IRADSTRAKH
ИРАДСТРАХ

APPROVED
by order of the General Director
of Iradstrakh № 61 of 20 August 2012

_____ J. Sartbaeva

RULES OF PROPERTY INSURANCE OF CITIZENS

Jarandardın mülkün kamsyzdandyruu eerezhesi · Правила страхования имущества граждан

1. Object of insurance

1.1. Flats, private houses, outbuildings and household contents belonging to citizens and situated in the Zone at the address stated in the policy.

1.2. Not insured: money, securities, jewellery over 5,000 som, documents, collections, animals, and buildings in a state of emergency or under demolition.

2. Risks

- **Standard:** fire, lightning, explosion of household gas; water from water supply, heating and sewerage systems, including from neighbouring premises; theft with breaking in, robbery; deliberate damage by third persons.
- **Full:** the risks of Standard and earthquake, mudflow, landslide, flood, storm wind and hail.

3. Sum insured and premium

3.1. The sum insured is agreed by the parties and may not exceed the real value of the property. Buildings are inspected by the Insurer's agent before the policy is issued.

3.2. Mudbrick (saman) houses and houses built before 1996 are insured under the Full option only after inspection, and the Insurer may require repair of the walls as a condition.

Object	Standard	Full
Flat in a brick, panel or monolithic block	0.25%	0.40%
Private house, brick or concrete	0.35%	0.55%
Private house, mudbrick (saman) or mixed walls	0.60%	1.00%
Household contents (furniture, appliances, clothes)	0.50%	0.70%
Outbuildings, garage, summer kitchen, fence	0.40%	0.60%

Premium for one year, % of the sum insured. Minimum premium 150 som.

4. Insurance case

4.1. The insured must take reasonable measures to reduce the damage, inform the competent body (fire service, police, housing office) and inform the Insurer within 3 working days.

4.2. Damaged property is kept until the Insurer's inspection. The Insurer inspects within 3 working days in the cities and within 7 working days in the districts.

4.3. The payment is the cost of repair or the real value of destroyed property, less wear, within the sum insured. Where the sum insured is lower than the real value, the payment is reduced in proportion.

4.4. Decision within 15 working days after receipt of the last document; payment within 10 working days.

5. Mortgaged property

5.1. Property pledged to a bank is insured for the term of the loan under the Full option, the bank being the beneficiary up to the outstanding debt. Premium: 0.30% of the outstanding loan a year.