PUBLIC OFFER
for online registration of an E-policy (electronic policy) for compulsory civil liability insurance of vehicle owners

This public offer (hereinafter referred to as the offer) defines the procedure for online registration (conclusion, amendment, and termination of the agreement) and the insurance terms of the E-policy (electronic policy) for compulsory civil liability insurance of vehicle owners (hereinafter referred to as CCLIVO) between KAFIL SUG'URTA JSC (hereinafter referred to as the insurer) and the policyholder.

This offer was developed based on the Civil Code of the Republic of Uzbekistan, the Laws "On Electronic Commerce", "On Electronic Document Management", "On Insurance Activities", the Regulation ‘On the Procedure for Providing Insurance Services in Electronic Form’, registered by the Ministry of Justice of the Republic of Uzbekistan on 11 November 2024 under No. 3571, and the "Rules for Compulsory Civil Liability Insurance of Vehicle Owners", approved by the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan dated June 24, 2008, No. 141 (as subsequently amended by Resolution No. 458 of the Cabinet of Ministers dated 23 July 2025).

I. General conditions and concepts

1. The following concepts are used in this offer:

E-policy - a document confirming the implementation of insurance, having a serial number generated in real time by the Unified Automated Information System;

insured event - the occurrence under the E-policy of civil liability of the insured or other person whose liability is insured, for harm caused to the life, health, and/or property of the victim during the operation of a vehicle, which results in the insurer providing insurance compensation;

sum insured - the amount within which the insurer undertakes to compensate the injured party (their heir or legal successor) for damages upon the occurrence of an insured event;

insurance premium - the amount of money that the policyholder is obligated to pay to the insurer for the purchase of the E-policy;

insurance compensation - the amount of money that the insurer is obligated to pay in accordance with the E-policy within the sum insured to compensate for harm caused to the life, health and/or property of the victim upon the occurrence of an insured event;

unified automated information system - a single system that is integrated with the information systems and central databases of relevant ministries and agencies, as well as with the central databases of individuals and legal entities, and that ensures the recording of insurance market data and enables the provision of electronic insurance services to consumer;

Close relatives of the vehicle owner - close relatives of the vehicle owner (parents, spouse, children, brothers, sisters) who do not require a notarized power of attorney to use and operate the vehicle.

Use of the official website and mobile application - any action by the policyholder aimed at their use.

2. Territory of the offer - Republic of Uzbekistan.

3. Owners of vehicles registered in foreign countries and temporarily used in the Republic of Uzbekistan cannot be parties to this offer.

4. When using the official website and mobile application, the Policyholder must first fully familiarize themselves with the terms of this offer. If the Policyholder disagrees with the terms of the offer or its individual parts, they must cease using the official website or mobile application. Continued use of the official website or mobile application by the Policyholder indicates their full and unconditional acceptance of the terms of this offer.

II. Issuance of an electronic policy

5. The issuance of an electronic policy is carried out through the section of the insurer's official website designated for compulsory insurance, or through its mobile application, Telegram bot, and/or electronic payment system.

6. To obtain an electronic insurance policy, the policyholder must enter the following information into the electronic application for each vehicle:

personal identification number and series, number of the identity document of the policyholder and/or individuals authorized to drive the vehicle (in case of issuing an electronic policy with the condition that only specific persons are allowed to drive the vehicle);

taxpayer identification number (for legal entities);

vehicle owner's personal identification number and the series and number of their identity document (if the vehicle owner is a different individual);

email address (if available);

mobile phone number;

state registration number and the series and number of the vehicle registration certificate for which the electronic policy is being issued;

corresponding numbers of documents (certificates, statements) confirming membership in the aforementioned category, with a note on the availability of discounts for compulsory insurance, if the policyholder, according to legislation, belongs to a category of persons entitled to discounts;

corresponding numbers of documents confirming the degree of kinship of close relatives (father, mother, husband (wife), son, daughter, brother, sister) who are permitted, at the owner's discretion, to operate and drive this vehicle;

Vehicle registration location;

Insurance period (1 year, 6 months or more for seasonal vehicle use, 10 days or more until registration);

Method of notification about electronic policy issuance (via phone number, email address, or personal account on the insurer's website or mobile application).

The relevant data is automatically populated if available in the unified information system.

7. In case of partial or complete malfunction of the Unified Information System when filling out the electronic application, i.e., partial malfunction of state information databases and/or loss of connection with them, the policyholder manually enters the remaining application data or attaches the necessary documents.

8. After completing the electronic application, the policyholder clicks the submit button.

9. The insurer's responsible employees verify the completeness and accuracy of the information in the electronic application within one working day and notify the policyholder about the possibility of paying the insurance premium or the need to adjust the information. If the data is not verified and/or corrected within 24 hours from the policyholder's application submission, the insurance organization notifies the policyholder of the inability to process, renew, or cancel the electronic policy through the insurer's online resource or via SMS.

10. The policyholder is obliged to pay the insurance premium within 24 hours after receiving notification of the option to pay the insurance premium through electronic payment systems, in cash, or by bank transfer (for legal entities).

If the insurance premium is paid in an amount less than stipulated in the electronic policy, the insurance company shall immediately send a notification of the need for the policyholder to pay the outstanding portion of the insurance premium within 72 hours.

11. The payment of the insurance premium constitutes acceptance of this Offer by the Policyholder.

12. The electronic policy comes into effect from the moment the Policyholder pays the insurance premium (note: a different period may be established). If the electronic policy does not specify a different start date for the insurance coverage, the compulsory insurance applies to insured events that occur after the electronic insurance contract comes into effect.

13. After full payment of the insurance premium, a notification confirming the issuance of the electronic policy is sent to the policyholder in their chosen format and includes:

name of the insurance company;

make and state registration number of the vehicle;

amount of insurance premium;

validity period of the electronic policy;

unique electronic policy number;

link to the Unified Information System.

14. The policyholder can download the electronic policy by following the link to the Unified Information System.

ATTENTION!

15. THE POLICYHOLDER IS RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION AND DOCUMENTS PROVIDED TO THE INSURER FOR ISSUING THE ELECTRONIC POLICY.

III. Rights and obligations of the parties

16. The Policyholder has the right to:

request explanations from the insurer about the E-policy;

stop using the official website and mobile application at any time;

choose an insurer that provides mandatory insurance.

The Policyholder is obliged to:

fulfill the obligations assigned to them under the E-policy in the prescribed manner and within the established timeframe;

pay the insurance premium for the E-policy under the established terms and in the prescribed manner.

17. The Insurer has the right to:

involve relevant experts in the consideration of the victim's claim (or that of their heirs or legal successors);

verify the information provided by the policyholder and monitor the policyholder's compliance with the requirements and conditions of the insurance contract;

provide recommendations on the prevention of insured events;

demand, through recourse, the repayment of insurance compensation paid out in cases established by law.

The Insurer is obliged to:

provide the policyholder with 24/7 unimpeded access to the internet resource;

consider applications from the policyholder and/or the victim to the insurer requesting payment of insurance compensation and/or other compensation;

ensure the confidentiality of information about the policyholder and the victim obtained as a result of carrying out their activities.

18. The ability to use the official website or application is only possible with access to the World Wide Web. Therefore, the policyholder must independently take measures to connect to the Internet in the prescribed manner.

19. The insurer is not liable for the following:

losses incurred by the policyholder related to the use of the official website and mobile application;

consequences of the policyholder transferring information on the official website and mobile application to third parties;

inability to use the official website and mobile application and failure to provide services for reasons beyond the insurer's control.

20. The injured party has the right to:

apply to the insurer with a request for insurance compensation and/or indemnification;

appeal to the court against the insurer's decision to refuse payment of insurance compensation and/or indemnification;

receive insurance payment and/or compensation under the terms and in the manner established by law.

IV. Modification and early termination of the E-policy

21. During the validity period of the E-policy, the policyholder is obliged to immediately notify the insurer of any changes in the information provided in the E-policy application.

Upon receiving information about changes in the details provided during the E-policy issuance, the insurer shall make appropriate amendments to the E-policy. In this case, the insurer shall send the amended E-policy to the policyholder in the prescribed manner.

22. The validity period of the E-policy is terminated early in the following cases:

prohibition of vehicle operation in accordance with established procedures;

the vehicle specified in the E-policy has become unfit for further use;

change of vehicle ownership.

23. In the event of early termination of the E-policy, a portion of the insurance premium is refunded in proportion to the amount of compensation paid and the remaining validity period of the E-policy in days.

24. The refund of a part of the insurance premium to the policyholder (their legal representatives, heirs, or legal successors) is carried out within 14 calendar days from the date of the policyholder's (their legal representatives', heirs', or legal successors') application in the prescribed manner.

In this case, the part of the insurance premium subject to refund to the policyholder may, upon the policyholder's request, be credited towards the insurance premium for a newly issued E-policy.

V. Actions of individuals in the event of an insured incident

25. The policyholder (or other person whose civil liability is insured in accordance with the E-policy), who is involved in a road traffic accident that caused harm to victims, must provide information about the E-policy for Compulsory Civil Liability Insurance for Vehicle Owners at the request of the victim (s).

26. Upon the occurrence of an insured event, the policyholder is obliged to:

provide a copy of the insurance policy to the victim no later than three calendar days from the date of the accident;

immediately, no later than 72 hours after the traffic accident, contact the insurer about the incident and provide a copy of the insurance policy;

notify the insurer of all claims made against them in connection with the insured event.

VI. Payment of Insurance Compensation

27. For E-policies, at the request of the victim or the policyholder (in cases of direct settlement of the insured event), it is permissible to send electronic or scanned copies of documents, as established by the Rules of Compulsory Civil Liability Insurance for Vehicle Owners, approved by the Cabinet of Ministers Resolution No. 141 of June 24, 2008, to the insurance company. These documents are for notifying about the occurrence of an insured event, determining the extent of damage caused, and processing insurance payments through the insurer's online resource on the Internet.

28. In case of insufficient documentation confirming the occurrence of the insured event and the amount of damage caused by the policyholder, the insurer is obliged, within three working days from the date of receiving these documents, to send information about this to the email address (if available) and/or to the specified telephone number of the victim or policyholder (in cases of direct settlement of the insured event) via SMS message, indicating the full list of missing and/or improperly executed documents.

29. An electronic confirmation of the complete list and date of receipt of the submitted documents is sent to the applicant's specified email address (if provided) and/or displayed in the applicant's personal account on the insurer's website on the Internet.

VII. Insurance amount, insurance premium, insurance payment and (or) compensation

30. The insurance amount for CCLIVO is 80,000,000 (eighty million) soums. Of this:

- in case of damage to the victim's property, the insurance payment is 35 percent of the insured amount - 28,000,000 (twenty-eight million) soums;

- the amount of insurance compensation in case of harm to the life or health of the victim is 65 percent of the insurance amount - 52,000,000 (fifty-two million) soums.

31. The amount of the insurance premium paid by the policyholder for CCLIVO for a period of 1 (one) year is determined as follows:

No.	Vehicle Type	Annual base rate, TB (%)	Insurance premium amount			
			Policy with restrictions		Policy without restrictions	
			Tashkent city, Tashkent region (TB-1.2%)	Other regions (TB-1.0%)	Tashkent city, Tashkent region (KBO-2%)	Other regions (KBO-2%)
1	For passenger cars	0.2	192,000.00	160,000.00	384,000.00	320,000.00
2	For trucks	0.35	336,000.00	280,000.00	672,000.00	560,000.00
3	For buses and minibuses	0.4	384,000.00	320,000.00	768,000.00	640,000.00
4	For trams, motorcycles and scooters, tractors, self-propelled road construction machines and other vehicles	0.075	72,000.00	60,000.00	144,000.00	120,000.00

** When selecting an insurance period of 6 months or up to the place of registration in the electronic application, the insurance premium amount lower than the amount specified in the table is communicated to the policyholder during the process of filling out the electronic application.*

*** Vehicle Registration Region.*

**** When issuing a policy with a limit on the number of vehicle drivers.*

***** When issuing a policy with the condition of using a vehicle without limiting the number of drivers.*

32. Coefficient of insurance rates depending on the presence or absence of insured events in which the policyholder was found at fault in a road traffic accident during the previous twelve months.

No.	Vehicle Type	Insurance premium amount			
		1 insured event (Bonus-Malus Coefficient 1.3)			
		Policy with restrictions		Policy without restrictions	
		Tashkent city, Tashkent region	Other regions	Tashkent city, Tashkent region	Other regions
1	For passenger cars	249,600.00	208,000.00	499,200.00	416,000.00
2	For trucks	436,800.00	364,000.00	873,600.00	728,000.00
3	For buses and minibuses	499,200.00	416,000.00	998,400.00	832,000.00
4	For trams, motorcycles and scooters, tractors, self-propelled road construction machines and other machines	93,600.00	78,000.00	187,200.00	156,000.00

No.	Vehicle Type	Insurance premium amount			
		2 insured events (Bonus-Malus Coefficient 2)			
		Policy with restrictions		Policy without restrictions	
		Tashkent city, Tashkent region	Other regions	Tashkent city, Tashkent region	Other regions
1	For passenger cars	384,000.00	320,000.00	768,000.00	640,000.00
2	For trucks	672,000.00	560,000.00	1,344,000.00	1,120,000.00
3	For buses and minibuses	768,000.00	640,000.00	1,536,000.00	1,280,000.00
4	For trams, motorcycles and scooters, tractors, self-propelled road construction machines and other vehicles	144,000.00	120,000.00	288,000.00	240,000.00

No.	Vehicle Type	Insurance premium amount			
		3 or more insurance claims (Bonus-Malus Coefficient 3)			
		Policy with restrictions		Policy without restrictions	
		Tashkent city, Tashkent region	Other regions	Tashkent city, Tashkent region	Other regions
1	For passenger cars	576,000.00	480,000.00	1,152,000.00	960,000.00
2	For trucks	1,008,000.00	840,000.00	2,016,000.00	1,680,000.00
3	For buses and minibuses	1,152,000.00	960,000.00	2,304,000.00	1,920,000.00

4	For trams, motorcycles and scooters, tractors, self-propelled road construction machines and other vehicles	216,000.00	180,000.00	432,000.00	360,000.00

Notes: 1) When concluding a compulsory insurance contract for the first time, as well as in the absence of insurance claims during the validity period of the previous compulsory insurance contract, a coefficient equal to one is applied;

2) If several persons are permitted to drive a vehicle, the highest coefficient corresponding to one of the persons permitted to drive the vehicle shall be applied;

33. The amount of the insurance premium payable by the policyholder is determined in accordance with the information entered in the electronic application for the E-policy, as well as taking into account the right to a discount.

No.	Vehicle Type	Annual base rate, TB	Sum insured	Insurance premium amount					
				Up to 15 days		Up to 2 months		Up to 1 year	
				Tashkent city, Tashkent region	Other regions	Tashkent city, Tashkent region	Other regions	Tashkent city, Tashkent region	Other regions
1	For passenger cars	0.2	80,000,000.00	38,400.00	32,000.00	76,800.00	64,000.00	192,000.00	160,000.00
2	For trucks	0.35	80,000,000.00	67,200.00	56,000.00	134,400.00	112,000.00	336,000.00	280,000.00
3	For buses and minibuses	0.4	80,000,000.00	76,800.00	64,000.00	153,600.00	128,000.00	384,000.00	320,000.00
4	For trams, motorcycles and motor scooters, tractors, self-propelled road construction machines and other vehicles	0.075	80,000,000.00	14,400.00	12,000.00	28,800.00	24,000.00	72,000.00	60,000.00

Notes: When paying the insurance premium under the compulsory insurance contract, the following policyholders are granted a 50 percent discount on the insurance premium amount:

- participants, partisans and persons equated to them in the 1941-1945 war;

- veterans of the wartime labor front;

- former underage prisoners of concentration camps;

- one of the parents or the widow who has not remarried of a serviceman who died in the line of duty;

- military personnel who served in the Republic of Afghanistan and other countries where hostilities took place;

- persons affected by the Chernobyl Nuclear Power Plant accident;

- pensioners;

- persons with disabilities.

The discount is applied only when the policyholder provides the relevant official documents confirming their status. In the absence of such documents, the insurance premium is charged according to the standard procedure.

These discounts are reimbursed by the Guarantee Fund for Compulsory Civil Liability Insurance of Vehicle Owners within 15 calendar days based on the insurer's written request.

VIII. Personal Data Processing Terms

34. The policyholder's entry of information into the electronic application for the issuance of an electronic policy is considered consent to the processing (collection, recording, systematization, storage, use, and destruction) of their personal data for the purpose of issuing an electronic policy.

35. The processing of personal data is carried out by the Insurer to fulfill obligations under the insurance contract in accordance with the Law of the Republic of Uzbekistan dated July 2, 2019 "On Personal Data".

IX. Final Provisions

36. Persons guilty of violating the requirements of this offer shall be held liable in accordance with the procedure established by law.

37. In the event of disagreements between the parties on issues stipulated in this offer or related to it, the parties must take measures to resolve the disagreements through pre-trial settlement.

38. If pre-trial settlement of the dispute is impossible, the matters shall be resolved in the appropriate court at the location of the insurer, based on the legislation of the Republic of Uzbekistan.

39. Disputes arising from circumstances not provided for in this offer shall be resolved in accordance with the procedure established by law.