

VOLUNTARY MEDICAL EXPENSE INSURANCE CERTIFICATE

№ _____ dated _____

This Certificate confirms the conclusion of Voluntary Medical Expense Insurance Contract (hereinafter referred to as Insurance Contract) in the manner established by the Law of Ukraine "On Electronic Commerce".

1. Insurer	PJSC “Euroins Ukraine IC” (hereinafter – “Insurer”), EDRPOU code 22868348, Certificate of registration of a financial institution series CT No. 236 dd. 21.08.2004, registration number 11100923, issued on the basis of the decision of the Financial Services Commission No. 1224 dd. 24.06.2004 , current account UA033802690000026501056200817 in JSC CB “PRIVATBANK”), in accordance with the license of the National Commission for State Regulation of Financial Services Markets for the right to insure medical expenses issued on the basis of Order No. 2696 dd. 25.10.2016 and the Rules of voluntary insurance of medical expenses of illness, registered by the State Commission for Regulation of Financial Services Markets of Ukraine on 26.01.2007 (hereinafter - the “Rules”), represented by the Chairman of the Management Board Nikolov Yanko Georgiev and the Deputy Chairman of the Management Board Yakovenko Andrii Valeriiovych acting on the basis of the Charter location: 03150, Kyiv, 102, Velyka Vasylkivska Street, tel. +38 044 247 44 77, e-mail address euroins@euroins.com.ua		
2. Insured	Last name, first name		Phone
	Place of permanent residence		Date of birth
3. Beneficiary	<small>If Beneficiary isn't established, then Beneficiary is the Insured person who has incurred expenses in favor of Insured person</small>		
4. Place of Contract	Ukraine , except for the temporarily occupied territories of Donetsk and Lugansk regions, the Autonomous Republic of Crimea and the city of Sevastopol		
5. Validity term	from		to
Insurance Contract shall be valid since paying Insurance premium in full to Insurer's account not earlier than the date and time of crossing the state border of Ukraine and expires on the last day of Contract validity term, but not later than the date of crossing the state border of Ukraine on the return to permanent place of residence or further journey.			
6. Insured sum	100 000 UAH (one hundred thousand) per one Insured person Limit on observation expenses: 500 UAH / day per one Insured person		
7. Insurance rate			
8. Insurance premium			
9. Insured events:	The Insured event is the case when Insured (Insured person) or third parties in favour of Insured persons incur expenses for medical services, namely the provision of emergency medical aid and/or provision of urgent inpatient medical aid, ensuring diagnostics and medicament treatment, which are required as a result of acute illness: COVID-2019 coronavirus infection (U07.1 code according to International Classification of Diseases, Tenth Revision), as well as the documented expenses to meet requirements of the competent authorities of Ukraine for observation of Insured persons in the context of COVID-19 (U07.1 code)		
10. Insured persons:			
	Last name, first name	Date of birth	Place of permanent residence
			Phone
10.1. Total Insured sum:			
10.2. Total Insurance premium:			

11. Subject matter of Contract

11.1. Subject matter of Contract are property interests not contradicting the law, which are related to the life, health of Insured or a third party (Insured person) defined by Insurance Contract as agreed by him / her, as well as medical and additional expenses that are directly related to occurrence of Insured event (diagnostics, treatment and obligatory observation in the context of COVID-19 (U07.1 code) when Insured person crosses the state border of Ukraine.

11.2 Insured persons are individuals under the age of 70 years for whom Contract was concluded.

11.3. Insured persons may not be foreigners, stateless persons permanently residing on the territory of Ukraine, or persons recognized as refugees or persons in need of additional protection. If Insurance contract is concluded in respect of such persons, it shall be deemed to have been concluded mistakenly and shall not have any legal consequences for Insurer, except for obligation to refund the erroneously paid Insurance premium.

12. Insured events

12.1. The insured event is the incurrance of expenses by the Insured Person (third parties in the interests of the Insured Person) listed below, in connection with a sudden illness of the Insured Person on COVID-19 (U07.1), which is confirmed by PCR test, which was conducted in a certified state laboratory with an accreditation level of at least 2 (two) for:

- organization of diagnosing on COVID-19;
- treatment of COVID-19;
- organization of provision and payment of medical care on the territory of Ukraine in connection with COVID-19 (U07.1);
- costs for ensuring the requirements for observation of the Insured Person in connection with COVID-19 (U07.1)

12.2. When competent authority of Ukraine sets requirement on obligatory observation of Insured person (expenses for observation and isolation of Insured person are indemnified, at the hotel at Insurer's discretion, but not more than 500 UAH / day)

12.3. In case of occurrence of Insured event specified in clause 12.1. of Terms the Insurer shall indemnify for expenses regarding: - emergency (first) pre-hospital aid, provided by First Aid Team at state first aid facilities or at private clinics (B-A3 th class clinics according to Insurer's classification); care provided at Health Care Centre (examination and consultation provided by medical staff, emergency laboratory tests, cost of stay at Health Care Centre, purchase of medicines). Arrangement of medical care is carried out under the auspices of infectious disease departments of state / departmental clinics (B-B1 class clinics according to Insurer's classification); - emergency pre-hospital treatment and / or treatment at outpatient facility, day patient facility (doctor's visit, examination and consultation, emergency diagnostic tests, outpatient surgical treatment, medical treatment, purchase of medicines) emergency hospitalization - emergency tests, medical treatment at inpatient facility, services provided by medical staff. Outpatient or inpatient treatment is arranged under the auspices of infectious disease departments of state / departmental clinics (B-B1 class clinics according to Insurer's classification); - hospital stay (cost of staying at standard ward, intensive care ward, resuscitation ward), medical care prescribed by doctor, purchase of medicines), under the auspices of infectious diseases departments of state / departmental clinics (1 st and 2 nd class clinics according to Insurer's classification) - purchase of medicines prescribed by doctor for emergency care; - making COVID-19 (U07.1 code) diagnostics of people who were in close contact with sick Insured person (resided in the same premises) and if these people are also insured under this Contract.

13. Actions of Insured (Insured person) in case of occurrence of Insured event

13.1. If Insured event happens with Insured person the latter shall immediately turn to Health Care Centres approved by Ministry of Health of Ukraine for disease diagnostics.

13.2 If Health Care Centres approved by Ministry of Health of Ukraine, namely, the state certified laboratory having 1 st and 2 nd accreditation level have found using PCR method that Insured person is infected with COVID-19 (U07.1 code) and / or authorized bodies have set the requirement for obligatory observation, the Insured person must immediately, but not later than within 24 (twenty-four) hours from the moment of receiving result (notification about requirement for observation) notify Insurer and agree his /her further actions.

13.3. Insurer's contact details for notifying about Insured event:

Contact Centre 0 800 501 001

mobile phone (097) 149 55 99 (only for calling an ambulance)

13.4. Insurer shall arrange treatment and observation of Insured person according to terms of this Contract.

13.5. If Insured person has paid at own cost for medical services related to treatment and / or observation in context of COVID-19 (U07.1 code), he / she may may apply to Insurer for indemnification for expenses incurred within the limits

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established in Contract. In such case after completion of treatment, the Insured (Insured person) shall within 30 days submit the set of documents (application for making insurance payout, copy of document certifying the identity of beneficiary, abstract of medical record, discharge report specifying diagnosis, treatment duration, list of medicines, dosages, fiscal receipts or cash receipts, settlement receipts with the name of service and its paid cost) to receive insurance indemnity.

14. Insured events exceptions

14.1. Insurer shall not be held liable to make insurance payout if:

- 14.1.1. Insured event occurred before Insurance Contract enters into force;
- 14.1.2. Insured person's infection with COVID-19 (U07.1 code) occurred before start of Insurance coverage;
- 14.1.3. any testing for COVID-19 (U07.1 code) if there is no threat to the life of Insured person and / or referral from attending doctor and / or performed not in certified laboratory having less than 2nd accreditation level;
- 14.1.4. testing for COVID-19 (U07.1 code) at request of Insured person, without referral from attending doctor and / or not at duly certified laboratories. Duly certified laboratories are those who have 1st and 2nd accreditation level;
- 14.1.5. treatment, observation / quarantine of Insured persons in the absence of recommendations of relevant competent authorities of country being visited regarding specific Insured persons listed in this Contract;
- 14.1.6. testing of Insured persons without referral from attending doctor;
- 14.1.7. the incurred expenses exceed the limits or the sum insured established by the Contract. In this case, the Insurer reimburses the costs only within the limits and the sum insured specified in the Agreement;
- 14.1.8. if it was found and confirmed by laboratory that Insured person was infected with COVID-19 (U07.1 code) in his / her country of permanent residence within 14 days before the beginning of trip;
- 14.1.9. if the suspicion of COVID-19 (U07.1 code) infection without manifestation of disease is a result of contact with persons not insured under this Contract and not staying with the Insured in the same hotel room;
- 14.1.10. consequences of having COVID-19 (U07.1 code), which Insured experienced beyond validity term of this Contract;
- 14.1.11. if observation period has exceeded 14 calendar days;
- 14.1.12. treatment of laboratory-confirmed COVID-19 (U07.1 code) disease in clinics that are not accredited by the state as having infectious disease departments and able to provide medical treatment for COVID-19 (U07.1 code) disease;
- 14.1.13. The Insured violated the rules of personal hygiene, personal safety and rules of conduct in recreation areas, including those recommended by the Insurer, tour operator and instructions of accommodation staff (hotels, beaches, etc.) are not reimbursed costs associated with diagnosis, treatment and / or observation;
- 14.1.14. if before concluding Insurance Contract the Insured (Insured person) knew or should have known about inevitability of Insured event occurrence (inclusion of Insured person place of permanent residence to the list of countries with regard to which the requirement of obligatory observation has been set, presence of typical signs of disease before conclusion of Insurance Contract, etc.)

14.2. Insurer shall not indemnify for medical expenses related to:

- 14.2.1. treatment of any disease or condition other than COVID-19 (U07.1 code)
 - 14.2.2. treatment of disease the nature of which is not confirmed by PCR method in state certified laboratory having 1st and 2nd accreditation level;
 - 14.2.3. treatment of disease not diagnosed according to International Classification of Diseases, Tenth Revision;
 - 14.2.4. expenses on observation not related to COVID-2019.
- 14.3. Insurer shall not indemnify for medical expenses related to treatment of COVID-19 (U07.1 code) if Insured was not in Ukraine the country where Insurance Contract is valid.
- 14.4. Insurer shall not indemnify the costs of paid treatment in Health Care Centre or stay at observation (isolation) place, as well as any additional costs that are provided to Insured person free of charge according to the rules of country of stay or reimbursed by third parties;
- 14.5. Insurer shall not indemnify for interpreter's services, non-pecuniary damages and additional expenses not stipulated in this Contract.

15. Rights and liabilities of Parties

15.1. Insurer is obliged:

- 15.1.1. to bring Insurance Terms and Rules to attention of Insured (Insured person);
- 15.1.2. in the event of an insured event, make an insurance payment to the Insured (Insured Person) for services within 15 (fifteen) working days after the decision to pay or notify the Insured in writing of the reasons for refusal. The Insurer

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shall be liable for late payment of the insurance payment by paying a penalty to the Insured (Insured Person) equal to 0,01% of the amount owed for each day of delay, but not more than double the discount rate of the NBU for each day of delay;

15.1.3. When arranging the provision of medical services to the Insured by the Assistance Company, perform settlements with the Assistance Company in accordance with the concluded cooperation agreement.

15.1.4. not to disclose information about Insured (Insured person) and his/her property status, except in cases established by law.

15.2. Insured is obliged:

15.2.1. upon concluding Contract, to provide Insurer with all information regarding circumstances having significant impact on risk level, such as: contact with person infected with COVID-19 (U07.1 code), establishing COVID-2019 diagnosis, and shall further notify Insurer of any change in insurance risk;

15.2.2. when concluding Contract in favor of other persons (Insured persons) to obtain their consent to conclude Contract in their favor and to bring Insurance Terms and Rules to their attention;

15.2.3. to pay Insurance premium in full and in manner specified in this Contract;

15.2.4. upon concluding Contract and applying to Insurer for Insurance indemnity to notify Insurer regarding other valid Contracts;

15.2.5. to take actions to prevent and reduce losses caused by Insured event;

15.2.6. in case of early termination of Contract to return original Contract (Insurance Certificate) to Insurer.

15.3. Insured person is obliged:

15.3.1. to notify Insurer on occurrence of event having signs of insurance one in manner and within the terms specified in Contract;

15.3.2. to follow all recommendations of Insurer;

15.3.3. to provide upon Insurer's request any information necessary to establish the occurrence of Insured event or to determine the amount of insurance payout;

15.3.4. as to the circumstances of Insured event, to relieve third parties of responsibility for non-disclosure of medical and commercial secrets related Insured (Insured person), as well as at Insurer's request to provide the latter with required powers to obtain from the third parties (doctors, Health Care Centres, other facilities that have provided services to Insured (Insured person) stipulated by terms of Contract) any information related to Insured event.

15.3.5. To give Insurer opportunity to investigate and check the circumstances, causes of Insured Event, including the following: by signing this Contract the Insured and Insured person give their consent to Insurer to receive from third parties (medical and other institutions, doctors in private practice, witnesses of event occurrence, etc.) who have provided medical or other services to Insured person, their personal / medical and other data constituting medical secrecy, medical information about their health condition, treatment, diagnoses, as well as circumstances of event occurrence etc. Ensure the rights of Insurer to lay claims to person responsible for causing damage.

15.4. Insurer has the right:

15.4.1. to demand from Insured (Insured person) all information necessary to determine the degree of insured risk before concluding Contract;

15.4.2. to demand from Insured (Insured person) information necessary to determine circumstances of Insured event, including information constituting commercial secret, and to verify the reliability of mentioned information;

15.4.3. independently investigate the causes and circumstances of Insured event and, if necessary, to submit requests to competent authorities (facilities) for relevant documents and information;

15.4.4. to refuse to make insurance payout if there are grounds here for stipulated by this Contract and laws of Ukraine.

15.5. Insured (Insured person) has the right:

15.5.1. to receive detailed information from Insurer on services provided by company to Insured (Insured persons);

15.5.2. to early terminate Contract in manner stipulated by this Contract;

15.5.3. to receive services stipulated by terms of this Contract, if necessary, within the limits of Insured sum and limits on indemnification for such expenses specified in Contract.

15.5.4. Prior to the beginning of the insurance coverage under the Agreement, to change the period of validity of the Agreement by writing to the Insurer.

16. Terms of Contract termination

16.1 Contract shall be terminated and become null and void as agreed by Parties, as well as in the following cases:

16.1.1. Expiry of Contract validity term.

16.1.2 Fulfillment by Insurer of obligations under the Contract in full.

16.1.3. When Judgment declaring Contract to be null and void enters into force.

16.1.4. Liquidation of Insurer as stipulated by law.

16.1.5. Death of Insured person. If Insurance Contract has been concluded to insure more than one person at the same time, in case of death of one Insured person, the Contract shall terminate only in respect of that person. 6.1.6. In other cases, stipulated by laws of Ukraine.

16.2 Either Party shall notify the other Party in writing of intention to early terminate Contract not later than 30 (thirty) calendar days before the expected date of termination.

16.3. In case of early termination of Contract at Insurer's request, the full insurance premiums paid by Insured shall be refunded to him/her.

16.4. In case of early termination of Contract at Insured's request, the Insurer shall refund to Insured the insurance premiums for the period remaining up to expiry of Contract minus standard case management costs amounted to 40%, as well as actual insurance payouts made according to this Contract. If Insured's claim is caused by Insurer's breach of terms of Contract, the latter shall refund to Insured the insurance premiums paid by latter in full.

16.5. In case of early termination of Contract at Insurer's request, Insured shall be refunded the full insurance premiums paid by him/her. If Insurer's claim is caused by Insured's improper performance of his/her obligations under Contract, the insurance premium for the period remaining before expiry of Contract shall be refunded to Insured minus standard case management cost amounted to 40%, as well as the actual insurance payouts made under this Contract.

16.6. In case of early termination of Contract at Insured's request due to Insurer's failure to fulfill obligations under this Contract, the insurance premiums paid by Insured shall be fully refunded to him/her.

16.7. Any amendments and additions to this Contract may be made only as agreed by Parties through drawing relevant Additional Agreement to this Contract.

17. Miscellaneous

17.1. On all issues not regulated by the Insurance Contract, the parties are guided by the Law of Ukraine "On Insurance" and the Insurance Rules. More detailed explanations of the terms of the Agreement are available on the Insurer's website <https://euroins.com.ua/uk/produkti-2/oferty/>.

8. Procedure for concluding Contract and other terms

18.1. Insurance Contract has been concluded between Insurer and Insured in compliance with requirements of the Civil Code of Ukraine, the Laws of Ukraine "On Insurance", "On Financial Services and State Regulation of Financial Services Markets", "On Electronic Documents and Electronic Document Circulation", "On Electronic Trust Services" and "On Electronic Commerce" by means of exchanging email signed according to procedure determined by the Law of Ukraine "On Electronic Commerce" using information and telecommunication system of Insurer (Insurer's Agent) in compliance with requirements of legislation governing the legal framework for e-commerce activities. The procedure for concluding this Agreement and other essential conditions are set out on the Insurer's website <https://euroins.com.ua/uk/produkti-2/oferty/>.

18.2. Insured by accepting Insurer's offer to conclude Insurance Contract confirms and acknowledges that: before concluding Insurance Contract in compliance with requirements of the Law of Ukraine "On Financial Services and State Regulation of Financial Services Markets" (hereinafter referred to as Law in this Clause) the Insurer has provided, and Insured has received, read and understood all information to extent and in manner provided in Part 2, Article 12 of the Law; the abovementioned information is available on Insurer's web site <https://euroins.com.ua>, it is complete and sufficient for correct understanding of financial service essence provided by Insurer; the abovementioned information and Contract do not contain ambiguous forms of words and / or Insured understands all definitions herein; Insured is not forced by other person to conclude Contract; Insured doesn't conclude Contract mistakenly, resulting from scrutiny, violence; Insured has required legal status and capacity to conclude Insurance Contract.

18.3. Insured confirms that he / she gave Insurer the consent for processing personal data of Insured (Insured person) in order to exercise rights and obligations under this Contract, ensure implementation of tax, financial monitoring and accounting issues with no limits regarding maintenance and processing period, as well as to communicate with Insured for providing information on implementation of Insurance Contract, to arrange sending postal mails, SMS and emails to Insured's address, to provide Insured with information on implementation of Insurance Contract, to transfer information and advertising messages on Insurer's services, as well as services of other business entities, for other purposes not contradicting the laws of Ukraine. Insured shall give his / her consent to transfer personal data to Insurer's managers of personal databases, as well as to Insurer's agents, if it is required by protection of rights and legal interests of personal data subject or other persons for other purposes not contradicting the current laws of Ukraine without additional notification of Insured (Insured person). Insured confirms his / her notification about his / her rights related

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to maintenance and processing personal data determined by current laws of Ukraine, purposes of data processing and persons to whom personal data are transferred.

18.4. Insured by accepting Insurer's offer to conclude Insurance contract confirms the consent to receive Insurance Certificate, proposals on amendments (additions) to concluded Insurance Contract, as well as exchange of emails and information between Parties during implementation of Insurance Contract by communication means specified by Insured in electronic application and/or client account.

18.5. The Insured has the right to withdraw from the concluded Insurance Agreement within 1 (One) day from the moment of concluding or erroneous transfer of funds by submitting an electronic application to the Insurer and receiving the paid insurance payment in full. The Insurer must refund the payment in case of refusal of the Insured from the concluded Insurance Agreement or erroneous transfer of funds within 5 (five) banking days from the date of submission by the Insured of the application for withdrawal from the Insurance Agreement or refund of erroneously transferred funds. In case of refusal of the Insured from the concluded Insurance Agreement, the Agreement is considered not concluded, and the Parties of the Insurance Agreement must return to each other everything received under the Insurance Agreement and the Parties do not have obligations under this Insurance Agreement. In case of an erroneously signed electronic application, the Insured may withdraw from the concluded Insurance Agreement by non-payment of the insurance payment. In this case, the Insurance Agreement does not enter into force.

18.6. Complaints about quality of insurance services shall be received in writing at Insurer's address or at e-mail address euroids@euroids.com.ua.

18.7. Insurance Contract has been concluded in electronic format and is signed according to requirements of the Law of Ukraine "On Electronic Commerce".

SIGNATURES OF THE PARTIES

Insurer

Insured

**Private joint stock company
Euroins Ukraine Insurance Company**

Chairman of the Management Board  **Nikolov Y.G./**

**Deputy Chairman
of the Management Board**  **Yakovenko A. V.**

