

*"Approved"*

*and put into effect dated "11" August 2021*

*by Order of the General Director*

*No. 21-o/ð dated «11» August 2021*

**Public Contract-Offer of CAL IC Alfa-Garant as for the conclusion of Insurance Contract  
in case of SARS-CoV2 (COVID - 19),  
program 100,000**

1. This public offer (hereinafter referred to as the Offer) is an official offer of the Company with Additional Liability Insurance Company Alfa – Garant, (USRPO code-32382598, hereinafter referred to as the Insurer), addressed to an indefinite circle of consumers – capable individuals (hereinafter referred to as Customers), conclude an insurance contract with the Insurer in case of SARS – CoV2 (COVID – 19), program 100,000 (hereinafter referred to as the Insurance Contract).

2. This offer is concluded between the Insurer and the Customer in accordance with the license of AB 299017 series dated November 07, 2006 for insurance in the form of voluntary health insurance in case of illness, issued by Derzhfinposlug (State Financial Services) and the Rules of Voluntary Health Insurance in Case of Illness No. 04, approved by Derzhfinposlug (State Financial Services) dated 07.11.2006 with amendments and additions (hereinafter – the Rules), in compliance with the requirements of the laws of Ukraine “On Insurance”, “On Electronic Documents and Electronic Document Management”, “On Electronic Digital Signature” and “On E-Commerce”.

3. The Offer is a standard form within the meaning of Article 634 of the Civil Code of Ukraine. Policyholders acquire rights and obligations under the Insurance Contract by joining this Offer as a whole.

4. The text of this Offer is signed by the Insurer and sealed with its seal. The Offer is signed in one copy, which is kept by the Insurer. The Insurance Contract is concluded on the basis of this Offer, which is posted on the Insurer's website – <https://alfagarant.com/>.

5. Insurance is carried out in accordance with the terms of the SARS-CoV2 (COVID - 19) Insurance Contract, program 100,000, which is an integral part of this Offer (Appendix No. 1).

6. This Offer is an offer to conclude an Insurance Contract in electronic form. The Client can join it by filling out and signing an electronic application for the conclusion of Insurance Contract (hereinafter referred to as the Application) or contact the Insurer's Office, choose the desired insurance terms, specify information about themselves and the subject of the Insurance Contract necessary for the conclusion of the Insurance Contract, as well as be sure to read the terms of this offer, information about the financial service and confirm consent to the processing of their own personal data. The above information filled in this way is equivalent to a written application for insurance.

7. According to articles 207, 633, 979, 981 of the Civil Code of Ukraine and articles 11, 12, 13 of the Law of Ukraine "On Electronic Commerce", unconditional acceptance of the terms of this offer by the client is considered to be filling out an application, signing an insurance contract by using an electronic signature with a one-time identifier (entering a password received by the client by means of communication specified when filling out the application), as well as paying the insurance payment (premium) in full to the current account of the Insurer. Performing these actions means that the client accepts all the terms of this offer and is the conclusion of an insurance contract in electronic form, which, in accordance with paragraph 12 of Article 11 of the law of Ukraine "On Electronic Commerce", is equal to a written form. The Insurance Contract is formed in electronic form based on the data provided by the client in the application. After acceptance and entry into legal force of the Insurance Contract, the client acquires the status of a policyholder and receives a notification of confirmation of the conclusion of the Insurance Contract (in electronic form) and payment by e-mail or mobile communication (at the client's choice) specified when filling out the application. The Insurance Contract is signed by an authorized

representative of the Insurer, sealed and sent to the Customer at the specified address by e-mail. The parties agreed that performing such actions is a proper delivery of the Insurance Contract to the Customer.

8. When entering into an Insurance Contract, the Insurer may use facsimile reproduction of the signature of the person authorized to sign such contracts, as well as reproduction of the seal impression by technical printing devices in accordance with this offer, to which the Customer joins by signing the Insurance Contract. The Insurance Contract is considered signed by an authorized representative of the Insurer by affixing a signature and seal in electronic form (the parties on the basis of Article 6, Article 205, article 627 of the Civil Code of Ukraine and articles 11, 12 of the law of Ukraine "On Electronic Commerce" agreed that when the Customer joins the terms of this offer and enters into an Insurance Contract in electronic form, the Insurer can use facsimile reproduction of the signature of the person authorized to sign such contracts, as well as reproduction of the seal of the Insurer with their corresponding application by technical printing devices by automatically forming from the accounting system and only in electronic form). The Insurance Contract is considered signed by the Customer by using an electronic signature with a one-time identifier (entering the password sent by the Insurer to the Customer by the means of communication specified when filling out the application).

9. The Parties undertake to reproduce the Insurance Contract on paper in case of any need that arises. At the written request of one of the parties, the Insurance Contract is drawn up in writing within 5 (five) business days from the date of receipt of such a claim and is subject to signing and affixing a seal (if any) by each of the Parties. If one of the parties refuses to sign the Insurance Contract, such a dispute is referred to the court for consideration.

10. The date, time, procedure and fact of sending and receiving a one - time identifier (password) by the Customer, entering it into software packages, sending the Insurance Contract and its appendices, as well as e-mail messages and making payment, exchanging electronic messages between the parties, information about the fact of making the Insurance Contract in writing is recorded in the integrated software of the public organization "Resiliency Center of Ukraine" (submitting an application for further data processing and forming the Insurance Contract is carried out at the following link- <https://the-urc.com/covid>).

11. The insurance payment is determined in the Insurance Contract in the national currency of Ukraine by multiplying the insurance rate by the insurance amount determined by the parties in the Insurance Contract. The amount of insurance amounts, insurance payments, and insurance rates is given in Appendix No. 2, which is an integral part of this offer. At the same time, the insurance payment can actually be made in foreign currency at the exchange rate of the National Bank of Ukraine on the day of payment.

12. Insurance is carried out under the conditions specified in this offer, taking into account the specific conditions specified in the Insurance Contract.

13. The term of validity of the Insurance Contract is specified in the Insurance Contract.

14. The Insurer and the policyholder agree that the place of performance of the Insurance Contract and offer is the location of the Insurer and insurance services are provided by the Insurer at its location: 01133, c. Kyiv, 26, Lesya Ukrainka bul.

15. By entering into an Insurance Contract on the basis of an Offer, the policyholder confirms that: he is familiar with the information on the consequences and procedure for making settlements in the event of early termination of the Insurance Contract, on the procedure for paying taxes and fees at the expense of an individual as a result of receiving a financial service; the mechanism for protecting consumer rights by a financial institution and the procedure for resolving disputes arising in the process of providing financial services; the details of the body that performs state regulation of the market of non-bank financial services – the National Bank of Ukraine - 01601, c. Kyiv, 11-B Instytutska Street, Tel. (044) 0-800-505-240, [nbu@bank.gov.ua](mailto:nbu@bank.gov.ua). Consumer Protection Authority - State Service of Ukraine for food safety and consumer protection – 01001, c. Kyiv, Borys Grynchenko, 1, Tel. (044) 279-12-70, [head@consumer.gov.ua](mailto:head@consumer.gov.ua). In case of early termination of the Insurance Contract, the refund of the insurance payment may not be made in any other form than the one in which the insurance payment was paid.

16. The Customer, by signing the Insurance Contract, grants the Insurer permission to process all their personal data for purposes related to the parties' fulfillment of the terms of this offer without limiting the period of storage and processing, as well as for the purposes of communication with the Customer for providing information about the performance of the Insurance Contract, for organizing mailings, SMS-messages and e-mail newsletters to the Customer's address, for providing the Customer with information about the performance of the Insurance Contract, for transmitting information and advertising messages about the services of the Insurer, as well as the services of other business entities, for other purposes that do not contradict the legislation of Ukraine. The Customer confirms that he has been notified of his rights related to the storage and processing of his personal data, defined by the current legislation, the purpose of data processing and the persons to whom his personal data is transferred.

17. The Customer confirms that he does not belong to public figures, their relatives or related persons in accordance with the law of Ukraine "On Preventing and Countering the Legalization (Laundering) of Proceeds from Crime, Financing of Terrorism and Financing the Proliferation of Weapons of Mass Destruction", and if he belongs to such persons, he is obliged to inform the Insurer about this within one working day.

18. In everything else that is not set out and regulated by the terms of this offer, the parties are guided by the terms of the terms and Conditions posted on the site <https://alfagarant.com>.

19. This offer for entering into an Insurance Contract is valid until it is withdrawn by the Insurer. All changes to this offer are made by publishing its new version and/or making changes to its text posted on the Insurer's website - <https://alfagarant.com>. Insurance contracts that were concluded on the basis of the offer prior to the entry into force of the amendments remain unchanged and are valid under the conditions that were in force at the time of conclusion of the Insurance Contract. When making changes to this offer the Insurer posts a notice of such changes on its website - <https://alfagarant.com> at least 10 (ten) calendar days before the changes take effect. At the same time, the Insurer guarantees and confirms that posted on its website <https://alfagarant.com> current version of the Offer text is valid.

20. Civil legislation, in particular the Civil Code of Ukraine allows the possibility, and the law of Ukraine "On Insurance" does not prohibit the use of facsimile reproduction of a signature by means of mechanical, electronic or other copying, electronic signature or other analog of a handwritten signature, including by written consent of the parties, which must contain samples of the corresponding analog of their handwritten signatures. By entering into an Insurance Contract, the Policyholder agrees to use facsimile reproduction of the signature of the Insurer indicated below as an analog of its handwritten signature when making transactions, and the Insurer, in turn, agreed to the possibility of using facsimile reproduction of the signature of its authorized person. The Insurer and the policyholder agreed not to seal the Insurance Contract with the original reproduction of the Insurer's seal in accordance with Article 207 of the Civil Code of Ukraine.

A sample of the corresponding analog of the handwritten signature of the Authorized Person of the Insurer is as follows:

Authorized Person of the Insurer	Mishkur Serhiy Mykhajlovych
Position of the Authorized Person of the Insurer	Head of Retail Insurance Department No. 7 Kyiv Regional Directorate
Sample of signature of the Authorized Person of the Insurer, sample of the Insurer's seal	

**Applications:**

Appendix No. 1-Agreement SARS-CoV2 (COVID - 19) Insurance, 100,000 program

Appendix No. 2 - Insurance Amounts, Insurance Payments, Insurance Rates

Authorized Person of the Insurer	Mishkur Serhiy Mykhajlovych
Position of the Authorized Person of the Insurer	Head of Retail Insurance Department No. 7 Kyiv Regional Directorate
Sample of signature of the Authorized Person of the Insurer, sample of the Insurer's seal	