

"Approved"

and put into effect dated "11" August 2021

by Order of the General Director

No. 21-o/d dated «11» August 2021

**Public Contract-Offer of DLC 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 Double Liability Company Insurance company «ALFA – GARANT», (USREOU (Unified State Register of Enterprises and Organizations of Ukraine) 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. 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. 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	

This text is a translation of the Public Contract-Offer of DLC IC «Alfa-Garant» as for the conclusion of Insurance Contract in case of SARS-CoV2 (COVID - 19), program 100,000, which was approved and put into effect "11" on August 2021 by the order of the General Director No. 21-о/д dated «11» August 2021.

Цей текст є перекладом Публічного договору-оферти ТДВ СК «Альфа-Гарант» щодо укладання договору страхування на випадок захворювання на SARS-CoV2 (COVID - 19), програма 100 000, яка затверджена та введена в дію "11" серпня 2021 року наказом Генерального директора №21-о/д від «11» серпня 2021 року.

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	



Contract No. 04Mn\02-_____ -
of Voluntary Insurance in Case of SARS-CoV2 (COVID - 19), program 100,000

c. Kyiv " " 202

hereinafter - Contract

1. Insurer Double Liability Company Insurance company «ALFA – GARANT», USREOU (Unified State Register of Enterprises and Organizations of Ukraine) code 32382598, 01133, Ukraine, c. Kyiv, 26, Lesya Ukrainka Boulevard, Round-the-Clock Service Center: 0 800-50-17-10 (toll-free in Ukraine from landlines), (044) 591-63-14, (095) 277 74 97, represented by the Head of the Retail Insurance Department No. 7 of Kyiv Regional Directorate Mishkur Serhiy Mykhajlovych, who acts on the basis of Power of Attorney No. 02/250-11 dated January 02, 2020 and License of the State Financial Services of the AB Series No. 299017 dated 07.11.2006.

2. Policyholder Full Name _____
date of birth _____ address _____
Passport _____ Tel. _____

The Insurer and the Policyholder (hereinafter referred to as the Parties, each separately as the Party) have entered into this Contract on the following:
This Contract is concluded on the basis of the law of Ukraine "On Insurance" and the rules of voluntary health insurance in case of illness No. 04, approved by Derzhfinposlug (State Financial Service) 07.11.2006, with amendments and additions (hereinafter - the Rules), resolution of the Cabinet of Ministers of Ukraine "On Amendments to Certain Acts of the Cabinet of Ministers of Ukraine" No. 480 of June 12, 2020 in compliance with the requirements of the law of Ukraine "On Electronic Documents and Electronic Document Management", "On Electronic Digital Signature" and "On Electronic Commerce", Public Contract-Offer of DLC IC «Alfa-Garant» on the conclusion of a Voluntary Insurance Contract in Case of SARS-CoV2 (COVID - 19), program 100, 000 dated 11.08.2021, which is posted on the website at: <http://alfagarant.com> (hereinafter referred to as the Offer). At the conclusion of this Contract, the Policyholder (Insured Person) releases doctors of medical institutions from their obligations to comply with medical confidentiality to the Insurer.

3. Insured Person Full Name _____
date of birth _____ address _____
Passport _____ Tel. _____

4. Subject of the Insurance Contract Property interests that do not contradict the law are related to the life, health and working capacity of the insured person, defined by the policyholder in the Contract with the consent of the Insured Person.

5. Insurance Amount **5.1. Insurance amount under the Contract: UAH 100,000 (one hundred thousand) 00 kopecks.**
5.1.1. Insurance amount for one insured event: UAH 10,000 (ten thousand) 00 kopecks.

6. Insurance Payment UAH _____ (_____) 00 kopecks.

7. Term of Payment of the Insurance Payment On the day of conclusion of the Contract. **8. Insurance Rate, %** _____

9. Term of the Contract **9.1. Term of the Contract** (subject to the terms of clause 9.2.) **Start date** _____, 202__ **End date** _____, 202__
9.2. The Contract comes into force from the moment of payment of the insurance payment in full to the current account of the Insurer, but not earlier than the start date of the Contract, and is valid until 24.00 hours of the Contract Expiration Date.

10. Place of Validity (Territory) of this Contract **Ukraine** (the Insurance Contract action is not applied to the territory of military conflict zones, anti-terrorist operations zones, zones under UN sanctions, areas where an official state of emergency or threat of natural disaster, temporarily occupied territories of Ukraine, in the understanding and definition given in the law of the Verkhovna Rada of Ukraine dated 15.04.2014 for No. 1207-VII "On Ensuring the Rights and Freedoms of Citizens and the Legal Regime in the Temporarily Occupied Territory of Ukraine", areas of combat operations, areas of restricted and prohibited access, created by the decision of the commander of the Joint Forces, according to the current legislation of Ukraine, and directly in the area of the Joint Forces operation).

11. Insured Cases

- | | |
|---|---|
| 11.1. SARS-CoV2 (COVID - 19) disease, confirmed exclusively by PCR testing, including due to refusal of observation | V |
| 11.2. Polysegmental pneumonia due to SARS-CoV2 disease (COVID-19), CO-RADS levels (4-6) | V |
| 11.3. Hospitalization in medical institutions defined by current legislation with oxygen supply on a ventilator (or lung ventilation using an AMBU bag) due to SARS-CoV2 (COVID - 19) | V |

12. Actions in the event of an insured case In the event of a case that has signs of an insured case, the Policyholder, the Insured Person or their representatives must notify the Insurer of its occurrence by phone, e-mail, letter, etc. within 2 (two) business days from the date when such case became known, and submit a written application to the Insurer within 30 (thirty) calendar days.
Round-the-Clock Service Center: 0 800 50 17 10, (044) 591 63 14.

13. Procedure for Calculating the Amount of Insurance Payment
13.1. In the event of an insured case specified in Clause 11 of this Contract, the Insurer makes an insurance payment to the Insured Person as follows as a percentage of the insured amount:
13.1.1. SARS-CoV2 (COVID - 19) infection confirmed exclusively by PCR testing, including as a result of refusal of observation (clause 11.1 of the agreement) – 10% of the insured amount for one insured case (clause 5.1.1. of the Contract);
13.1.2. Polysegmental pneumonia due to SARS-CoV2 (COVID - 19), co-RADS levels (4 – 6) (clause 11.2. of the Contract) - 20% of the insured amount for one insured case (clause 5.1.1. of the Contract);
13.1.3. Hospitalization in medical institutions defined by the current legislation, with oxygen supply on a ventilator (or ventilation using an AMBU bag) due to SARS-CoV2 (COVID - 19) (clause 11.3 of the Contract) – 100% of the insured amount for one insured event (clause 5.1.1. of the Contract).
13.2. In any case, the insurance payment for one insured event may not exceed the amount of the insured amount for one insured event specified in clause 5.1.1. of this Contract.
13.3. The total amount of payments under the Contract may not exceed the insured amount under the Contract (clause 5.1. of the Contract).
13.4. In the event of an insured case occurring for several events provided for in Section 11 of the Contract, payment is made for one case, for which the largest amount of insurance compensation is provided.
13.5. After making an insurance payment, the insurance amount under this Contract is reduced by the amount of the insurance payment.

14. Documents for Making an Insurance Payment To receive an insurance payment, the Policyholder or Insured Person must provide the Insurer with the following documents:
- application for insurance payment;
- documents confirming the occurrence of an insured case (results of PCR testing, results of Computed Tomography of the lungs, blood tests, epicrisis, list of medical appointments, medical history, where the level of oxygen saturation is determined, the oxygen supply is justified and recorded in the conditions of inpatient treatment on a ventilator (or ventilation of the lungs using an AMBU bag);
- documents confirming the fulfillment of all medical appointments – fiscal receipts from pharmacies for the purchase of medical products that fully correspond to the appointment list;
- a document certifying the identity of the policyholder, the insured person, a certificate of assignment of an identification code;
- other documents at the request of the Insurer that are important for confirming the occurrence of an insured case.

15. Rights and Obligations of the Parties.

15.1. The Policyholder / Insured Person has the right to:

- 15.1.1. making changes and terminating this Contract ahead of schedule;
 - 15.1.2. for payment of the insurance payment in foreign currency at the exchange rate of the National Bank of Ukraine on the day of payment (applies to the policyholder);
 - 15.1.3. require the Insurer to maintain confidentiality with respect to any information related to this Contract;
 - 15.1.4. receive an insurance payment under the terms of this Contract.
- 15.2. The Insurer has the right to:**
- 15.2.1. when entering into this Contract, request from the Policyholder the information necessary for assessing the degree of risk and verify it;
 - 15.2.2. receive an additional payment from the Policyholder in case of changes in the degree of risk;
 - 15.2.3. terminate this Contract prematurely on the terms stipulated in this Contract;
 - 15.2.4. make requests to the competent authorities regarding the causes, circumstances and consequences of the disease, as well as take part in the work of the commission to investigate the circumstances of the occurrence of a case that may be recognized as an insured case;
 - 15.2.5. if one of the parties or the relevant state bodies performs an investigation into the causes and circumstances of the occurrence of a case that can be recognized as an insured event, postpone the preparation of an insurance report or the decision to refuse insurance payment until the end of such an investigation.

15.3. Obligations of the Policyholder/Insured Person:

- 15.3.1. make timely insurance payments (applies to the Policyholder);
- 15.3.2. in the event of an insured case, act in accordance with Section 12 of this Contract;
- 15.3.3. The Policyholder and Insured Persons are required to comply with all instructions of the Ministry of Health, recommendations of local self-government bodies and other regulatory legal acts on the Prevention of SARS-CoV2 (COVID - 19) disease without exception;
- 15.3.4. notify about other existing Insurance Contracts in relation to this subject of the insurance contract.

15.4. Obligations of the Insurer:

- 15.4.1. familiarize the Policyholder with the insurance terms and Rules;
- 15.4.2. within 2 (two) business days, as soon as it becomes known about the occurrence of an insured case, take measures to complete all the necessary documents for timely payment of insurance;
- 15.4.3. in case of occurrence of an insured case, within 10 (ten) business days from the date of receipt of all necessary documents, draw up an insurance report or refuse insurance payment;
- 15.4.4. make an insurance payment within 10 (ten) business days from the date of drawing up the insurance report;
- 15.4.5. notify the Policyholder and the Insured Person in writing of the refusal of insurance payment within 10 (ten) business days from the date of making such a decision, with justification of the reasons for refusal;
- 15.4.6. not to disclose information about the Policyholder/Insured Person and their property status, except in cases established by law.

16. Conditions for Making an Insurance Payment

- 16.1. The insurer makes the insurance payment on the basis of the documents provided for in Section 14 of this Contract and the Insurance Act, which is the form of a decision to pay the insurance indemnity if an insured event occurs during the period of validity of this Contract.
- 16.2. After receiving all the documents specified in Section 14 of this Contract, the Insurer must draw up an insurance report within 10 (ten) days.
- 16.3. The Insurer is obliged to make an insurance payment within 10 (ten) days from the date of drawing up the insurance report.
- 16.4. If a decision is made to refuse an insurance payment, the Insurer is obliged to notify the Policyholder about it within 10 (ten) days from the date of making such a decision in writing with justification of the reasons for refusal.
- 16.5. The Insurer's refusal to pay the insurance indemnity may be appealed by the Policyholder, the Insured Person or the beneficiary in court.

17. Procedure for Making Changes to this Agreement and its Termination

- 17.1. All changes and additions to this Contract are formalized by an Additional Agreement to this Contract.
- 17.2. This Contract is terminated and becomes invalid by agreement of the Parties, at the initiative of one of the Parties, as well as in other cases provided for in Article 28 of the law of Ukraine "On Insurance".
- 17.3. In case of early termination of this Contract at the request of the Policyholder, the Insurer returns to him the insurance payments for the period remaining until the end of the Contract, with the deduction of regulatory expenses for conducting the case, the amount of which is determined and established by the rules, and the actual payments of insurance compensation that were made under this Contract. If the Policyholder's claim is caused by the Insurer's violation of the terms of the Contract, the latter returns to the Policyholder the insurance payments paid by him in full.
- 17.4. In case of early termination of this Contract, at the request of the Insurer, the Policyholder is refunded the full insurance payments paid by him. If the claim of the Insurer is due to the Policyholder's failure to comply with the terms of the Contract, the Insurer returns to him the insurance payments for the period remaining until the end of the Contract, with the deduction of standard expenses for conducting the case, the amount of which is determined and established by the rules, and the actual payments of insurance compensation that were made under this Contract.
- 17.5. Any Party must notify the other Party or the beneficiary of its intention to terminate this Contract prematurely not later than 30 calendar days before the date of termination of this Contract.

18. Grounds for Refusal of Insurance Payment

- 18.1. Any fact recorded by the Insurer of non-compliance with the instructions of the Ministry of Health, recommendations of local governments and other regulatory legal acts on the Prevention of SARS-CoV2 (COVID - 19).
- 18.2. Use of IFA- tests to diagnose SARS-CoV2 (COVID - 19).
- 18.3. Determination of signs of polysegmental pneumonia at the level of signs of CO-RADS (1 - 3).
- 18.4. Determination of signs of polysegmental pneumonia in any other way than computed tomography of the lungs.
- 18.5. Non-fulfillment (including partial non-fulfillment) of Doctor's appointments, while non-fulfillment of Doctor's appointments is considered to be failure to provide fiscal checks from


- pharmacies for the purchase of medical products that fully correspond to the doctor's appointment letter.
- 18.6. Positive test result for SARS-CoV2 (COVID - 19) at the time of conclusion of this Contract.
- 18.7. Intentional actions of the Insured Person aimed at the occurrence of an insured event.
- 18.8. Commission by the Policyholder/Insured Person of an intentional crime that led to the occurrence of an insured case.
- 18.9. Submission by the Policyholder of deliberately false information about the subject matter of the Insurance Contract or about the fact of occurrence of an insured event.
- 18.10. Late notification, late submission of an application by the Policyholder about the occurrence of an insured event without valid reasons or creating obstacles to the insurer in determining the circumstances, nature and amount of losses.
- 18.11. If an event that can be recognized as an insured case occurred as a result of the actions of the insured person, for which he is criminally or administratively liable in accordance with the current legislation.
- 18.12. Other cases provided for by law.

19. Liability of the Parties

- 19.1. In case of non-fulfillment or improper fulfillment of the obligations stipulated in this Agreement, the parties are liable in accordance with the current legislation of Ukraine.
- 19.2. In case of late payment of the insurance payment, the insurer is obliged to pay a penalty in the amount of 0.1% of the amount of the insurance payment for each day of delay.

20. Other Terms and Conditions

- 20.1. All disputes between the parties under this Contract are resolved through negotiations, and in case of failure to reach an agreement – in accordance with the procedure provided for by the current legislation of Ukraine.
- 20.2. The Policyholder confirms that the Insured Person as of the date of conclusion of the Contract is not: a disabled person of Group I - III, a patient with oncological diseases, regardless of the severity, a patient with diabetes mellitus, bronchial asthma, pneumoconiosis, silicosis, heart diseases, regardless of the severity, which are caused by lesions of the epicardium, pericardium, myocardium, endocardium, valvular apparatus of the heart, heart vessels, any disorders of cerebral circulation, has not undergone any cardiac surgical interventions, as well as surgical interventions on the brain vessels of the head and neck, is not registered in narcological, neuropsychiatric, tuberculosis, skin and venereal dispensaries.
- 20.3. The Policyholder confirms their consent to be the Policyholder and confirms that they have read and fully accept the terms and conditions of: Offer, Rules, and Contract. The Contract is formed and stored in the integrated software of the public organization "Resiliency Center of Ukraine" (an application for further data processing and the formation of an insurance contract is made at the following link - <https://the-urc.com/covid/>), a copy of the Contract is printed out and provided to the Policyholder at his request.
- 20.4. By entering into this Contract, the Policyholder confirms that:
 - 20.4.1. Prior to the conclusion of this Contract, DLC IC «Alfa-Garant» provided it with the full information provided for in Article 12 of the law of Ukraine "On Financial Services and State Regulation of Financial Services Markets" by open access to the website at the link alfagarant.com.
 - Consumers of financial services can submit appeals (complaints) to the address: 01133, Ukraine, c. Kyiv, 26, Lesya Ukrainka bul., as well as in electronic form to the email address skarga@alfagarant.com in compliance with the requirements stipulated by the current legislation of Ukraine for relevant appeals.
 - 20.4.2. Does not belong to national, foreign public figures, and figures performing political functions in international organizations, their relatives or related persons in the meaning of the law of Ukraine "On Preventing and Countering the Legalization (Laundering) of Proceeds from Crime, the Financing of Terrorism and the Financing of the Proliferation of Weapons of Mass Destruction", and if it belongs to such persons, it is obliged to inform the insurer about this within one working day.
 - 20.4.3. Provides the Insurer with permission to process all its personal data for the purposes related to the parties' fulfillment of the terms of this agreement without limiting the period of storage and processing, as well as for the purposes of communication with the policyholder to provide information about the performance of the contract, to organize mailings, SMS – messages and e-mail mailings to the policyholder, to provide the policyholder with information about the performance of the contract, to transmit 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 Policyholder confirms that he has been notified in writing of his rights related to the storage and processing of his personal data, defined by the law of Ukraine "On Personal Data Protection" No. 2297-VI dated 01.06.2010", the purpose of data processing and the persons to whom his personal data is transferred.
 - 20.4.4. Received consent from the insured persons to the processing of their personal data by the insurer and provided them with written notifications about their rights in accordance with the law of Ukraine "On Personal Data Protection" No. 2297-VI dated 01.06.2010."
 - 20.4.5. The Policyholder and the Insured Person understand that the application for further data processing and the formation of an Insurance Contract is carried out in the software of the public organization "Resiliency Center of Ukraine", give consent to the processing of personal data by the specified organization. At the same time, the parties agreed that the Insurer is exempt from any liability for violation of the rules for storing and processing personal data by the public organization "Resiliency Center of Ukraine", and the Policyholder assumes all risks associated with the transfer of personal data to the specified organization.
- 20.5. The Offer for entering into a Contract is valid until it is withdrawn by the Insurer. All changes to the Offer are made by publishing its new version and/or making changes to its text posted on the insurer's website – <https://alfagarant.com/>. 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 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 it is posted on its website <https://alfagarant.com/> the current version of the offer text is valid.
- 20.6. When entering into a 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 the terms of the offer to which the Policyholder joins by signing the Contract.
- 20.7. The Contract is concluded in electronic form, which in accordance with Clause 12, Article 11 of the law of Ukraine "On Electronic Commerce" is equal to a written form. The Parties undertake to reproduce the Contract on paper if necessary.

 <p>ISSUER DLC IC «Alfa-Garant» (signature) / Mishkur S. M./ (full name)</p>	<p>POLICYHOLDER</p> <p>(signature) (full name)</p>
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Appendix No. 2
to the Public Contract-Offer of DLC IC «Alfa-Garant»
Regarding the Conclusion of a Voluntary Health Insurance Contract
in case of
SARS-CoV2 (COVID - 19), program 100,000
dated " 11 " August 2021.

Insurance amounts, insurance payments, insurance rates

Insurance amount under the Insurance Contract: UAH 100,000 (one hundred thousand) 00 kopecks.

The insurance amount for one insured case is UAH 10 000,00 (ten thousand).

Insurance payment for 1 day of insurance – the amount equivalent to 1 (one) Euro at the exchange rate of the National Bank of Ukraine on the day of payment.

Insurance payment under an Insurance Contract – the product of the insurance payment for 1 day of insurance and the number of days of the Insurance Contract.

The insurance rate (%) is equal to the ratio of the insurance payment to the insured amount as a percentage.

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	