IRADSTRAKH
ИРАДСТРАХ

APPROVED
by order of the General Director
of Iradstrakh № 14 of 2 February 2009
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RULES OF COMPULSORY INSURANCE OF CIVIL LIABILITY OF VEHICLE OWNERS

Avtojarandık joopkerchilikti mildettüü kamsyzdandyruu eerezhesi · Правила ОСАГО

1. General provisions

1.1. These Rules are issued under the Compulsory Motor Third-Party Insurance Act 2009 (№ 09-15) and set out the conditions on which Iradstrakh (the Insurer) insures the civil liability of owners of vehicles registered in the Irad Special Economic Zone (the Zone) and of vehicles entering the Zone.

1.2. The object of insurance is the property interest of the owner connected with liability for harm caused to the life, health or property of third persons by the use of the vehicle.

1.3. A policy is issued for one vehicle. Any person driving the vehicle lawfully is insured under it.

2. Sums insured

Harm	Limit per injured person, som
Life and health	150,000
Property	75,000
Funeral expenses (within the limit for life and health)	10,000

3. Premium

3.1. The premium is the base premium for the type of vehicle (Annex 1) multiplied by the coefficient for the period of insurance. It is paid in som in one sum when the policy is issued.

3.2. Vehicles registered abroad are insured for 15 days, 1 month or 3 months at the premiums of Annex 2, payable in som or in US dollars at the official rate of the Bank of Irad on the day of payment.

3.3. If the premium is not paid in full, the policy is suspended until payment; harm caused while the policy is suspended is not paid.

4. Insurance case

4.1. The insured or the driver must report the road accident to the Highway Patrol Corps and to the Insurer (insurance case line +996-39-2-21-73-73) at once, and hand in the notice of the insurance case within 3 working days.

4.2. The injured person submits the claim with the documents listed in Annex 3. A damaged vehicle or other property is presented to the Insurer's adjuster before repair.

4.3. The Insurer decides within 15 working days after receiving the last required document and pays within 10 working days after the decision. Where a document is due from another body, the term starts on its receipt.

4.4. The Insurer has the right of recourse against the person at fault who drove in a state of intoxication, without a driving licence, or left the scene of the accident.

5. Refusal of payment

5.1. Payment is refused where the harm was caused intentionally by the injured person, by force majeure, by a vehicle in a race or a test, by the cargo during loading, or to the insured's own vehicle and property.

5.2. Disputes are settled by negotiation and, failing that, in court.

ANNEX 1. BASE PREMIUM FOR ONE YEAR

som

No.	Type of vehicle	som
1	Passenger car, engine up to 2,000 cm³	380
2	Passenger car, engine over 2,000 cm³	460
3	Passenger car used as a taxi (licensed)	760
4	Bus or minibus, up to 20 passenger seats	980

No.	Type of vehicle	som
5	Bus, more than 20 passenger seats	1,340
6	Lorry, permitted maximum weight up to 3.5 t	620
7	Lorry, 3.5 to 16 t	940
8	Lorry over 16 t, tractor unit (truck)	1,420
9	Trailer or semi-trailer	140
10	Motorcycle, motor scooter	160
11	Tractor, combine harvester, road-building machine	240

Period	Coefficient
15 days	0.20
1 month	0.30
3 months	0.50
6 months	0.70
9 months	0.90
1 year	1.00

ANNEX 2. VEHICLES REGISTERED ABROAD

som

Vehicle	15 days	1 month	3 months
Passenger car	120	190	300
Bus or minibus	260	420	640
Lorry or tractor unit (with its trailer)	380	600	950
Motorcycle	50	80	120

ANNEX 3. DOCUMENTS FOR A CLAIM

- notice of the insurance case (form IS-3); identity card of the claimant;
- certificate of the road accident (form 1) and the decision of the Highway Patrol Corps;
- technical passport of the damaged vehicle; driving licence of the driver;
- for harm to health: medical documents and bills; for death: death certificate, documents of the heir;
- bank details or the number of a Talasbank card in the claimant's name.