3. Fire/Explosion;</p> <p>2.1.4. Falling objects;</p> <p>2.1.5. Natural disasters;</p> <p>2.1.6. Damage caused by third party's unlawful acts/Vandalism;</p> <p>2.2.1. Third party health, life and/or property damage caused by authorized driver, while driving the vehicle identified in Insurance Policy;</p> <p>2.3.1. Death of the Insured vehicle driver/passenger directly resulted from the accident, no later than twelve months from the moment of its occurrence;</p> <p>Death of the Insured vehicle driver/passenger directly resulted from the accident, no later than twelve months from the moment of its occurrence;</p> <p>2.3.2. Permanent disability of Insured vehicle driver/passenger in amount indicated in Art. 7.1.2 directly/indirectly resulted from the occurred during the Insurance Period Accident and within twelve calendar months from the moment of its occurrence;</p>		
Term and sum of any expenses except the Insurance Premium	<p>According to Vehicle Insurance conditions Article 5.2.7 - Expertise expenses;</p> <p>Article 10.9. - Expenses for penalty parking of damaged vehicle on special area.</p>		
Deductible amount and conditions	<p>Vehicle Insurance conditions Article 1.21:</p> <p>Deductible is amount of sum which will be reduced from damage amount and which is not covered by the Insurer. Deductible , if such exists, is indicated in Insurance Policy.</p>		
Insurance exclusions, conditions	<p>According to Vehicle Insurance Conditions Article 10 the Insurer will not compensate:</p> <p>10.1. Any other risk except from stipulated in following provisions or in Policy.</p> <p>10.2 Damage caused from event about which Insured gave false or inappropriate information to Insurer.</p> <p>10.3. The damage that has existed before the occurrence of the Insured Event.</p> <p>10.4. Losses the Policy Holder may sustain through not being able to use the Vehicle (including the cost of hiring of another vehicle)</p> <p>10.5. Damage of the machinery, electrical appliances, breakage; any damage caused to the engine, speed gear-box, except the direct mechanical damage.</p> <p>10.6. Loss or damage caused by the Vehicle's overloading (in Vehicle there was more passengers than it is allowed for safe driving of car) any disrepair, usage under inappropriate road conditions, willful infringement by the driver of the traffic rules except a) crossing the road dividing non interrupting line with left wheels; b) in case driver exceeded speed for 20km/in hour on a traffic road.</p>		

**Insurance
exclusions,
conditions**

- 10.7. Event caused as a result leaving the key in a Vehicle, handle the key unauthorized person as the parking, security or other service person, or in case of leaving window or door open;
- 10.8. Obsolescence, corrosion, rusting, original defect, inappropriate design, using defected materials, repair or replaced the detail, which improved state of Vehicle rather it was before the Insurance event.
- 10.9. Costs for penalty parking or other fines including fines according Georgian administrative delinquency code.
- 10.10 Repair or replaced/renovated the detail, which was damaged before Insurance Event or Insurance Period started.
- 10.11 Direct damage of the wheels of Insured Vehicle except the case when such kind of damage is not caused by Insured Event on which Insured (Beneficial) is authorized to claim for reimbursement on whole or partial distraction of Vehicle.
- 10.12. Theft of the part of Vehicle pollution system (catalyst) or its damage expenses, despite other parts of vehicle has been damaged at the same time.
- 10.13. In case of accident if vehicle is damaged or in useless condition at the time of such events.
- 10.14. In case when Insured Vehicle drives the unauthorized person.
- 10.15. In case when Insured vehicle is used for passenger/baggage transportation or in case of rent, if such usage is not stipulated in Insurance Application.
- 10.16. Any incident, loss or damage while the Vehicle is in or on the part of and aerodrome, airport, or airfield except when event take place on special parking.
- 10.17 Any damage and loss caused while driver of the vehicle was under the influence of drugs, alcohol or any psychotropic substances (despite the cause was drivers fault or not). In case of suicide or suicide attempt or any occurrence resulting the event occurred;
- 10.18 If Insured Event happened for negligence or intentionally by Insured or his representative.
- 10.19 In case of circumstances, that increase the risks and it is known for Insured and its representative and did not informed Insurer in a written form or gave the Insurer false or incomplete information (documentation) about the event.
- 10.20 Damage caused by Ionized radiation, radioactive pollution any type of nuclear fuel having radioactive emanation, or the remains left from radioactive burning;
- 10.21 Damage caused by participating in professional or organized races, shows or preparing for them.
- 10.22 Events directly or indirectly caused from war, military intervention, and civil war, despite this event has been declared by government officials or not, in case of emergency, special or military actions, mass disorders, rebellion, lock-outs, dictatorial regime, local or central government decrees based on which private property ownership moved to public ownership, confiscation terrorism or any other act or for a same reason.
- 10.23 In case when Insured or beneficiary refuses to deliver right of subrogation regarding third party or right of subrogation did not realized because of activity of Insured or beneficiary.
- 10.24 Insurance event cause by transportation vehicle as a load, nu loading or unloading, carrying by any kind of transportation, including transportation by tug, or gun-carriage.

<p>Insurance exclusions, conditions</p>	<p>10.25 In case Insured/third party repairs vehicle without prior consultation with Insurer.</p> <p>10.26 In case of Event when Insured has not paid Insurance Premium at the time of Insured Event took place.</p> <p>10.27 In case of Robbery when Vehicle registration certificate is left in it.</p> <p>10.28 In case when parked Vehicle is damaged/restricted in unknown circumstances and Insurer and Police was not informed immediately and Vehicle has been moved from the place of accident/damage.</p> <p>10.29 Incident caused by Insured's or authorized driver' intentional act or negligence.</p> <p>10.30 Other exceptions defined in Georgian legislation.</p> <p>10.31 Unlawful acts of third parties, about which Police was not informed and there are no criminal law investigation procedures about it.</p> <p>10.32 Driver/passenger or third-party health worsening or death costs if such happened after 12 months from insurance event.</p> <p>10.33 In case of third-party liability Insurer will not cover;</p> <p>10.33.1. Amount of compensation which should be issued on base of mandatory third-party liability insurance despite Insured has such insurance package or not;</p> <p>10.33.2. Financial loss when there is not third-party property or health damage/loss;</p> <p>10.33.3. Any kind of moral damage.</p>
<p>Insurer information procedures about Insurance event</p>	<p>According to Vehicle Insurance conditions Art. 9 insured is obliged:</p> <p>9.1.1. Contact the Insurer without a delay through the phone number indicated in the Insurance Policy and give the following information: Insurance Policy number, Name of the Insured; brief description of the Insured Event; time and place of the Insured Event.</p> <p>9.1.2. Inform the relevant Law-abiding government body about Insured event without delay, except windshield damage or natural calamity;</p> <p>9.1.5. During 2 (business) days after Insured event took place Insured is obliged to represent written notification to Insurer. (Unless it is impossible for the health condition of Insured, in this case authorized representative of Insurer can represent mentioned documentation.)</p>
<p>Application procedures for insurance indemnity, insurance event regulation, insurance indemnity form and date</p>	<p>According to Vehicle Insurance conditions Art. 5 and Art. 8:</p> <p>8.1.3. Issue the Insurance Indemnity no later than 5 (five) business days after all the necessary documentation of incident is presented, Insured Event and right of receiving reimbursement is affirmed, amount of Indemnity is evaluated and defined in Act (claim regulation act) and signed. In case of theft, burglary or Robbery, the vehicle is not found during 3 (Three) months after the claim is brought to the police, the Insurance Indemnity shall be granted. If the vehicle will be found in 3 (Three) months damaged, the damage is subject of remuneration according to Art. 5.2 except conditions stated in Article 10.</p>