

QARZ OLUVCHILARNI BAHTSIZ HODISALAR VA DAROMADINI YO'QOTISHIDAN SUG'URTALASH BO'YICHA OMMAVIY OFERTA

Mazkur ommaviy oferta (keyingi o'rinlarda – “Oferta”) “Imkon-Sug'urta” Aksiyadorlik jamiyati (keyingi o'rinlarda – “Sug'urtalovchi”) tomonidan, O'zbekiston Respublikasi Moliya vazirligi tomonidan 2022-yil 25-fevralda berilgan SF 00042-sonli litsenziyaga ega bo'lgan holda, jismoniy shaxslarning (keyingi o'rinlarda – “Sug'urtalanuvchi”) cheklanmagan doirasiga quyida ko'rsatilgan shartlar asosida axborot tizimlari (keyingi o'rinlarda – “Axborot tizimlari”) orqali sug'urta shartnomasini (keyingi o'rinlarda – “Sug'urta shartnomasi”) tuzishni taklif etadi.

Sug'urta shartnomasi O'zbekiston Respublikasi Fuqarolik kodeksining 367, 369 va 370-moddalarida asosida ommaviy oferta tartibida tuziladi.

Sug'urta shartnomasi ushbu Ofernaning shartlarini qabul qilish va sug'urta mukofoti Axborot tizimlari orqali to'langan paytdan boshlab tuzilgan (aksept qilingan) hisoblanadi (keyingi o'rinlarda - “Aksept”).

1-BOB. ASOSIY QOIDALAR

1.1. Ushbu Oferta O'zbekiston Respublikasi Fuqarolik kodeksi, O'zbekiston Respublikasining “Sug'urta faoliyati to'g'risida”gi Qonuni, hamda normativ-huquqiy hujjatlar asosida ishlab chiqilgan.

1.2. Ushbu Oferta doirasida Sug'urtalovchi Sug'urtalanuvchining quyidagi mulkiy manfaatlarini himoya qiluvchi sug'urta shartnomasini tuzishni taklif etadi:

- baxtsiz hodisa yoki kasallik natijasida I yoki II guruh nogironlik olish;
- baxtsiz hodisa natijasida vafot etish;
- ish o'rnini yo'qotish yoki vafot etishi tufayli daromadni yo'qotish.

1.3. Sug'urtalanuvchi ushbu Oferta shartlarini aksept qilish orqali o'zining shaxsiy ma'lumotlarini qayta ishlashga – ya'ni ularni yig'ish, tizimlashtirish, saqlash, o'zgartirish, to'ldirish, foydalanish, uzatish, tarqatish, transchegaraviy uzatish, anonimlashtirish va yo'q qilishga (mazkur harakatlar alohida-alohida yoki yig'indida bo'lishi mumkin) Sug'urtalovchi tomonidan sug'urta polisi amal qilish muddati davomida, O'zbekiston Respublikasining “Shaxsiy ma'lumotlar to'g'risida”gi Qonuniga muvofiq, rozilik bildiradi.

Shuningdek, Sug'urtalanuvchi ushbu Oferna shartlarini aksept qilish orqali Sug'urtalovchining maxsus xizmat ko'rsatuvchi operatorlari orqali sug'urta faoliyati bilan bog'liq masalalar yuzasidan, sug'urta polisi rasmiylashtirish jarayonida ko'rsatgan mobil telefon raqamiga SMS-xabarlar olishga rozilik bildiradi.

2-BOB. UMUMIY TA'RIFLAR

Sug'urtalovchi– O'zbekiston Respublikasi qonunchiligiga muvofiq faoliyat yurituvchi, ommaviy oferta shartlariga muvofiq sug'urta to'lovini amalga oshirish majburiyatini o'z zimmasiga olgan “Imkon-Sug'urta” AJ hisoblanadi.

Sug'urtalanuvchi– Bankdan mikromoliyaviy kredit oladigan jismoniy shaxs. Sug'urtalanuvchining zimmasiga Sug'urtalovchiga sug'urta mukofotini (badalni) to'lash majburiyati yuklatiladi.

Sug'urta shartnomasi– ushbu Oferta shartlariga muvofiq taqdim etilgan sug'urta polisi.

Bank– AKIB “Ipoteka Bank”.

PUBLIC OFFER FOR INSURANCE OF BORROWERS AGAINST ACCIDENTS AND LOSS OF INCOME

This Public Offer (hereinafter referred to as the “Offer”) is issued by “**Imkon-Sug'urta**” **Joint Stock Company** (hereinafter referred to as the “Insurer”), operating under License No. SF 00042 issued by the Ministry of Finance of the Republic of Uzbekistan on February 25, 2022, and is addressed to an indefinite number of individuals (hereinafter referred to as the “Insured”) for concluding an insurance contract (hereinafter referred to as the “Insurance Contract”) through information systems (hereinafter referred to as the “Information Systems”) under the terms set forth below. The Insurance Contract shall be concluded in accordance with Articles 367, 369, and 370 of the Civil Code of the Republic of Uzbekistan in the form of a public offer.

The Insurance Contract shall be deemed concluded (accepted) from the moment the terms of this Offer are accepted and the insurance premium is paid through the Information Systems (hereinafter referred to as the “Acceptance”).

CHAPTER I. GENERAL PROVISIONS

1.1. This Offer has been developed in accordance with the Civil Code of the Republic of Uzbekistan, the Law “On Insurance Activity”, and other regulatory legal acts.

1.2. Within the framework of this Offer, the Insurer provides the opportunity to conclude an insurance contract providing for the protection of the property interests of the Insured related to:

- assignment of disability group I or II as a result of an accident or illness;
- death as a result of an accident;
- loss of income due to job loss or death

1.3. By accepting this Offer, the Insured consents to the processing of personal data, including collection, systematization, storage, modification, use, transfer (including cross-border), anonymization, and destruction, in accordance with the Law of the Republic of Uzbekistan “On Personal Data”, for the duration of the insurance policy.

The Insured also agrees to receive SMS notifications related to insurance services to the mobile number provided during the policy issuance process.

SECTION 2. GENERAL DEFINITIONS

Insurer– JSC “Imkon-Sug'urta”, which undertakes to make an insurance payment in accordance with the terms of the public offer, carrying out its activities in accordance with the legislation of the Republic of Uzbekistan.

Policyholder – An individual receiving a microloan from a bank. Policyholders are responsible for paying the insurance premium (contribution) to the Insurer.

Insurance contract – insurance policy provided in accordance with the terms of this Offer.

Bank – JSCIB “Ipoteka Bank”

Beneficiary– A commercial bank specified in the insurance policy, providing a loan to the Insured and having the right to receive an insurance payment in the event of an insured event.

The Bank is the Beneficiary only under the microloan issued at the time the insurance policy is issued. Upon completion of the Policyholder's obligations under this microloan, the Beneficiary's right transfers to the Policyholder, and the Insurer's obligations to the Bank are considered terminated.

In accordance with this Offer, JSCIB Ipoteka Bank acts as the Beneficiary.

Insurance event– an event that has actually occurred, stipulated by the Insurance Contract and occurring during the insurance period,

Naf oluvchi– Sug'urta polisida ko'rsatilgan tijorat banki bo'lib, Sug'urtalanuvchiga kredit (qarz) beradi va sug'urta hodisasi yuz bergan taqdirda sug'urta to'lovini olish huquqiga ega.

Bank faqatgina sug'urta polisi rasmiylashtirilayotgan vaqtda beriladigan mikromoliyaviy kredit doirasida Naf oluvchi hisoblanadi. Sug'urtalanuvchi mazkur mikromoliyaviy kredit bo'yicha o'z majburiyatlarini to'liq bajarganidan so'ng, Naf oluvchi huquqi Sug'urtalanuvchining o'ziga o'tadi va Sug'urtalovchining Bank oldidagi majburiyatlari bajarilgan deb hisoblanadi.

Ushbu Oferta doirasida Naf oluvchi sifatida AKIB “Ipoteka Bank” belgilangan.

Sug'urta hodisasi– Sug'urta shartnomasida belgilangan va sug'urtalash davrida yuz bergan, natijasida Sug'urtalovchi sug'urta to'lovini amalga oshirish majburiyatiga ega bo'lgan haqiqiy voqea.

Sug'urta summasi– Sug'urtalovchi sug'urta hodisasi yuz berganda Sug'urtalanuvchiga va/yoki Naf oluvchiga to'lashi lozim bo'lgan pul mablag'lari miqdori.

Sug'urta mukofoti– Sug'urta uchun Sug'urtalanuvchi tomonidan Sug'urtalovchiga, sug'urta shartnomasida belgilangan tartib va muddatlarda to'lanadigan badal.

Sug'urta to'lovi– Sug'urtalanuvchiga va/yoki Naf oluvchiga sug'urta hodisasi yuz bergan taqdirda to'lab beriladigan pul mablag'lari.

Sug'urta polisi– Sug'urta shartnomasining tuzilganligini tasdiqlovchi hujjat bo'lib, sug'urta mukofoti to'langanidan so'ng Sug'urtalanuvchiga (Sug'urtalangan shaxsga) beriladi.

Baxtsiz hodisa– To'satdan, qisqa muddatli va Sug'urtalangan shaxsning irodasidan mustaqil ravishda yuz beradigan, inson organizmiga tashqi ta'sir ko'rsatadigan va quyidagilarga olib keladigan voqea: a) Sug'urtalangan shaxsning sog'lig'ining doimiy ravishda shikastlanishi; b) Sug'urtalangan shaxsning vafoti; c) Sug'urtalangan shaxsning kasallik yoki ishlab chiqarishdagi jarohat tufayli mehnatga layoqatsiz bo'lishi.

I-guruh nogironligi– inson hayot faoliyatining jiddiy cheklanganligi va doimiy tashqi yordamga ehtiyoji borligini bildiradi. Bu holat odatda og'ir kasalliklar yoki jiddiy jarohatlar bilan bog'liq bo'ladi.

II-guruh nogironligi– insonning hayot faoliyatiga ma'lum cheklovlar kiritadigan, biroq I-guruhga qaraganda engilroq bo'lgan nogironlik turi. Bu odatda surunkali kasalliklar, jarohatlar yoki funksional buzilishlar bilan bog'liq bo'ladi, lekin doimiy g'amxo'rlik talab etilmaydi.

Daromadini yo'qotishi– ish o'rnini yo'qotish yoki vafot etishi tufayli daromadni yo'qotish.

Ish o'rnini yo'qotish– Sug'urtalangan shaxsning mehnat faoliyatining uning irodasidan tashqarida to'xtashi natijasida, mehnat shartnomasi asosida olinadigan daromadni yo'qotishi. Bu holat ushbu Ofernaning 5.2-bandida ko'rsatilgan sug'urta xavflaridan biri yuz berganida sodir bo'ladi.

Mehnat shartnomasi– xodim va ish beruvchi o'rtasida tuzilgan, muddat cheklanmagan bitim bo'lib, u tomonlarning o'zaro huquq va majburiyatlarini belgilaydi. Xodim ushbu bitimda belgilangan mehnat funksiyasini bevosita ish beruvchi foydasiga, uning boshqaruvi va nazorati ostida bajarishga, ichki mehnat tartibiga rioya qilishga majbur bo'ladi. Ish beruvchi esa – xodimga shartnoma bo'yicha mehnat funksiyasiga mos ish berishga, ish haqi va mehnat sharoitlarini ta'minlashga majburdir.

upon the occurrence of which the Insurer is obliged to make an insurance payment.

Insurance amount– the amount of money within which the Insurer undertakes to pay insurance coverage to the Policyholder (Insured) and/or the Beneficiary upon the occurrence of an insured event.

Insurance premium– the insurance fee that the Policyholder is obliged to pay to the Insurer in the manner and within the timeframes established by the insurance contract.

Insurance payment– the amount of money paid to the Policyholder (Insured) and/or the Beneficiary in the event of an insured event.

An insurance policy is a document certifying the conclusion of an insurance contract, issued to the Policyholder (Insured) after payment of the insurance premium.

Accident– means a sudden, short-term event of a certain type, independent of the will of the insured person, which has an external impact on the human body and entails: a) permanent damage to the health of the insured person; b) death of the insured person; c) loss of ability to work of the insured person as a result of diseases of a certain type, including industrial injuries

Disability group 1— a form of disability in which a person has significant limitations in their daily activities and requires constant outside care or assistance. This is usually due to severe illnesses or injuries that significantly limit physical or mental abilities.

Disability group II— a form of disability in which a person has limitations in their daily activities, but not to the same extent as a Group I disability. This is usually due to chronic illnesses, injuries, or functional disorders that affect the ability to perform certain activities but do not require constant care.

Loss of income– this is a loss of income due to the loss of a job or in connection with death.

Job loss– termination of employment of the Insured Person, not related to his will, resulting in the loss of income received under the employment contract, as a result of the occurrence of one of the insurance risks specified in paragraph 5.2 of this Offer.

Employment contract- an open-ended agreement between an employee and an employer establishing the mutual rights and obligations of the parties, according to which the employee undertakes to personally perform the work function specified in this agreement in the interests of, under the management and control of the employer, to comply with the internal work regulations, and the employer undertakes to provide the employee with work in the agreed work function, to pay the employee wages in a timely manner and in full, and to ensure the working conditions stipulated by labor legislation, other legal acts on labor and this agreement.

Insurance period– the period of time specified in the Insurance Policy during which the Insurer's obligations apply.

Geographical area– the territory within which the Insurance Policy and the Insurer's obligations are valid. The geographic area is the Republic of Uzbekistan.

Waiting period– The waiting period for the risk of job loss is 90 days.

A valid reason for refusal(within 7 working days from the date of acceptance of the offer, expressed by payment of the insurance premium) - a circumstance that objectively prevents the further validity of the Insurance Contract, including, but not limited to:

- purchasing an insurance policy due to an error (technical or factual);
- purchasing an insurance policy due to an incomplete understanding of the terms and conditions of its registration (including cases of registration in conjunction with a microloan in a mobile application);
- full early fulfillment by the Policyholder of obligations under the microloan agreement;

Sug'urta davri– Sug'urta polisida ko'rsatilgan va Sug'urtalovchining majburiyatlari amal qiladigan vaqt oralig'i.

Geografik hudud– Sug'urta polisi va Sug'urtalovchining majburiyatlari amal qiladigan hudud. Ushbu Oferta doirasida geografik hudud sifatida O'zbekiston Respublikasi belgilanadi.

Kutilish davri– Ishini yo'qotish xavfi bo'yicha kutilish muddati 90 kunni tashkil qiladi.

Bekor qilish uchun asosli sabablar(Sug'urta mukofotini to'lash orqali ofertani aksept qilish kuni boshlab 7 ish kuni ichida) - Sug'urta shartnomasining keyingi amal qilishiga obyektiv ravishda to'stinlik qiluvchi holat bo'lib, jumladan, lekin ular bilan cheklanmagan holda:

- sug'urta polisining xato (texnik yoki amaliy) sabablar tufayli sotib olinishi;
- sug'urta polisining uning rasmiylashtirilish shartlarini to'liq anglamaslik oqibatida (jumladan, mobil ilova orqali mikrozaym bilan birgalikda rasmiylashtirish holatlari) sotib olinishi;
- Sug'urtalovchi tomonidan mikrozaym shartnomasi bo'yicha majburiyatlarning to'liq muddatidan oldin bajarilishi;
- Sug'urtalovchi tomonidan sug'urta shartnomasini bekor qilish uchun yetarli va asosli deb topilgan boshqa holatlar.

3-BOB. SUG'URTA SUB'EKTLLARI

3.1. Ushbu Oferta bo'yicha sug'urtalanuvchilar – huquqiy layoqatga ega bo'lgan va Sug'urtalovchi bilan sug'urta munosabatlariga kirgan, sug'urta mukofotini to'laydigan jismoniy shaxslar hisoblanadi.

3.2. Ushbu Oferta bo'yicha Sug'urtalovchi sifatida “IMKON-SUG'URTA” AJ faoliyat yuritadi va u O'zbekiston Respublikasi qonunchiligiga muvofiq sug'urta faoliyatini amalga oshiradi.

3.3. Sug'urta shartnomasi Bankning kredit siyosatiga muvofiq mikroqarz olish huquqiga ega bo'lgan jismoniy shaxslar bilan tuzilishi mumkin.

3.4. I yoki II guruh nogironligi bo'lgan shaxslar fushbu risklar buyicha sug'urtalanmagan hisoblanadi.

4-BOB. SUG'URTA OB'EKTLLARI

4.1. Ushbu Oferta bo'yicha sug'urta ob'ektlari – Sug'urtalanuvchining quyidagi mulkiy manfaatlaridir:

- Baxtsiz hodisalar va kasalliklardan sug'urtalashda – sog'liqning shikastlanishi bilan bog'liq manfaatlar (I yoki II guruh nogironligi), yoki baxtsiz hodisa oqibatida vafot;
- Daromadini yo'qotishdan sug'urtalashda – tadbirkorlik faoliyati bilan bog'liq bo'lmagan daromadning (to'liq yoki qisman) yo'qotilishi bilan bog'liq manfaatlar, bu holat mehnat shartnomasining bekor qilinishi vafot etishi natijasida yuz beradi.

4.2. Sug'urta hodisasi yuz bergan taqdirda, sug'urta to'lovi avvalo Sug'urtalanuvchining Naf oluvchi oldidagi majburiyatlarini qoplashga yo'naltiriladi. Agar to'lov miqdori majburiyat miqdoridan oshsa, ortiqcha summa O'zbekiston Respublikasi qonunchiligiga muvofiq Sug'urtalanuvchining qonuniy merosx'rlariga to'lanadi.

5-BOB. SUG'URTA HODISASI

5.1. Baxtsiz hodisa va kasalliklar bilan bog'liq sug'urta hodisalari:

- other circumstances recognized by the Insurer and the Bank as sufficient and justified for termination of the Agreement.

SECTION 3. SUBJECTS OF INSURANCE

3.1. The policyholders under this Offer are legally competent individuals who enter into insurance relations with the Insurer and pay the insurance premium.

3.2. JSC "IMKON-SUG'URTA" is the Insurer under this Offer and carries out insurance activities in accordance with the legislation of the Republic of Uzbekistan.

3.3. The insurance contract may be concluded with individuals who are eligible to receive a microloan in accordance with the Bank's credit policy.

3.4. Persons with disabilities of group I or II are not considered insured against these risks.

SECTION 4. OBJECT OF INSURANCE

4.1. The objects of insurance under this Offer are the property interests of the Policyholder:

– in case of accident and illness insurance – interests related to damage to health (obtaining disability of group I or II), or death as a result of an accident;

– in case of loss of income insurance – interests related to the loss of income (in whole or in part) not related to entrepreneurial activity, as a result of termination of an employment contract or death.

4.2. In the event of an insured event, the insurance payment is used to cover the Policyholder's obligations to the Beneficiary. Any amount in excess of the obligations is payable to the Policyholder's legal heirs in accordance with the legislation of the Republic of Uzbekistan.

SECTION 5. INSURED EVENTS

5.1. Insurance cases related to accidents and illness:

a) receiving a disability of group I or II as a result of an accident or illness;

c) death of the Insured as a result of an accident.

5.2. Insurance events related to loss of income:

Loss of income due to loss of employment under an employment contract for the reasons listed in paragraph 5.2.1 of this Offer, or loss of income due to death.

5.2.1. Loss of employment means the termination of the insured's employment for the following reasons:

- liquidation of the enterprise;
- reduction in the number or staff of employees;
- change of ownership of the organization;
- termination of an employment contract due to circumstances beyond the control of the parties, including in connection with the death of the employee;
- termination of an employment contract due to failure to be selected for a new term or failure to pass the competition;
- termination of an employment contract at the initiative of the employer;
- recognition as unemployed in accordance with the legislation of the Republic of Uzbekistan.

SECTION 6. EXCLUSIONS

6.1. The following circumstances are not recognized as insured events for the risk of accident or illness:

6.1.1. Injury sustained by the Policyholder/Insured Person as a result of actions in which investigative bodies or the court have established signs of an intentional crime;

a) baxtsiz hodisa yoki kasallik natijasida I yoki II guruh nogironlik olish;

v) Sug'urtalanuvchining baxtsiz hodisa oqibatida vafot etishi.

5.2. Daromadini yo'qotish bilan bog'liq sug'urta hodisalari:

Mehnat shartnomasi bo'yicha ishni yo'qotish natijasida daromadning yo'qotilishi (5.2.1-bandda ko'rsatilgan asoslar bo'yicha) yoki vafot tufayli daromad yo'qotilishi.

5.2.1. Ish o'rnini yo'qotish quyidagi hollarda mehnat faoliyatining to'xtatilishini anglatadi:

- korxonaning tugatilishi;
- xodimlar soni yoki shtat qisqartirilishi;
- tashkilot egasining o'zgarishi;
- tomonlarning irodasidan tashqari sabablar bilan mehnat shartnomasining bekor qilinishi, jumladan xodimning vafoti bilan;
- mehnat shartnomasining muddat tugashi yoki tanlovdan o'tolmaslik sababli bekor qilinishi;
- ish beruvchi tashabbusi bilan mehnat shartnomasining bekor qilinishi;
- O'zbekiston Respublikasi qonunchiligiga muvofiq ishsiz deb e'tirof etilishi.

6-BOB. ISTISNOLAR

6.1.Quyidagi holatlar baxtsiz hodisa yoki kasallik xavfi bo'yicha sug'urta hodisasi deb e'tirof etilmaydi:

6.1.1. Sug'urtalanuvchi/Sug'urtalovchining jarohat olishi, tergov organlari yoki sud tomonidan bu harakatlarda ataylab sodir etilgan jinoyat alomatlarini aniqlangan bo'lsa;

6.1.2. Sug'urtalanuvchi/Sug'urtalovchining o'limi, agar bu o'lim jinoyat alomatlarini bo'lgan harakatlar natijasida yuz bergan bo'lsa;

6.1.3. Sug'urtalanuvchi va/yoki Naf oluvchi ushbu Oferta va/yoki Sug'urta shartnomasida nazarda tutilgan majburiyatlarni bajarmagan bo'lsa;

6.1.4. Sug'urta hodisasi Sug'urtalanuvchi/ Sug'urtalangan shaxsning ataylab qilgan harakatlari natijasida yuzaga kelgan bo'lsa, bundan zaruriy mudofaa yoki muqarrar xavf holatlari mustasno;

6.1.5. Sug'urtalanuvchi/ Sug'urtalangan shaxsning o'limi o'z joniga qasd qilish natijasida yuz bergan bo'lsa va ushbu hodisa sodir bo'lgan vaqtda sug'urta shartnomasi ikki yildan kam muddat davomida amalda bo'lgan bo'lsa.

6.2.Quyidagi holatlar ish o'rnini yo'qotish xavfi bo'yicha sug'urta hodisasi deb e'tirof etilmaydi:

6.2.1.Sug'urta shartnomasi kuchga kiradigan sanada yoshi 20 yoshga to'lmagan yoki sug'urta shartnomasining amal qilish muddati tugaydigan sanada yoshi 70 yoshdan oshgan shaxslar Sug'urtaga qabul qilinmaydi;

6.2.2. Mehnat shartnomasining 5.2.1-bandda ko'rsatilmagan asoslar bilan bekor qilinishi;

6.2.3. Sug'urtalangan shaxsning o'zi tashabbusi bilan ishdan bo'shashi;

6.2.4. Mehnat shartnomasining O'zbekiston Respublikasi Mehnat kodeksida 5.2.1-bandda nazarda tutilmagan boshqa moddalari bo'yicha bekor qilinishi, shuningdek Sug'urtalangan shaxs belgilangan tartibda rasmiy ravishda ishsiz deb topilmagan hollarda;

6.2.5. Sug'urtalanuvchi/ Sug'urtalangan shaxsning o'limi o'z joniga qasd qilish natijasida yuz bergan bo'lsa va hodisa yuz bergan paytda sug'urta shartnomasi ikki yildan kam muddat davomida amalda bo'lgan bo'lsa.

6.3. Quyidagi holatlarda sug'urta hodisasi yuz bersa, Sug'urtalovchi sug'urta to'lovini amalga oshirish majburiyatidan ozod qilinadi:

a) yadroviy portlash, radiatsiya yoki radioaktiv zararlantirish ta'siri;

6.1.2. Death of the Policyholder/Insured Person resulting from actions containing elements of an intentional crime;

6.1.3. The Policyholder and/or the Beneficiary have failed to fulfill the obligations stipulated by this Offer and/or the Insurance Contract;

6.1.4. The insured event occurred as a result of the intent of the Policyholder/Insured Person, except in cases where the actions were committed in a state of necessary defense or extreme necessity;

6.1.5. Death of the Policyholder/Insured as a result of suicide, if at the time of the event the insurance contract was in force for less than two years.

6.2. The following circumstances are not recognized as insured events for the risk of job loss:

6.2.1. Persons who have not reached the age of 20 on the date of entry into force of the Insurance Contract, as well as persons who have reached the age of 70 on the date of expiration of its validity period, are not accepted for insurance;

6.2.2. Termination of the employment contract for reasons not specified in clause 5.2.1 of this Offer;

6.2.3. Dismissal at the initiative of the Insured Person;

6.2.4. Termination of the employment contract under other articles of the Labor Code of the Republic of Uzbekistan not provided for in paragraph 5.2.1 of this Offer, as well as cases where the Insured is not officially recognized as unemployed in accordance with the established procedure.

6.2.5. Death of the Policyholder/Insured Person as a result of suicide, if at the time of the event the insurance contract was in force for less than two years.

6.3. The insurer is exempt from paying insurance coverage if the insured event occurred as a result of:

a) exposure to a nuclear explosion, radiation or radioactive contamination;

b) military actions, maneuvers or other military events;

c) circumstances not provided for by this Offer or the insurance contract.

SECTION 7. SUM INSURANCE, INSURANCE PREMIUM, FORM AND PROCEDURE OF ITS PAYMENT

7.1. The amount of the insured sum is determined by the insurance contract by agreement of the parties. Unless otherwise specified in the insurance contract (policy), the insured sum is set within the amount of the loan received, excluding interest accruals.

7.2. The insurance rate is set in accordance with the tariff policy approved by the Insurer.

7.3. The insurance premium can be paid by bank transfer, cash deposit, through payment systems, or by debiting from an electronic wallet.

b) harbiy harakatlar, harbiy mashg'ulotlar yoki boshqa harbiy tadbirlar;
v) ushbu Oferta yoki sug'urta shartnomasida nazarda tutilmagan boshqa holatlar.

7-BOB. SUG'URTA SUMMASI, SUG'URTA MUKOFOTI, UNING TO'LANISH SHAKLI VA TARTIBI

7.1. Sug'urta summasing miqdori tomonlar o'rtasidagi sug'urta shartnomasiga muvofiq belgilanadi. Agar sug'urta shartnomasida (polisida) boshqacha ko'rsatilgan bo'lsa, sug'urta summasi olinayotgan kredit miqdoridan ortiq bo'lmagan miqdorda, foiz hisob-kitoblarini hisobga olmagan holda belgilanadi.

7.2. Sug'urta tarifi Sug'urtalovchi tomonidan tasdiqlangan tarif siyosatiga muvofiq belgilanadi.

7.3. Sug'urta mukofoti quyidagi usullardan biri orqali to'lanishi mumkin: bank o'tkazmasi, naqd pul ko'rinishida kassaga topshirish, to'lov tizimlari orqali yoki elektron hamyondan yechib olish yo'li bilan.

7.4. Sug'urta xavflari quyidagi tarzda guruhlanadi:

Risklar guruhi	Sug'urta risklari	Sug'urta summasi	Mahsulot buyicha sug'urta tarifi
1.	Baxtsiz hodisa yoki kasallik natijasida I yoki II guruh nogironlik olish; Sug'urtalanuvchining baxtsiz hodisa oqibatida vafot etishi	Mikroqarz summasi miqdorida	Sug'urtaning umumiy davriga (biroq 3 yildan oshmagan holda.) Sug'urta summasing nisbatan 2.7% miqdorida,
2.	Ishni yo'qotish natijasida daromadning yo'qotilishi yoki vafot tufayli daromad yo'qotilishi.	Mikroqarz summasi miqdorida	Sug'urtaning umumiy davriga (biroq 3 yildan oshmagan holda.) Sug'urta summasing nisbatan 0.3% miqdorida,

7.5. Ushbu Ofertaning 7.6-bandida ko'rsatilgan har bir xavf guruhi bo'yicha alohida sug'urta polisi rasmiylashtiriladi.

8-BOB. SUG'URTA SHARTNOMASINI TUZISH VA RASMIYLASHTIRISH TARTIBI

8.1. Sug'urta shartnomasi Sug'urtalanuvchining og'zaki murojaati yoki yozma arizasi (anketasi) asosida tuziladi. Sug'urta shartnomasi, shuningdek, Bankning mobil ilovasi yoki Sug'urtalovchining rasmiy web-sayti orqali zaruriy ma'lumotlarni to'ldirish orqali ham tuzilishi mumkin. Sug'urtalanuvchi ofertaning shartlari bilan tanishib chiqadi va sug'urta mukofotini to'lash orqali (ya'ni ofertani aksept qilish orqali) o'z roziligini bildiradi. Sug'urta shartnomasini rasmiylashtirish uchun xavf darajasini aniqlashda muhim ahamiyatga ega bo'lgan qo'shimcha hujjatlar talab qilinishi mumkin.

8.2. Sug'urta shartnomasi Sug'urtalovchi tomonidan Sug'urtalanuvchiga sug'urta polisi topshirish orqali tuziladi. Bunda ofertani aksept qilish sug'urta mukofoti to'langan paytdan boshlab kuchga kiradi. Sug'urta shartnomasi Yagona axborot tizimi orqali

7.4. Insurance risks are grouped as follows:

Groups risks	Insurance risks	Insurance amount	Insurance rate product
1.	Establishing a disability of I or Group II as a result of an accident or illness Death of the Insured Person resulting from an accident	Within the amount of the loan received	In size 2.7% of the insured amount for the entire insurance period (but not more than 3 years).
2.	Loss of income due to job loss or loss of income due to death.	Within the amount of the loan received	In size 0.3% of the insured amount for the entire insurance period (but not more than 3 years).

7.5. A separate insurance policy will be issued for each group of risks specified in paragraph 7.6 of this Offer.

SECTION 8. Procedure for concluding and formalizing an insurance contract

8.1. The insurance contract is concluded based on an oral request or a written request (Application Form) from the Policyholder. The insurance contract may also be concluded through the Bank's mobile app or on the Insurer's official website by completing the required information. The Policyholder will review the terms of the offer and agree to the insurance terms by paying the insurance premium (accepting the offer).

To execute an Insurance Contract, additional documents may be required that characterize and significantly influence the determination of the degree of risk.

8.2. An insurance contract may be concluded by the Insurer delivering the insurance policy to the Policyholder. In this case, payment of the insurance premium shall be deemed confirmation of acceptance of the offer.

The insurance contract is registered through the Unified Information System, and the generated link to the insurance policy is sent to the Policyholder via SMS to the mobile number provided by them.

8.3. The term of the Insurance Contract is determined by the Bank (Beneficiary) within the Policyholder's insurance period and may not exceed 36 (thirty-six) months. The insurance period is specified in the insurance policy.

ro'yxatdan o'tkaziladi va shakllangan havola Sug'urtalanuvchiga u ko'rsatgan mobil raqamga SMS orqali yuboriladi.

8.3. Sug'urta shartnomasining amal qilish muddati Bank (Naf oluvchi) tomonidan Sug'urtalanuvchining sug'urta davri doirasida belgilanadi va 36 (o'ttiz olti) oydan oshmasligi lozim. Sug'urta muddati sug'urta polisida qayd etiladi.

8.4. Sug'urtalovchining sug'urta to'lovini amalga oshirish majburiyati, sug'urta mukofoti hisob raqamiga o'tkazilgan vaqtdan boshlab (naqd pulsiz to'lovda) kuchga kiradi.

8.5. Sug'urta shartnomasining amal qilish muddati, shartnomada ko'rsatilgan tugash kuni soat 24:00 da yakunlanadi.

9-BOB. SUG'URTA SHARTNOMASINING BEKOR BO'LISHI

9.1. Sug'urta shartnomasining umumiy bekor bo'lish shartlari:

9.1.1. Sug'urta shartnomasi amal qilish muddati tugaganidan so'ng bekor bo'ladi.

9.1.2. Sug'urtalovchi o'z sug'urta majburiyatlarini to'liq bajargan taqdirda sug'urta shartnomasi tugallanadi.

9.1.3. Sud tomonidan shartnoma haqiqiy emas deb topilgan taqdirda sug'urta shartnomasi bekor qilinadi.

9.1.4. O'zbekiston Respublikasi qonunchiligida belgilangan boshqa hollarda ham bekor qilinadi.

9.2. Sug'urta shartnomasining muddatidan oldin bekor qilinish shartlari:

9.2.1. Ushbu Ofertarning 7.6-bandida ko'rsatilgan 1 va 2-guruh xavflar bo'yicha sug'urta shartnomasi, agar sug'urtalangan shaxs sug'urta hodisasiga aloqador bo'lmagan sabablar bilan vafot etgan bo'lsa, muddatidan oldin bekor qilinadi. Bu holat sug'urta hodisasi yuz berish ehtimoli yo'qolganida va sug'urta xavfi tugaganida yuz beradi.

9.2.2. Sug'urtalanuvchining istagiga ko'ra, Bankdan olingan mikroqarzni muddatidan oldin so'ndirilgan taqdirda, sug'urta shartnomasi (polisi) muddatidan oldin bekor qilinishi mumkin.

9.3. Ushbu Ofertaning 9.2.1 va 9.2.2-bandlarga muvofiq, sug'urta shartnomasi Sug'urtalanuvchi (9.2.1 bandga muvofiq huquqiy vorisi) ariza topshirgan kundan boshlab bekor qilinadi, va ishlab topilmagan sug'urta mukofotining 25 foizi Sug'urtalovchining ish yuritish xarajatlari sifatida ushlab qolinib, qolgan qismi qaytariladi.

9.4. Agar Sug'urtalanuvchi sug'urta hodisasi yuz bermagan holda, sug'urta shartnomasi tuzilgan kundan boshlab yetti ish kuni ichida va sug'urta shartnomasini bekor qilish uchun asosli sabablar mavjud bo'lsa (jumladan, sug'urta polisi xato bilan yoki mobil ilova orqali mikroqazyni rasmiylashtirish jarayonida tushunmovchilik sababli xarid qilingan hollarda), Sug'urtalovchi to'langan sug'urta mukofotini bazaviy hisoblash miqdorining 1 foizi miqdoridagi sug'urta polisi rasmiylashtirish yig'imi chegirib qolingan holda to'liq qaytaradi.

9.5. Foydalanilmagan sug'urta davri uchun sug'urta mukofotning qaytarilishi Sug'urtalovchiga (9.2.1 bandga muvofiq huquqiy vorisi) Sug'urtalanuvchidan muddatidan oldin bekor qilish to'g'risidagi tegishli arizasi kelib tushgan kundan boshlab 10 (o'n) ish kuni ichida amalga oshiriladi.

9.6. Sug'urta shartnomasini bekor qilish uchun quyidagi hujjatlar taqdim etilishi lozim:

a) Sug'urtalanuvchi (yoki uning merosxo'ri) arizasi;

b) plastik karta raqami;

v) Foyda oluvchining roziligi.

g) 9.2.1 bandga muvofiq huquqiy vorisligini belgilovchi ma'lumotnoma.

8.4. The Insurer's obligation to pay insurance compensation shall come into force from the moment the insurance premium is paid to the Insurer's bank account in case of non-cash payment.

8.5. The Insurance Contract shall terminate at 24:00 on the day specified in the Insurance Contract as the day of expiration of its validity.

SECTION 9. TERMINATION OF THE AGREEMENT

9.1. General condition for termination of the insurance contract:

9.1.1. The insurance contract shall be terminated upon expiration of the contract term.

9.1.2. The insurance contract shall terminate when the policyholder has fully fulfilled its insurance obligations.

9.1.3. The insurance contract shall be terminated if the court decides to declare it invalid.

9.1.4. In other cases stipulated by the legislation of the Republic of Uzbekistan.

9.2. Conditions for early termination of the insurance contract:

9.2.1. The insurance contract for risks of groups 1 and 2, specified in paragraph 7.6 of this Offer, is subject to early termination if the insured person dies due to causes unrelated to the insured event. This occurs when the probability of the insured event no longer exists and the insurance risk ceases to exist due to circumstances unrelated to the insured event.

9.2.2. At the request of the Policyholder, in the event of early repayment of a microloan received from the Bank, the insurance contract (policy) may be terminated early.

9.3. In accordance with paragraphs 9.2.1 and 9.2.2 of this Offer, the insurance contract shall be terminated from the date of submission of the application by the policyholder (the successor in accordance with paragraph 9.2.1), and the unused portion of the insurance premium shall be returned minus 25% as the insurer's costs for conducting the case.

9.4. If the Policyholder submits an application for termination of the Insurance Contract within seven working days from the date of its conclusion, in the absence of an insured event and in the presence of a justified reason for refusal, the Insurer undertakes to refund the paid insurance premium in full, minus an amount equal to 1% of the basic calculated value, charged as a fee for issuing the insurance policy.

In the specified cases, upon receipt by the Bank of an application from the Policyholder to terminate the Insurance Contract, the Bank is obliged to send a copy of the said application for termination to the Insurer within three working days from the date of its receipt.

9.5. The refund of a portion of the insurance premium for the unexpired period of insurance shall be made within 10 (ten) business days from the date of receipt by the Insurer of a proper application from the Policyholder (the successor in accordance with paragraph 9.2.1) for early termination of the Agreement.

9.6. To terminate the insurance contract, the following documents must be provided:

a) application of the Insured (or his heir);

b) plastic card number;

c) consent of the Beneficiary;

d) a certificate confirming succession in accordance with paragraph 9.2.1.

9.7. In other cases not provided for by this Offer, the provisions of the legislation of the Republic of Uzbekistan shall apply.

SECTION 10. RIGHTS AND RESPONSIBILITIES OF THE PARTIES

10.1. The policyholder has the right:

10.1.1. Verify the Insurer's compliance with the terms and conditions stipulated by the Insurance Contract;

10.1.2. In accordance with Section 9 of this Offer, demand early termination of the Insurance Contract;

9.7. Ushbu Oferntada ko'rsatilmagan boshqa hollarda O'zbekiston Respublikasi qonunchiligi normalari qo'llaniladi.

10-BOB. TOMONLARNING HUQUQ VA MAJBURIYATLARI

10.1. Sug'urtalanuvchi quyidagi huquqlarga ega:

10.1.1. Sug'urtalovchining Sug'urta shartnomasida ko'rsatilgan shartlarga rioya etishini nazorat qilish;

10.1.2. Ushbu Ofernaning 9-bo'limiga muvofiq sug'urta shartnomasini muddatidan oldin bekor qilishni talab qilish;

10.1.3. Sug'urtalovchidan sug'urta shartnomasi bo'yicha izoh va tushuntirishlar olish;

10.1.4. Sug'urtalovchining roziligi bilan sug'urta summasi, mukofotni to'lash tartibi va miqdori, shuningdek, sug'urta to'lovini olish tartibi bo'yicha shartnomaga o'zgartirishlar kiritish. Bunday o'zgartirishlar qo'shimcha kelishuv shaklida rasmiylashtiriladi;

10.1.5. O'zbekiston Respublikasi qonunchiligi va ushbu Oferta bilan nazarda tutilgan boshqa huquqlardan foydalanish.

10.2. Sug'urtalanuvchi quyidagi majburiyatlarga ega:

10.2.1. Sug'urta shartnomasi tuzilgan vaqtda, sug'urta hodisasi yuz berish ehtimolini baholash va zarar miqdorini aniqlash uchun muhim bo'lgan, Sug'urtalovchiga noma'lum bo'lgan barcha holatlar haqida xabar berish;

10.2.2. Sug'urta mukofotini shartnomada belgilangan muddatda va tartibda to'lash;

10.2.3. Agar zarur bo'lsa, sug'urta ob'ektini ko'zdan kechirish imkoniyatini ta'minlash;

10.2.4. Sug'urta xatari darajasiga sezilarli ta'sir ko'rsatadigan har qanday o'zgarishlar (yashash manzili, passport ma'lumotlari, aloqa ma'lumotlari va boshqalar) haqida 5 (besh) ish kuni ichida Sug'urtalovchini xabardor qilish;

10.2.5. Zarurat tug'ilganda, yuz bergan sug'urta hodisasi haqida vakolatli davlat organlariga darhol xabar berish;

10.2.6. Quyidagi harakatlarni bajarish:

a) Sug'urta hodisasi sodir bo'lganidan boshlab darhol, biroq 30 (o'ttiz) kalendar kunidan kechiktirmay Sug'urtalovchini xabardor qilish. Bu majburiyat Naf oluvchiga ham tegishli bo'lib, agar u shartnoma mavjudligidan xabardor bo'lsa va to'lov olish niyatida bo'lsa;

b) Sug'urta to'lovini talab qilganda, sug'urta hodisasi sodir bo'lganini va yetkazilgan zarar miqdorini tasdiqlovchi vakolatli organlar tomonidan berilgan ariza va hujjatlarni Sug'urtalovchiga taqdim etish;

10.2.7. Ushbu Oferta va/yoki sug'urta shartnomasiga (polisiga) oid barcha bildirishnomalarni yozma ravishda yoki xabarning matni va sanasini qayd etish imkonini beruvchi aloqa vositalari (masalan, elektron pochta, telefon) orqali, yoki shaxsan imzo qo'yilgan holda topshirish;

10.2.8. O'zbekiston Respublikasi qonunchiligi va ushbu Oferta bilan belgilangan boshqa majburiyatlarni bajarish.

10.3. Sug'urtalovchi quyidagi huquqlarga ega:

10.3.1. Sug'urtalanuvchi tomonidan taqdim etilgan ma'lumotlarning haqqoniyligini va sug'urta shartnomasi hamda Oferta shartlariga rioya qilinishini tekshirish;

10.3.2. Quyidagi holatlarda sug'urta to'lovini kechiktirish:

– voqea yuzasidan jinoyat ishi qo'zg'atilgan bo'lsa, vakolatli organlar qaror chiqarguniga qadar;

10.1.3. Receive clarifications from the Insurer on issues related to the Insurance Contract;

10.1.4. With the consent of the Insurer, amend the terms of the Insurance Contract regarding the insured amount, the procedure and amount of payment of the insurance premium, and the procedure for receiving the insurance payment. Such amendments shall be formalized in the form of an additional agreement;

10.1.5. Exercise other rights provided for by the legislation of the Republic of Uzbekistan and this Offer.

10.2. The policyholder is obliged to:

10.2.1. When concluding the Insurance Contract, inform the Insurer of all circumstances known to him that are of material importance for assessing the probability of the occurrence of an insured event and determining the possible amount of losses, if this information is not known to the Insurer;

10.2.2. Pay the insurance premium within the timeframes established by the Insurance Agreement;

10.2.3. Ensure the possibility of inspecting the insured object, if necessary;

10.2.4. Notify the Insurer within 5 (five) business days of all changes known to it that significantly affect the insurance risk (including changes in place of residence, passport details, contact information);

10.2.5. If necessary, immediately report the insured event to the competent government authorities;

10.2.6. Upon the occurrence of an event that may be recognized as an insured event:

a) immediately, but no later than 30 (thirty) calendar days from the date of its occurrence, notify the Insurer. This obligation also extends to the Beneficiary if he/she is aware of the conclusion of the Agreement in his/her favor and intends to exercise the right to receive insurance compensation;

b) when applying for an insurance payment, submit to the Insurer a corresponding application and documents issued by the competent authorities confirming the occurrence of an insured event and the amount of damage caused;

10.2.7. All notifications under this Offer and/or the Insurance Agreement (Policy) shall be transmitted in writing, either through means of communication that allow the content and date of the message to be recorded (e.g., e-mail, telephone), or in person against signature;

10.2.8. Fulfil other obligations established by the legislation of the Republic of Uzbekistan and this Offer.

10.3. The insurer has the right:

10.3.1. Verify the accuracy of the information provided by the Policyholder, as well as compliance with the terms of the Insurance Agreement and the provisions of this Offer;

10.3.2. Defer payment of insurance compensation:

– in the event of initiation of a criminal case based on the occurrence of an event, before a decision is made by the competent authorities;

– if there are doubts about the Beneficiary's right to receive insurance payment – before submitting the necessary supporting documents;

10.3.3. Refuse to pay insurance benefits in the following cases:

a) failure to provide all documents specified in clause 11.5 of this Offer, or other information necessary to establish the fact and nature of the insured event;

b) failure to pay the insurance premium (contribution) in full and/or within the timeframes established by the Agreement;

10.3.4. Terminate the Insurance Contract in accordance with the procedure established by law in the following cases:

a) violation by the Policyholder of its obligations under this Offer;

b) recognition of the Insured as incompetent or partially incompetent on the basis of a court decision;

– Naf oluvchining sug'urta to'lovini olish huquqiga ega ekanligiga shubha tug'ilgan taqdirda, zaruriy hujjatlar taqdim etilmaguniga qadar;

10.3.3. Quyidagi holatlarda sug'urta to'lovini rad etish:

a) ushbu Ofernaning 11.5-bandida ko'rsatilgan barcha hujjatlar yoki sug'urta hodisasi fakti va xususiyatini aniqlash uchun zarur bo'lgan boshqa ma'lumotlar taqdim etilmagan bo'lsa;

b) sug'urta mukofoti (badal) to'liq hajmda va/yoki belgilangan muddatda to'lanmagan bo'lsa;

10.3.4. Qonunchilikka muvofiq quyidagi hollarda sug'urta shartnomasini bekor qilish:

a) Sug'urtalanuvchi ushbu Oferta shartlarini buzgan bo'lsa;

b) sud qaroriga binoan Sug'urtalanuvchi muomalaga layoqatsiz yoki cheklangan layoqatli deb topilgan bo'lsa;

c) Sug'urtalanuvchi sog'lig'i holati to'g'risida bila turib yolg'on ma'lumot bergan bo'lsa;

10.3.5. Ushbu Ofernaning 5.1 va 5.2-bandlarida ko'rsatilgan xavflar bo'yicha, agar 11.2-bandda nazarda tutilgan hujjatlar sug'urta hodisasi sodir bo'lgan kundan boshlab 3 (uch) yil ichida taqdim etilmagan bo'lsa, to'lovni rad etish;

10.3.6. O'zbekiston Respublikasi qonunchiligi, ushbu Oferta va sug'urta shartnomasida nazarda tutilgan boshqa huquqlardan foydalanish.

10.4. Sug'urtalovchi quyidagi majburiyatlarga ega:

10.4.1. Sug'urta polisini ushbu Oferntada belgilangan muddatda berish;

10.4.2. Sug'urta shartnomasini bajarish jarayonida, jumladan Sug'urtalanuvchi va/yoki Naf oluvchi haqida olingan ma'lumotlarni oshkor etmasdan, maxfiylikni ta'minlash;

10.4.3. Sug'urtalanuvchi yoki Naf oluvchidan barcha zarur hujjatlar olingan kundan boshlab 15 (o'n besh) ish kunidan oshmagan muddatda sug'urta hodisasi bo'yicha Dalolatnomani imzolash;

10.4.4. Sug'urta to'lovi rad etilgan taqdirda, bu haqda asoslantirilgan yozma xabarnomani Sug'urtalanuvchi va/yoki Naf oluvchiga murojaat sanasidan 15 (o'n besh) ish kuni ichida yuborish;

10.4.5. Sug'urta hodisasi e'tirof etilgan va tegishli Dalolatnoma imzolangan taqdirda, zaruriy hujjatlar olingan kundan boshlab 5 (besh) bank kuni ichida sug'urta to'lovini amalga oshirish;

10.4.6. O'zbekiston Respublikasi qonunchiligi, ushbu Oferta va Sug'urta shartnomasi bilan nazarda tutilgan boshqa majburiyatlarni bajarish.

10.5. Naf oluvchi quyidagi majburiyatlarga ega:

10.5.1. Sug'urta hodisasi yuz bergani haqida xabardor bo'lganidan so'ng darhol Sug'urtalovchini xabardor qilish;

10.5.2. Sug'urta hodisasini ko'rib chiqish va to'lovni amalga oshirish uchun zarur bo'lgan hujjatlarning to'liq to'plamini Sug'urtalovchiga taqdim etish;

10.5.3. Sug'urta hodisasi yuzasidan aniq ma'lumotlarni olishda Sug'urtalovchiga ko'maklashish;

10.5.4. Ataylab yolg'on ma'lumot yoki soxtalashtirilgan hujjatlarni taqdim etmaslik;

10.5.5. Ushbu Oferta va O'zbekiston Respublikasi qonunchiligi bilan belgilangan boshqa majburiyatlarni bajarish.

10.6. Naf oluvchi quyidagi huquqlarga ega:

10.6.1. Sug'urta hodisasi yuz bergan taqdirda, ushbu Oferta (shartnoma) shartlariga muvofiq sug'urta pulini olish;

c) the provision by the Insured of knowingly false information about the state of health;

10.3.5. Refuse to pay insurance compensation for the risks specified in paragraphs 5.1 and 5.2 of this Offer if the documents specified in paragraph 11.2 were provided after 3 (three) years from the occurrence of the insured event;

10.3.6. Exercise other rights provided for by the legislation of the Republic of Uzbekistan, this Offer and the Insurance Agreement.

10.4. The insurer is obliged to:

10.4.1. Issue an insurance policy within the time period specified in this Offer;

10.4.2. Ensure the confidentiality of the execution of the Insurance Contract, including non-disclosure of information received about the Policyholder and/or the Beneficiary;

10.4.3. Sign the Insurance Event Report within a period not exceeding 15 (fifteen) working days from the date of receipt of all necessary documents from the Policyholder or the Beneficiary;

10.4.4. In the event of a refusal to pay insurance benefits, send the Policyholder and/or the Beneficiary a written notice with a reasoned justification for the reasons for the refusal within 15 (fifteen) business days from the date of their application for payment;

10.4.5. If the event is recognized as an insurance event and a signed Insurance Event Report is available, make the payment of the insurance benefit within a period not exceeding 5 (five) banking days from the date of receipt of all necessary documents;

10.4.6. Fulfil other obligations stipulated by the legislation of the Republic of Uzbekistan, this Offer and the Insurance Agreement.

10.5. The beneficiary is obliged to:

10.5.1. Immediately notify the Insurer of the occurrence of an insured event if he becomes aware of it.

10.5.2. Provide the Insurer with a complete set of documents required to consider the insurance claim and make the payment of insurance compensation.

10.5.3. Assist the Insurer in obtaining reliable information related to the circumstances of the occurrence of an insured event.

10.5.4. Do not knowingly provide false information or forged documents related to the insurance claim.

10.5.5. Fulfil other obligations established by this Offer and the legislation of the Republic of Uzbekistan.

10.6. The beneficiary has the right:

10.6.1. Receive an insurance payment upon the occurrence of an insured event in accordance with the terms of this Offer (agreement).

10.6.2. To demand that the Insurer fulfill the obligations stipulated by the insurance contract.

10.6.3. Receive information on the progress of the insurance claim, as well as the rationale for the decision to pay or refuse to pay insurance compensation.

10.6.4. Provide documents required to confirm the insurance claim on your own behalf.

10.6.5. Contact the competent authorities or the court in case of violation of his rights by the Insurer.

10.6.6. Receive a copy of the insurance policy or an extract from it, if provided for by the terms of the contract.

SECTION 11. PROCEDURE FOR DETERMINING THE AMOUNT OF DAMAGE AND MAKING INSURANCE PAYMENTS

11.1. The insurer makes a decision on recognizing an event as an insured event and on making an insurance payment based on:

11.1.1. Statements of the Policyholder (Insured, Beneficiary) regarding the insurance payment with a detailed description of all the circumstances of the event.

11.1.2. Documents submitted by the Policyholder (Beneficiary, Insured) listed in paragraph 11.2. of the Offer

10.6.2. Sug'urtalovchidan sug'urta shartnomasi bo'yicha majburiyatlarni bajarishni talab qilish;

10.6.3. Sug'urta hodisasi ko'rib chiqilishi jarayoni, shuningdek sug'urta puli to'lanishi yoki rad etilganligi bo'yicha asosli ma'lumot olish;

10.6.4. Sug'urta hodisasini tasdiqlovchi hujjatlarni o'z nomidan taqdim etish;

10.6.5. Sug'urtalovchi tomonidan huquqlari buzilgan taqdirda tegishli organlarga yoki sudga murojaat qilish;

10.6.6. Sug'urta polisining nusxasi yoki undan ko'chirma olish (agar shartnomada bu nazarda tutilgan bo'lsa).

11-BOB. ZARAR MIQDORINI ANIQLASH VA SUG'URTA TO'LOVINI AMALGA OSHIRISH TARTIBI

11.1. Sug'urtalovchi sug'urta hodisasi deb e'tirof etish va sug'urta pulini to'lanishi to'g'risidagi qarorni quyidagilarga asoslanib qabul qiladi:

11.1.1. Sug'urtalanuvchi (yoki Naf oluvchi, Sug'urtalangan shaxs) tomonidan yuz bergan voqea tafsilotlari bilan yozilgan sug'urta puli yuzasidan ariza.

11.1.2. Sug'urtalanuvchi (Naf oluvchi, Sug'urtalangan shaxs) tomonidan taqdim etiladigan ushbu Ofernaning 11.2-bandida sanab o'tilgan tegishli hujjatlarni.

11.2. Sug'urta pulini olish uchun Sug'urtalanuvchi (Naf oluvchi, Sug'urtalangan shaxs), yoki uning vakili quyidagi hujjatlarni taqdim etishi shart:

11.2.1. Sug'urtalangan shaxs vafot etgan holatda:

a) naf oluvchining arizasi;

b) merosxo'rlar uchun - meros olish huquqini tasdiqlovchi guvohnoma;

v) o'lim haqida guvohnoma;

g) o'lim haqida guvohnoma yoki sud qarori orqali vafot etgan deb topilganlik hujjati;

d) naf oluvchi tomonidan kredit qarzдорligi mavjudligini tasdiqlovchi ma'lumotnoma.

e) Vujudga kelgan qarzдорliklarni tasdiqlovchi, bank tomonidan tasdiqlangan bank hisob raqamlari aylanmasi (29801, 12505, 16377, 16309, 14901.....), bank tomonidan tasdiqlangan hisob raqamlar bo'yicha pul aylanmasi (balance sheet)

11.2.2. Nogironlik aniqlanganda:

a) sug'urtalanuvchi va/yoki Naf oluvchining arizasi;

b) davlat vakolatli organi tomonidan berilgan nogironlikni tasdiqlovchi hujjat;

v) shaxsni tasdiqlovchi hujjat;

g) ishlab chiqarishdagi baxtsiz hodisa bo'yicha N-1 shaklidagi akt (agar ish joyidagi hodisa bo'lsa);

d) kasallik yoki jarohat dastlab aniqlangan sanani ko'rsatuvchi tibbiy hujjat;

e) Naf oluvchi tomonidan berilgan kredit qarzдорligini tasdiqlovchi ma'lumotnoma.

j) Vujudga kelgan qarzдорliklarni tasdiqlovchi, bank tomonidan tasdiqlangan bank hisob raqamlari aylanmasi (12505, 16377, 16309, 14901.....), bank tomonidan tasdiqlangan hisob raqamlar bo'yicha pul aylanmasi (balance sheet)

11.2.3. Ishni yo'qotish natijasida daromadning yo'qotilishi holatida:

a) Sug'urtalanuvchi va/yoki Naf oluvchining arizasi;

11.2. Documents that the Policyholder (Beneficiary, Insured) or his representative must submit to receive the insurance payment:

11.2.1. In case of death of the Insured:

a) statement of the Beneficiary;

b) for heirs - a certificate of right to inheritance;

c) death certificate;

d) either a death certificate or a court decision declaring the Insured deceased;

d) A certificate from the Beneficiary confirming the existence of a credit debt.

e) Bank account statements confirming the accumulated debt, certified by the bank (for accounts 12505, 16377, 16309, 14901, etc.), as well as a balance sheet for the specified accounts, certified by the bank.

11.2.2. In case of establishing disability of the Insured:

a) application of the Policyholder (Insured) and/or Beneficiary;

b) A certificate (document) confirming the established disability, provided by an authorized government agency;

c) a document certifying the identity of the Insured;

d) an industrial accident report (form H-1), in the event of an industrial accident;

d) a certificate with the date of initial diagnosis of the disease/injury;

e) Certificate from the Beneficiary confirming the existence of a credit debt.

g) Bank account statements confirming the accumulated debt, certified by the bank (for accounts 12505, 16377, 16309, 14901, etc.), as well as a balance sheet for the specified accounts, certified by the bank.

11.2.3. In case of loss of income due to loss of job:

a) application of the Policyholder (Insured) and/or Beneficiary;

b) a document certifying the identity of the Insured;

c) a microloan agreement (with a payment schedule).

d) A copy of the order confirming the fact of loss of employment on the grounds stipulated in paragraph 5.2.1 of this Offer, and a document issued by the authorized state body confirming the recognition of the Insured as unemployed in accordance with Article 44 of the Law of the Republic of Uzbekistan "On Employment of the Population", provided that the Insured is not a Pensioner.

d) upon termination of an employment contract due to the death of an employee, a corresponding death certificate is provided;

e) Certificate from the Beneficiary confirming the existence of a credit debt.

g) Bank account statements confirming the accumulated debt, certified by the bank (for accounts 12505, 16377, 16309, 14901, etc.), as well as a balance sheet for the specified accounts, certified by the bank.

11.3. The amount of insurance payment upon occurrence of an insured event is:

11.3.1. Death of the Insured Person resulting from an accident - 100% of the insured amount, minus previously made payments for this insured event under one Insurance Contract;

11.3.2. Establishing a Group I disability for the Insured Person as a result of an accident or illness - 100% of the insured amount, minus previously made payments for this insured event;

11.3.3. Establishing a Group II disability for the Insured Person as a result of an accident or illness - 50% of the insured amount, minus previously made payments for this insurance event;

11.3.5. For the "Job Loss" risk, the insurance payment is made after 90 (ninety) calendar days from the date of initial job loss, subject to the provision of the documents specified in paragraph 11.2.4 of this Offer. The payment is made once for each year of the insurance contract in an amount equal to the total monthly payments according to the microloan repayment schedule for 3 (three) months, regardless of the number of insured events or applications during that year.

b) Sug'urtalanuvchining shaxsini tasdiqlovchi hujjat;
v) Mikroqarz bo'yicha tuzilgan shartnoma (to'lov jadvali bilan);
g) Mazkur Ofertaning 5.2.1-bandida nazarda tutilgan asoslar bo'yicha ish joyini yo'qotganlik faktini tasdiqlovchi buyruq nusxasi, shuningdek O'zbekiston Respublikasining "Aholini bandligi to'g'risida"gi Qonunining 44-moddasiga muvofiq Sug'urtalanuvchining ishsiz deb e'tirof etilganligini tasdiqlovchi vakolatli davlat organi tomonidan berilgan hujjat;

d) Agar mehnat shartnomasi xodimning vafoti tufayli bekor qilingan bo'lsa - o'lim to'g'risidagi guvohnoma;

e) Kredit qarzdorligini tasdiqlovchi Naf oluvchi ma'lumotnomasi.

j) Vujudga kelgan qarzdorliklarni tasdiqlovchi, bank tomonidan tasdiqlangan bank hisob raqamlari aylanmasi (12505, 16377, 16309, 14901.....), bank tomonidan tasdiqlangan hisob raqamlar bo'yicha pul aylanmasi (balance sheet)

11.3. Sug'urta hodisasi yuz berganida sug'urta to'lovi miqdori quyidagicha aniqlanadi:

11.3.1. Baxtsiz hodisa natijasida sug'urtalangan shaxs vafot etsa - sug'urta summasining 100%, avval amalga oshirilgan to'lovlar chegirib tashlanadi;

11.3.2. Sug'urtalangan shaxsga baxtsiz hodisa yoki kasallik natijasida I guruh nogironlik belgilanganda - ushbu sug'urta hodisasi bo'yicha avval to'langan summalar chegirib tashlangan holda sug'urta summasining 100% miqdorida to'lanadi.;

11.3.3. Sug'urtalangan shaxsga baxtsiz hodisa yoki kasallik natijasida II guruh nogironlik belgilanganda - ushbu sug'urta hodisasi bo'yicha ilgari to'langan summalar chegirib tashlangan holda sug'urta summasining 50% to'lanadi;

11.3.5. "Ishni yo'qotish" xavfi bo'yicha — sug'urta to'lovi ishni birinchi marta yo'qotgan kundan boshlab 90 (to'qson) kalendar kun o'tganidan keyin, ushbu Ofertaning 11.2.4-bandida ko'rsatilgan hujjatlar taqdim etilganda amalga oshiriladi. To'lov sug'urta shartnomasi amal qilayotgan har bir yil uchun ug'urta hodisalari yoki murojaatlar sonidan qat'i nazar bir marta, mikroqarz to'lov jadvalidagi uch (3) oylik umumiy to'lov miqdorida amalga oshiriladi.

11.3.6. Vafot etishi va/yoki vafot sababli mehnat shartnomasining bekor qilinishi natijasida daromad yo'qotilgan taqdirda mikroqarz bo'yicha qaytarilmagan (jami) qarz summasiga teng miqdorda Naf oluvchiga to'lanadi.

11.4. Sug'urtalanuvchi (Sug'urtalangan shaxs), Sug'urtalanuvchining merosxo'rlari (uning vafot etishi holatida) yoki O'zbekiston Respublikasi amaldagi qonunchiligiga muvofiq sug'urta pulini olish huquqiga ega bo'lgan boshqa shaxs, Naf oluvchi tomonidan talab qilingan summadan oshgan sug'urta summasining qolgan qismini olish huquqiga ega.

11.5. Agar sug'urta shartnomasida boshqacha ko'rsatilmagan bo'lsa, sug'urta to'lovi Naf oluvchining bank hisob raqamiga pul o'tkazish yo'li bilan amalga oshiriladi.

11.6. Agar sug'urta pulini olgandan so'ng, da'vo muddati ichida uni rad etishga asos bo'lgan holat aniqlansa, Naf oluvchi to'langan summani (yoki mos qismini) qaytarishi shart.

11.7. Sug'urta shartnomasining shartlariga muvofiq sug'urta hodisasi deb tan olinishi mumkin bo'lgan voqea yuz bergan taqdirda, Sug'urtalanuvchi va/yoki Naf oluvchi voqea yuz bergan kundan boshlab 30 (o'ttiz) kalendar kun ichida unga mavjud bo'lgan har

11.3.6. In caseIn the event of loss of income due to death and/or termination of an employment contract due to death, the insurance compensation for the microloan is payable to the Beneficiary in the amount of the outstanding debt in accordance with the established repayment schedule.

11.4.The Policyholder (Insured), the heirs of the Policyholder/Insured (in the event of his death), or another person entitled to receive insurance payment (security) in accordance with the current legislation of the Republic of Uzbekistan, have the right to receive the remaining portion of the insurance amount that exceeds the amount declared by the beneficiary.

11.5. Insurance payments are made by non-cash transfer of funds to the bank account specified by the Beneficiary, unless otherwise specified in the insurance contract.

11.6. The beneficiary who has received insurance compensation is obliged to return the amounts received (or the corresponding part thereof) if, within the limitation periods stipulated by the legislation of the Republic of Uzbekistan, a circumstance is discovered that, by law or under theseOfferinsurance completely or partially deprives him of the right to insurance compensation.

11.7. Upon the occurrence of an event that, under the terms of the Insurance Contract, may be recognized as an insured event, the Policyholder and/or the Beneficiary must, within 30 (thirty) calendar days from the date of the occurrence of the event, notify the Insurer of this by any means available to them (phone/fax, e-mail, etc.) that allows for objective recording of the fact of notification.

11.8. If the Policyholder or Beneficiary was unable to notify the Insurer of the occurrence of an insured event within the time period specified in paragraph 10.2.6. (b), the Insurer undertakes to accept the claim for insurance coverage within the statute of limitations established by the current legislation of the Republic of Uzbekistan. However, the Insurer reserves the right to demand satisfactory evidence that timely notification was indeed impossible.

11.9. After all required documents have been submitted in full, the Insurer will make a decision on recognizing the insurance event or refusing to recognize it within 15 working days.

11.10. The insurance payment is made by the Insurer within 5 (five) banking days after receiving all documents required for consideration of the insurance claim and signing of the insurance event report.

SECTION 12. SUBROGATION

12.1. The Insurer who has made the insurance payment shall acquire, within the limits of the amount paid, the right of claim that the Policyholder has against the person responsible for the losses compensated as a result of the insurance.

12.2. The Policyholder is obliged, upon receipt of the insurance payment, to transfer to the Insurer all documents and evidence in his possession and to provide him with all information necessary for the Insurer to exercise the right of claim transferred to him.

12.3. The right of claim transferred to the Insurer shall be exercised at the discretion of the Insurer, even if this is not expressly provided for in this Offer.

12.4. If the Policyholder has waived his right of claim against the person responsible for the losses compensated by the Insurer, or the exercise of this right has become impossible due to the fault of the Policyholder, the Insurer is released from making the insurance payment in full or in the relevant part and has the right to demand the return of the overpaid amount.

SECTION 13. LIABILITY OF THE PARTIES

13.1. For failure to fulfill or improper fulfillment of the obligations assumed, the parties shall be liable in accordance with the legislation of the Republic of Uzbekistan.

13.2. The parties are released from liability if their failure to fulfill

qanday vosita (telefon/faks, elektron pochta va boshqalar) orqali, xabar bergan haqiqiyliги aniq qayd etiladigan tarzda, Sug'urtalovchini xabardor qilishi shart..

11.8. Agar Sug'urtalanuvchi yoki Naf oluvchi 10.2.6 (b)-bandida ko'rsatilgan muddat ichida Sug'urtalovchini sug'urta hodisasi yuz bergani haqida xabardor qilish imkoniyatiga ega bo'lmagan bo'lsa, Sug'urtalovchi O'zbekiston Respublikasi amaldagi qonunchiligida belgilangan da'vo muddati doirasida sug'urta to'lovi bo'yicha da'voni ko'rib chiqishni o'z zimmasiga oladi. Biroq, Sug'urtalovchi o'z vaqtida xabardor qilish imkoni haqiqatan ham bo'lmaganini tasdiqlovchi yetarli dalillarni taqdim etishni talab qilish huquqini o'zida saqlab qoladi.

11.9. Barcha hujjatlar to'liq taqdim etilgandan so'ng, Sug'urtalovchi 15 ish kun ichida sug'urta hodisasi deb tan olish yoki rad etish to'g'risida qaror qabul qiladi.

11.10. Sug'urta to'lovi, sug'urta da'vosini ko'rib chiqish uchun zarur bo'lgan barcha hujjatlar taqdim etilgandan va sug'urta hodisasi bo'yicha akt imzolanganidan so'ng, Sug'urtalovchi tomonidan 5 (besh) bank kuni ichida to'lab beriladi.

12-BOB. SUBROGATSIYA

12.1. Sug'urta to'lovini amalga oshirgan Sug'urtalovchiga, to'langan summa doirasida, Sug'urtalanuvchining sug'urtalash natijasida qoplanadigan zararni keltirib chiqargan shaxsga nisbatan bo'lgan da'vo huquqi o'tadi.

12.2. Sug'urta to'lovini olgan Sug'urtalanuvchi, Sug'urtalovchiga o'tgan da'vo huquqini amalga oshirish uchun zarur bo'lgan barcha hujjatlar va dalillarni topshirishi, shuningdek zarur ma'lumotlarni taqdim etishi shart.

12.3. Sug'urtalovchiga o'tgan da'vo huquqi, ushbu Oferntada to'g'ridan-to'g'ri nazarda tutilmagan bo'lsa ham, Sug'urtalovchining ixtiyoriga ko'ra amalga oshiriladi.

12.4. Agar Sug'urtalanuvchi zararni keltirib chiqargan shaxsga nisbatan o'zining da'vo huquqidan voz kechgan bo'lsa yoki bu huquqni amalga oshirish Sug'urtalanuvchining aybi bilan imkonsiz bo'lib qolgan bo'lsa, Sug'urtalovchi sug'urta to'lovini to'liq yoki tegishli qismda amalga oshirish majburiyatidan ozod etiladi va ortiqcha to'langan summani qaytarishni talab qilish huquqiga ega bo'ladi.

13-BOB. TOMONLARNING JAVOBGARLIGI

13.1. Tomonlar o'z zimmasiga olgan majburiyatlarni bajarmagan yoki lozim darajada bajarmagan taqdirda, O'zbekiston Respublikasi qonunchiligiga muvofiq javobgarlikka tortiladi.

13.2. Agar sug'urta shartnomasi (polisi) bo'yicha majburiyatlarning bajarilmasligi yengib bo'lmas kuchlar (fors-major) natijasida yuzaga kelgan bo'lsa, tomonlar javobgarlikdan ozod qilinadi. Yengib bo'lmas kuchlar ta'siriga uchragan tomon bu holat haqida va uning davomiyligi to'g'risida zudlik bilan ikkinchi tomonni xabardor qilishi shart.

14-BOB. NIZOLARNI HAL QILISH TARTIBI

14.1. Ushbu Oferntada nazarda tutilgan masalalar bo'yicha nizolar, da'volar yoki kelishmovchiliklar yuzaga kelgan taqdirda, tomonlar ularni muzokaralar yo'li bilan hal etishga harakat qiladilar.

Agar Ofertaning o'zbek va rus tillaridagi matnlari o'rtasida tafovutlar aniqlansa, rus tilidagi matn ustunlikka ega deb hisoblanadi.

their obligations under the insurance contract (policy) was caused by force majeure. The party affected by force majeure is obligated to immediately notify the other party of the occurrence and possible duration of such circumstances.

SECTION 14. DISPUTE RESOLUTION PROCEDURE

14.1. In the event of disputes, claims or disagreements regarding the issues provided for in this Offer, the parties will take measures to resolve them through negotiations.

If any discrepancies are found between the Uzbek and Russian texts of the Offer, the Russian text shall prevail.

14.2. If it is impossible to resolve disputes, disagreements or claims arising from this Offer through negotiations, they shall be resolved in accordance with the legislation of the Republic of Uzbekistan.

SECTION 15. MISCELLANEOUS

15.1. Relations between the parties not described in this Offer are governed by the legislation of the Republic of Uzbekistan.

INSURER DETAILS:

Full name: Joint Stock Company "Imkon-Sugurta"

Legal address: Tashkent, Mustakillik Avenue, building 17.

Email: info@imkonsugurta.uz

Official website: www.imkonsugurta.uz

Tel: 71 207 48 84

License information: License SF-00042 issued on February 25, 2022 by the Ministry of Finance of the Republic of Uzbekistan

14.2. Ushbu Ofertadan kelib chiqadigan nizolar, kelishmovchiliklar yoki da'volarni muzokaralar yo'li bilan hal qilish imkoni bo'lmagan taqdirda, ular O'zbekiston Respublikasi qonunchiligiga muvofiq tarzda hal etiladi..

15-BOB. BOSHQA SHARTLAR

15.1. Ushbu Oferntada ko'rsatilmagan tomonlar o'rtasidagi munosabatlar O'zbekiston Respublikasi qonunchiligiga muvofiq tartibga solinadi.

SUG'URTALOVCHINING REKVIZITLARI:

To'liq nomi: "Imkon-Sug'urta" Aksiyadorlik jamiyati Yuridik manzili: Toshkent shahri, Mustaqillik prospekti, 17-uy Elektron pochta manzili: info@imkonsugurta.uz Rasmiy web-sayt: www.imkonsugurta.uz

Telefon: 71 207 48 84 Litsenziya ma'lumotlari: SF-00042-sonli litsenziya 2022-yil 25-Fevralda O'zbekiston Respublikasi Moliya vazirligi tomonidan berilgan