



**Approved and put into effect  
by Order of the Chairman of the Board No. HI - 69 dated  
June 17, 2024  
and valid until cancellation or a new version is put into effect**

**Information document  
on the standard insurance product of**

**INSURANCE OF THIRD-PARTY LIABILITY**

This document contains general information about the insurance product and is not a proposal to conclude an insurance contract. The specified information is necessary to understand the essence, risks, potential benefits and losses of this product and helps to compare it with other products.

Table

No.	Type of information	Information to be filled in by the insurer
1	2	3
1		1. Information about the insurer
2	Name of the insurer, code according to the Unified State Register of Enterprises and Organizations of Ukraine	<b>JOINT STOCK COMPANY "INSURANCE COMPANY "BBS INSURANCE", (hereinafter referred to as the Insurer and/or INSURANCE COMPANY "BBS INSURANCE")</b>  <b>EDRPOU code 20344871</b>
3	Number and date of issuance of the license for insurance activities	<b>License for insurance activities dated April 23, 2024</b> <a href="https://kis.bank.gov.ua">https://kis.bank.gov.ua</a> <a href="https://kis.bank.gov.ua/Home/SrchViewLic/20000035380">https://kis.bank.gov.ua/Home/SrchViewLic/20000035380</a>
4	Location of the insurer	<b>Biloruska str., 3, 04050, Kyiv, Ukraine</b>
5	Address of the insurer's official website	<a href="https://bbs.ua">https://bbs.ua</a>
6		2. Main terms of the insurance product
7	Class of insurance and description of the insurance product	Class of insurance 13 "Insurance of other liability (except for that specified in classes 10, 11, 12)" The object of insurance is the liability of the Insured for damage caused to a person (or a Third Party) and/or his property. This insurance product is not additional to other goods, works or services that are not insurance products.
8	Insurance risks and insurance limits	<b>8.1.</b> Insurance risk - an event in case of which insurance is provided and which has signs of probability and eventuality of occurrence. <b>8.1.1.</b> The risk under the Insurance Contract is characterized by the obligation of the Insurer, for a fee specified in the Insurance Contract (insurance premium), to make an insurance payment by indemnity for damage caused by the Insured / person whose liability is insured, to the Injured Third Party and/or his property as a result of the actions or inaction of the Insured / person whose liability is insured in accordance with the terms stipulated by the Insurance Contract.  <b>8.1.2. Insurance risks under the Insurance Contract are:</b> <b>8.1.2.1. Damage caused to the life and/or health, working capacity of the Third Party Injured:</b>

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		<ul style="list-style-type: none"> <li>- Injury/temporary loss of working capacity of the Third Party Injured as a result of the actions of the Insured (person whose liability is insured).</li> <li>- Assessment of the disability group of the Third Party Injured as a result of the actions of the Insured (person whose liability is insured).</li> <li>- Death of the Third Party Injured as a result of the actions of the Insured (person whose liability is insured).</li> </ul> <p><b>8.1.2.2. Damage caused to the property (property rights, interests) of the Third Party Injured:</b></p> <ul style="list-style-type: none"> <li>- Destruction or damage to the property of other persons, loss of its consumer or operational qualities, etc.</li> </ul>
9	Territory and term of validity of the insurance contract	<p><b>9.1.</b> The territory of the contract is Ukraine, as well as beyond its borders, if this is specified in the Insurance Contract and does not contradict the current legislation.</p> <p>The Insurance Contract may not apply to the territories of territorial communities located in the area of military (combat) operations or temporarily occupied, surrounded (blocked), temporarily annexed territories of Ukraine, as well as the territories of operations of the Joint Forces.</p> <p><b>9.2.</b> The Contract is concluded for a period of 1 day to 10 years.</p> <p><b>9.3.</b> The period of the Insurance Contract may be extended by agreement of the parties. To extend the period of the Insurance Contract, the Insured must provide the Insurer with a written application 3 days before the expiration of the term of the Insurance Contract, indicating the period of extension of the Insurance Contract and pay an additional insurance premium in accordance with the additional agreement to the Insurance Contract.</p>
10	The amount of the insurance coverage (liability limit)	<p><b>10.1.</b> The amount of the insurance coverage is determined by mutual agreement between the Insurer and the Insured at the time of concluding the Insurance Contract, and may range from UAH 1,000.00 to UAH 1,000,000,000.00.</p> <p>The Insurance Contract, by agreement of the parties, may establish limits and sublimits of the Insurer's liability for separate insurance risks and cases for damage/loss caused by the Insured (persons whose liability is insured), for damage/loss caused to the injured by Third Parties, etc.</p>
11	Deductible	<p><b>11.1.</b> The Insurance Contract may provide for an unconditional deductible, the type and amount of which is determined by agreement of the parties and may range from 0% to 30% inclusive.</p> <p>The deductible may be set as a percentage of the insurance coverage or in absolute monetary value.</p> <p>The deductible can be set generally under the insurance contract, for each risk and case, for damage/loss caused by the Insured (persons whose liability is insured), etc.</p> <p>If several insurance events occurred during the period of the Insurance Contract, the amount of the deductible is deducted when calculating the insurance indemnity for each and every case.</p>
12	Amount of insurance premium / insurance tariff	<p><b>12.1.</b> The <b>amount of the insurance tariff</b> for the insurance product is calculated based on the Tariff Policy of the Insurer depending on:</p>

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		<ul style="list-style-type: none"> <li>- the type and scope of the Insured's activity related to the object of insurance;</li> <li>- the insurance risks;</li> <li>- the amount and type of the insurance coverage;</li> <li>- the limits of the Insurer's obligations;</li> <li>- the period of the Insurance Contract;</li> <li>- the amount of the deductible;</li> <li>- the territory of the Insurance Contract;</li> <li>- the requirements of the current legislation of Ukraine, state bodies regulating the insured activities;</li> <li>- and other influential factors that affect the circumstances that are of significant importance for assessing the insurance risk and the insurance obligations of the Insurer.</li> </ul> <p>The insurance tariff is set as a percentage of the total insurance coverage under the Insurance Contract and can range from 0.01% to 10%.</p> <p><b>12.2. The amount of the insurance premium (payment/contribution)</b> is calculated by multiplying the amount of the Insurance coverage and the specified tariff.</p> <p><b>12.2.1. The procedure for paying the insurance premium</b> (single time or in parts) is determined by agreement of the parties in the Insurance Contract.</p>
13	The procedure and terms for paying the insurance premium	<p>The procedure for paying the insurance premium (single time or in parts) is determined by agreement of the parties in the Insurance Contract.</p> <p>The insurance premium is payable within the period specified in the Insurance Contract as the period for paying the premium.</p>
14	Obligations of the parties	<p><b>14.1. The Insurer is obliged:</b></p> <p>To familiarize the Insured with the Information Document on the Standard Insurance Product, the General Terms of the Insurance Product and the terms of the Insurance Contract.</p> <p>Within 2 (two) working days, as soon as it becomes known about the occurrence of the insurance event, to take measures to draw up all the necessary documents to make the insurance indemnity on time;</p> <p>Upon the occurrence and confirmation in accordance with the established procedure of an insurance event, to pay the insurance indemnity in accordance with the procedure provided for in the Insurance Contract.</p> <p>To reimburse the expenses incurred by the Insured upon the occurrence of an insurance event to prevent or reduce losses, and other additional expenses, if this is provided for in the terms of the Insurance Contract;</p> <p>In the event of a refusal to pay the insurance indemnity, to notify the Insured in writing with the justification for the refusal.</p> <p>Not to disclose information about the Insured and his/her property status, except for cases provided for by the current legislation of Ukraine.</p> <p>In the event of the loss by the Insured of a copy of the Insurance Contract, during its validity, to issue a duplicate upon the Insured's application.</p>

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		<p>To ensure the preservation of information constituting an insurance secret, taking into account the requirements of the Law.</p> <p><b>14.2. The Insured is obliged:</b></p> <p>To pay the insurance premium in accordance with the procedure and terms established by the Insurance Contract.</p> <p>When concluding the Insurance Contract, to provide information to the Insurer about all circumstances known to him that are of significant importance for assessing the insurance risk, and subsequently inform him of any change in the degree of insurance risk within 3 (three) business days from the date when the Insured became aware of the change in the degree of risk.</p> <p>The following circumstances are considered to be of significant importance for assessing the degree of insurance risk:</p> <p>Conditions of the Insured's activities, including professional activities, during the performance of which the civil liability subject to insurance may arise;</p> <p>Changes in the conduct of the insured activities;</p> <p>State, characteristics, features and conditions of operation, maintenance by the Insured of property in his possession or use;</p> <p>Carrying out construction, installation or repair work at the place of the Insurance Contract and/or in buildings (structures);</p> <p>Qualifications of the Insured's personnel, whether a legal entity or an individual entrepreneur;</p> <p>Scope of insurance coverage;</p> <p>Facts of causing damage to Third Party injured persons or their property or occurrence of liability of the Insured, or recognition of liability of the Insured for damage caused to third parties or their property, caused by events similar to risks accepted for insurance, which occurred over the last 5 (five) years preceding the year of conclusion of the Insurance Contract;</p> <p>In the event of a change in the degree of insurance risk, the Insured is obliged to conclude an Additional Agreement with the Insurer taking into account the changes, and pay an additional insurance premium.</p> <p>To take measures to eliminate circumstances that increase the degree of insurance risk;</p> <p>To take measures to prevent the occurrence of an insurance event and reduce the consequences of an insurance event.</p> <p>During the term of the Insurance Contract, to notify the Insurer on any change in circumstances that are significant for assessing the insurance risk (determining the probability and likelihood of an insurance event occurring and the amount of possible losses), and/or other circumstances that affect the amount of the insurance premium under the Insurance Contract.</p> <p>To inform the Insurer about the occurrence of an event that has the characteristics of an insurance event, in the manner and within the time limits specified in the Insurance Contract.</p> <p>To inform the Insurer about other valid Insurance Contracts regarding the object of the Insurance Contract.</p> <p>To provide the Insurer or its representatives with the opportunity to participate in measures to reduce damage.</p> <p>To provide the Insurer's representative with the opportunity to unhinderedly clarify the causes, circumstances and consequences of</p>

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		<p>the event that has the characteristics of an insurance event, the amount of damage, and to ensure the participation of the Insurer's representative in courts, as a party to the case, and in any commissions created to establish the causes, circumstances and consequences of the event that has the characteristics of an insurance event and to determine the amount of insurance damage. In this regard, at the Insurer's request, to issue a properly executed power of attorney to the Insurer's representative with the powers necessary to represent the Insured's interests in court as a party to the case;</p> <p>To assist the Insurer in investigating the insurance event. At the Insurer's written request, to provide information and documents relating to the causes, circumstances and/or consequences of an event that has the characteristics of an insurance event. At the request of the Insurer, to make appropriate requests relating to the subject of the Contract, event that has the characteristics of an insurance event and/or damage to private persons or legal entities, state authorities and local governments.</p> <p>To return the received insurance indemnity (or its corresponding part) to the Insurer if such a circumstance is discovered that, in accordance with the current legislation of Ukraine, the Insurance Contract or the General terms of the insurance product, fully or partially deprives the Insured of the right to receive insurance indemnity, within 10 (ten) business days from the date of discovery of such a circumstance;</p> <p>To take measures to ensure that the Insurer has the opportunity to exercise the right of claim against the person guilty of causing the damage, to provide the Insurer with all necessary documents and report the information necessary for the Insurer to exercise the right of claim against the guilty persons who caused the insurance event.</p> <p>Obtain the Insurer's written consent to voluntary (pre-trial) indemnity of losses to the Third Party injured in the amount specified in the claims of such Third Party injured.</p> <p>Upon receipt of a claim or receipt of information about the claim filed by the Third Parties, the Insured is obliged:</p> <p>Within 3 (three) business days, to send the Insurer a notice on the filing of a claim in the form of a copy of this claim and provide other information available to the Insured on this matter;</p> <p>To transfer to the Insurer or send by mail or otherwise all written documents (letters, claims, summons) received by the Insured from Third Parties due to the damage caused to these persons;</p> <p>To inform Third Parties that the settlement of claims will be carried out with the mandatory participation of the Insurer.</p> <p>To notify the Beneficiary in any way, provided that it is possible to confirm the fact of such notification, about the Insurance Contract concluded in his favor and to obtain the appropriate consent.</p> <p>To perform other obligations stipulated by the terms of the Insurance Contract.</p>
15	Grounds and procedure for termination of the Insurance Contract	<p><b>15.1.</b> The Insurance Contract is terminated and becomes void with the consent of the Parties, as well as in the case of:</p> <p>Expiration of the period of the Insurance Contract.</p> <p>Fulfillment by the Insurer of its obligations to the Insured in full.</p>

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		<p>Failure by the Insured to pay the next part of the insurance premium within the period established by the Insurance Contract. In this case, the Insurance Contract shall be deemed to be terminated early from the day following the day of payment of the next part of the insurance premium established in the Insurance Contract. At the same time, the Parties have agreed that in the event of such termination of the Insurance Contract, the Insurer is not obliged to remind the Insured about the terms of payment of the next part of the premium.</p> <p>The Insured's withdrawal from the Insurance Contract in accordance with the Law of Ukraine "On Insurance".</p> <p>Liquidation of the Insurer in accordance with the procedure established by the current legislation of Ukraine.</p> <p>Liquidation of the Insurant - legal entity or death of the Insurant - private person or loss by him of legal capacity, except for the cases provided by the Law of Ukraine "On Insurance";</p> <p>Adoption of a court decision on declaring the Insurance Contract invalid.</p> <p>In other cases, provided by the current legislation of Ukraine.</p> <p>The Insurance Contract may be terminated early at the request of the Insured or the Insurer. Either Party shall be obliged to notify the other Party in writing of its intention to terminate the Insurance Contract early no later than 30 (Thirty) calendar days before the date of termination of the Insurance Contract.</p> <p>In the event of early termination of the Insurance Contract as a whole or in relation to any Insured Person at the request of the Insured (Insured Person), the Insurer shall return to him the Insurance Premiums for the period remaining until the expiration of the Insurance Contract, after deducting of the expenses directly related to the conclusion and execution of the Insurance Contract, and the actual insurance payments made under the Insurance Contract.</p> <p>In case of early termination of the Insurance Contract at the request of the Insurer, the Insured shall be fully refunded the Insurance Premiums paid by him. If the Insurer's claim is caused by the Insured's failure to comply with the terms of the Insurance Contract, the Insurer shall return to him the Insurance Premiums for the period remaining until the expiration of the Insurance Contract, after deducting of the expenses directly related to the conclusion and performance of the Insurance Contract, and the actual insurance payments made under the Insurance Contract.</p> <p>The maximum share of expenses of the INSURANCE COMPANY "BBS INSURANCE" directly related to the conclusion and execution of the terms of insurance contracts for the insurance product is specified in the General Terms, which are available at the link: <a href="https://bbs.ua/liability-insurance-conditions/">https://bbs.ua/liability-insurance-conditions/</a></p> <p>The share of expenses of the INSURANCE COMPANY "BBS INSURANCE" directly related to the conclusion and execution of a specific Insurance Contract is determined upon conclusion of such Insurance Contract with the consent of the Insured within the maximum share of expenses and is specified in such insurance contract.</p>

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		<p><b>15.2.</b> The Insured has the right to refuse such Insurance Contract within 30 calendar days from the date of conclusion of the Insurance Contract without giving any reasons, except for:</p> <ul style="list-style-type: none"> <li>- Insurance Contracts, the period of which is less than 30 calendar days;</li> <li>- cases if an event with signs of an insurance event has been reported under the Insurance Contract;</li> </ul> <p>The Insured shall notify the Insurer in writing (using electronic means) on his intention to withdraw from the Insurance Contract. The Insurer shall be obliged to return the paid insurance premium to the Insured in full, provided that no event with signs of an insurance event has occurred during this period.</p>
16		<b>3. Making insurance payments</b>
17	Procedure in case of the event with signs of an insurance event	<p><b>17.1.</b> In case of the event that can be qualified as an insurance event, the Insured shall be obliged:</p> <p>Immediately, but no later than 12 hours after he becomes aware of the occurrence of an event with signs of an insurance event, to notify the specialized competent authorities according to the nature of the damage caused and the Insurer by phone 0-800-500-123;</p> <p>After the occurrence of an event that may be recognized as an insurance event, the Insured shall be obliged to notify the Insurer in writing within 2 (two) business days by submitting a notification (application) in the form established by the Insurer, personally or by his authorized person (representative).</p> <p>The deadline for the written notification of the Insurer shall be considered missed for good reason, if it is caused by the circumstances under which the Insured did not and could not have known about the occurrence of an event that has the characteristics of an insurance event or the Insured, for reasons beyond his control, could not notify the Insurer within the period provided for by the Insurance Contract. The existence of such circumstances must be confirmed by documentation.</p> <p>The Third-Party Insured may apply to the Insurer with an application on the occurrence of an event that has the characteristics of an insurance event and an application on the payment of insurance indemnity;</p> <p>Submission of an application by the Third-Party Insured does not relieve the Insured from the need to personally notify the Insurer about the event;</p> <p>To take all possible measures to save the life, health, property of the Third Party Injured and the environment and to reduce the amount of damage caused, prevent further damage and eliminate the causes contributing to the occurrence of additional damage, including to provide the necessary medical care to the Third Party Injured and protect the damaged property;</p> <p>To provide the Insurer with the opportunity to participate in establishing the causes, circumstances and consequences of the event that has signs of an insurance event and the amount of damage caused;</p> <p>To provide the Insurer with all necessary documents specified in the Insurance Contract, confirming the occurrence of the insurance event and the amount of damage caused in accordance with the Insurance Contract;</p> <p>To provide information and documents to the Insurer about the</p>

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		<p>circumstances and requirements (amount of claim) presented to the Insured in accordance with the insurance event or about the initiation of court proceedings in the case.</p> <p>Not to pay indemnity, not to recognize the demands and/or claims of Third Parties in part or in full, and not to assume any direct or indirect obligations to satisfy such demands without the written consent of the Insurer, signed by an authorized person</p>
18	Procedure for making insurance payments	<p>The Insurer adopts a decision to pay insurance indemnity (draws up and signs a Claim Report specifying the amount of indemnity) or to refuse to pay insurance indemnity within 15 (fifteen) business days (excluding weekends and holidays) from the date of receipt of all documents necessary to establish the fact, circumstances, causes of the insurance event and/or the amount of damage specified in the Insurance Contract. After adopting the appropriate decision, the Insurer:</p> <p>Pays insurance indemnity within 15 (fifteen) business days (excluding weekends and holidays);</p> <p>In the event of a decision to refuse to pay insurance indemnity within 5 (five) business days from the date of adopting such a decision, it notifies the Insured and the Third Party (if the Third Party has contacted the Insurer) in writing with justification for such refusal;</p> <p>The Insurer has the right to adopt a decision to postpone the insurance payment if:</p> <p>The Insurer has reasonable doubts about the authenticity of the documents provided confirming the insurance event and the amount of losses - until the authenticity of such documents is verified, but for a period not exceeding 6 (six) months from the date of their receipt, unless otherwise provided by the insurance contract;</p> <p>The circumstances of the insured event, the perpetrators, the amount of losses, the circumstances confirming the right of Third Parties to receive indemnity have not been clarified in full - until such circumstances are clarified;</p> <p>Criminal proceedings have been initiated against the Insured (the person whose liability is insured, the Third Party, their representatives), until the competent authority adopts a relevant decision;</p> <p>Recognition of an event that has the characteristics of an insurance event as having occurred and determination of the amount of losses in court - until the Insurer receives a court sentence;</p>
19	Exceptions to insurance events and grounds for refusal of insurance payment	<p><b>19.1. An event is not considered as an insurance event if it occurred directly or indirectly as a result of:</b></p> <p>War risks, namely: the use of small arms, grenades and/or as a result of the explosion of artillery shells, mortar bombs, rocket munitions, aerial bombs and warheads, guided and ballistic missiles, UAVs - unmanned aerial vehicles, nuclear, biological and chemical weapons;</p> <p>Occurrence of force majeure circumstances and the direct impact of such circumstances on the ability of the Parties to fulfill their obligations during the period of these circumstances.</p> <p>Force majeure circumstances should be understood as the facts of the occurrence of such events that arose after the conclusion of the</p>



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		<p>insurance contract and make it impossible for the Parties to fulfill their obligations:</p> <ul style="list-style-type: none"> <li>- Civil war, mass unrest, insurrection, revolution, usurpation of power, state of emergency, strike, putsch, terrorist attack.</li> <li>- Natural disasters, fires, earthquakes and other natural phenomena.</li> <li>- Blockade, embargo, currency restrictions, changes in legislation and other actions of the state (authorities), planned or emergency power outages applied on the instructions of authorized bodies, enterprises, organizations.</li> </ul> <p>The Party that has fallen under the influence of such circumstances must notify the other Party thereof no later than 3 (Three) business days from the moment of their occurrence. Otherwise, such Party, in case of failure to fulfill its obligations under the insurance contract, loses the right to refer to the influence of the specified circumstances.</p> <p>The Party that is unable to fulfill its obligations due to force majeure circumstances must provide the other Party with confirmation of the occurrence of such circumstances and their direct impact on the probability of failure to fulfill its obligations.</p> <p>The relevant evidence of the duration of force majeure circumstances is considered to be an official confirmation provided by the Chamber of Commerce and Industry of Ukraine or another state body, which must be sent by the Party that affected by these circumstances to the other Party. The Party affected by force majeure circumstances has the right to postpone the period of performance of obligations under the insurance contract for the period during which the specified circumstances will be in effect.</p> <p>After the end of such circumstances, the Party affected by them is obliged to fulfill its obligations under the Contract in a proper manner within 7 (seven) business days, unless another period is provided for by the terms of the Contract.</p> <p>Pandemics, epidemics, epizootics;</p> <p>Confiscation, nationalization, requisition, arrest, forced seizure of property, including with the use of violence and/or any weapon or other illegal restriction of property rights, destruction or damage to property by order/decision of the government, state or local government bodies, military administration bodies and other authorities, including self-proclaimed ones;</p> <p>Illegal actions or inaction of state and local government bodies, including as a result of the issuance of illegal documents and/or orders;</p> <p>Participation of the Insured (person whose liability is insured) in protest actions and marches, mass riots, road blockades, demonstrations, rallies, pickets, strikes, rebellions, mutinies, seizure of administrative buildings, uprisings, revolutions, other purposes and events similar to those listed above;</p> <p><b>19.2.</b>The Insurer does not pay insurance indemnity if the damage is caused by:</p> <p>The impact of a computer virus, malicious program or code, unwanted electronic messages (spam), unlawful interference with an electronic network, unauthorized access to the system, failure, malfunction of any computer, electronic device, software, loss, reduction in functionality or performance of a computer system,</p>

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		<p>equipment, software, electronic database, storage media, loss of access to data;</p> <p>Violation of intellectual property rights: copyrights, patents, rules for the use of trademarks, brands, marks;</p> <p>Disclosure by the Insured (the person whose liability is insured) or use by him (her) for personal purposes of confidential information that became known to him in connection with his performance of the insured activities;</p> <p>Any contamination or infection with chemical or biological substances and/or materials, including during the cleaning of contaminants, their processing, decontamination or neutralization;</p> <p>Exposure to asbestos dust, asbestos, including the sale, export and transportation of asbestos fibers or materials containing asbestos, diethylstyrene (DES), dioxin, formaldehydes;</p> <p>Exposure to nuclear energy and ionizing radiation in any form;</p> <p>Permanent, regular or prolonged thermal exposure or exposure to gases, vapors, rays, liquids, moisture or any, including non-atmospheric, precipitation (soot, smoke, dust, etc.);</p> <p>Negligence of the Insured (person whose liability is insured), including if this has contributed to an increase in the amount of damage. The negligence is understood in such a way that a person:</p> <p>Foresaw the probability of dangerous consequences of his actions (or inaction), but frivolously reckoned on their non-occurrence;</p> <p>Did not foresee the probability of dangerous consequences of his actions (or inaction), although he should have and had such an opportunity.</p> <p>The fact of negligence is established on the basis of a guilty verdict of the court, the conclusion of the competent authorities or in accordance with the terms of the Insurance Contract.</p> <p>Circumstances about which the Insured (person whose liability is insured) knew or should have known, but did not take all measures dependent on him (her) to prevent the occurrence of the insurance event;</p> <p>Actions or inaction of the Insured (person whose liability is insured) committed in a state of alcoholic, narcotic or other intoxication;</p> <p>Intentional actions of any third parties aimed at the occurrence of the insurance event;</p> <p>Collusion between the Insured (person whose liability is insured) and a third party;</p> <p>Conducting experimental or research work;</p> <p>Damage to property due to physical depreciation and aging, decrease in value due to non-use;</p> <p>Corrosion, oxidation, rotting, fermentation, spontaneous combustion, the action of microorganisms and other natural properties inherent in the property, as well as mold, fungus, etc.;</p> <p>Damage (destruction) of property by worms, rodents and insects and other pests;</p> <p>Use and storage by the Insured of substances able to rapid exothermic reaction, accompanied by the release of a large amount of heat or gas, intended for explosions, self-propagating high-temperature synthesis, combustion for the purpose of obtaining energy, etc.;</p>

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		<p>Theft or destruction of property during or immediately after the occurrence of an insurance event;</p> <p>Performance by the Insured of construction/installation works, commissioning works and after commissioning warranty obligations;</p> <p>Damage or destruction of property during construction/installation works;</p> <p>Possession or use by the Insured of buildings and structures, the structural elements and engineering systems of which are in a state of disrepair, as well as property located in them, as well as objects of unfinished construction.</p> <p>Shortcomings of goods (works, services) produced (sold, performed, provided) by the Insured, provision by the Insured of unreliable or insufficient information about goods (works, services);</p> <p>Failure to fulfill or improper fulfillment of obligations under the agreement (contract);</p> <p>Actions or inaction of the Insured (his representatives), which led to damage or destruction of antiques, products made of precious metals, precious or semi-precious stones, objects of religious cult, collections, paintings, manuscripts, banknotes, securities and documents, etc.;</p> <p>Requirements of persons entrusted with the liquidation of a legal entity to the legal entity being liquidated, or legal entities whose powers are based on law or an administrative ruling to the persons responsible for the event;</p> <p>Claims put forward from the occurrence of the Insured's liability arising exclusively from the status or nature of the Insured's activities as an official, director, board member, etc.;</p> <p>Claims for indemnity for damage caused by genetic changes in the organisms of humans, animals and/or plants;</p> <p>Claims of the Insured's employees for indemnity for damage caused to them in the performance of their official duties. If the damage is caused to such persons not during working hours and/or not in connection with the performance of their labor duties, it is subject to indemnity in accordance with the terms of the Insurance Contract, unless otherwise provided for therein;</p> <p>Claims of the Insured's closest relatives for indemnity for damage caused to them by the actions of the Insured or other persons whose liability is insured. The closest relatives include persons who are married to the Insured or were married at the time of the conclusion of the Contract, their parents, children (including adopted and wards), parents (including adoptive parents and guardians), grandchildren, brothers and sisters, aunt and uncle of the Insured, as well as other persons who have lived with the Insured for a long time and who run a joint household with him;</p> <p>Claims for indemnity for financial losses not related to damage caused to the life, health of third parties, and/or damage caused to their property (pure financial loss);</p> <p>Claims for indemnity for losses caused by the Insured's performance of activities other than the insured activities;</p> <p>Claims for indemnity for damage related to damage caused to:</p> <p>Property owned by the Insured (person whose liability is insured) or property taken by him (her) for rent, hire, leasing, pledge (mortgage);</p>

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		<p>Movable property, including commodities and materials, which are in the custody of the Insured under a contract or on another basis;</p> <p>Goods (products) or their accessories and components that are manufactured, processed, reprocessed, supplied or otherwise exposed to the influence of the Insured (the person whose liability is insured), or on his (her) behalf;</p> <p>Dissemination of information that is not true and harms the reputation of the organization or separate persons, including incorrect information;</p> <p>Breach of copyright, rights to discovery, invention or industrial design, or similar rights, including unauthorized use of registered trademarks, authority brands, symbols and names;</p> <p>Participation in sports competitions or in the process of preparation for them (professional or amateur sports);</p> <p>Damage or destruction or deterioration of property that the Insured has rented, hired, leased or pledged, accepted for storage;</p> <p>Landslides, collapses, floods caused by ditch or flowing water or flooding of artificial or natural reservoirs (including tanks of treatment facilities), as well as shifts or subsidence of soil or buildings or structures located on it, including as a result of earthmoving, construction or other similar works;</p> <p>Destruction of crops and causing other damage to Third Parties by domestic and agricultural animals;</p> <p>Transmission to Third Parties by the Insured of any disease, as well as diseases of animals owned by the Insured or sold by him;</p> <p>Use of high-risk objects: piloted and unpiloted flying objects; any floating objects; industrial, hydrotechnical facilities; construction and agricultural machinery; any weapons, implements of war, hunting equipment.</p> <p>Action of the Insured (person whose liability is insured) or an adult member of his family, his employee or a person acting on his instructions (verbal or written) in a state of alcoholic, narcotic or other intoxication;</p> <p>Damage to property of Third Parties that occurred outside the territory of the insurance contract;</p> <p>Neglect of the Insurer's recommendations to reduce the damage, or failure to eliminate circumstances in a timely manner that significantly increase the degree of risk, the necessity of eliminating of which was indicated by the Insurer;</p> <p><b>19.3.</b> The insurer does not reimburse for indirect financial losses that arose as a result of the occurrence of an insurance event:</p> <p>Non-receipt / loss of profit by a Third Party due to damage caused to his property or health;</p> <p>Indirect costs of a Third Party due to the suspension of production (trade) caused by damage to his property (temporary rental of equipment, wages of workers, etc.);</p> <p>Non-receipt / partial receipt of rent by a Third Party as a result of an insurance event;</p> <p>Other indirect losses of a Third Party (including a forfeit (fine, penalty), non-pecuniary damage), even if they were caused by an insurance event.</p> <p><b>19.4.</b> Cases that occurred in the territories of territorial communities located in the area of military (combat) operations or that are</p>

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		<p>temporarily occupied, surrounded (blocked), as well as temporarily annexed territories of Ukraine, as well as territories of operations of the Joint Forces, are not subject to insurance indemnity.</p> <p><b>19.5.</b> When concluding an insurance contract, other special exclusions from insurance events and insurance restrictions may be provided for, which do not contradict the legislation and these Rules and are specified in the insurance contract.</p> <p><b>19.6.</b> The inclusion of additional risks in the insurance contract is possible by establishing additional terms in the insurance contract and increasing the insurance payment (tariff), which must be separately agreed in each specific Insurance Contract.</p> <p><b>19.7. The grounds for refusal in insurance indemnity are:</b></p> <p>Intentional actions of the Insured (Beneficiary) or an adult member of his family, his employees or a person acting on his behalf (verbal or written) aimed at the occurrence of an Insurance Event. The specified provision does not apply to actions related to the performance of their civil or official duty, in a state of necessary defense (without exceeding its limits) or protection of property, life, health, honor, dignity and business reputation. The qualification of such actions is established in accordance with the current legislation of Ukraine.</p> <p>The commission by the Insured (Beneficiary) or an adult member of his family, his employee or a person acting on his behalf (verbal or written) of an intentional crime that led to an insurance event, including an attempted suicide.</p> <p>Submission by the Insured (Beneficiary) of knowingly false information about the object of the Insurance Contract, about the facts, circumstances, consequences of the occurrence of an insurance event.</p> <p>Untimely notification by the Insured (Beneficiary) of the occurrence of an insurance event without valid reason or creation of obstacles for the Insurer in determining the circumstances of the insurance event, the nature and amount of losses.</p> <p>Valid reasons are understood as circumstances under which the Insured was not aware and/or the Insured could not notify about the occurrence of an insurance event within the period provided for by the Insurance Contract. The existence of such circumstances must be confirmed by documentation.</p> <p>Failure to provide all necessary documents confirming the fact, circumstances of the occurrence of the insurance event and the amount of the insurance payment;</p> <p>Non-fulfillment or improper fulfillment by the Insured (Beneficiary) of his/her obligations specified in the Insurance Contract;</p> <p>Actions of the Insured aimed to obtain an unlawful benefit from insurance;</p> <p>Availability of circumstances that are exceptions to the insurance events specified in the Insurance Contract;</p> <p>Receiving by the Insured of indemnity for losses in full from the person guilty of causing them;</p> <p>Written waiver of the right to claim against the person responsible for the losses, or if the exercise of the Insurer's right to claim became impossible due to the fault of the Insured;</p>

No.	Type of information	Information to be filled in by the insurer
1	2	3
		<p>Failure to provide the Insurer with documents by the Insured or provision of documents drawn up in violation of current regulations (signed by an unauthorized person, with no number, seal or date, presence of corrections, etc.) or submission of documents containing unreliable information regarding the term, causes, circumstances of the insurance event;</p> <p>Failure to notify the Insurer of the existence of other valid Insurance Contracts regarding the property accepted for insurance and, in particular, in the application for payment of insurance indemnity;</p> <p>The terms of the Insurance Contract may provide for other grounds for refusal to pay insurance indemnity, if this does not contradict the legislation.</p>
20	4. Other information	
21	Form of the insurance contract	<p>The insurance contract is concluded exclusively in writing in compliance with the requirements of the Civil Code of Ukraine established for the written form of a transaction, and is drawn up in paper form or in the form of an electronic document created in accordance with the requirements specified by the Law of Ukraine "On Electronic Documents and Electronic Document Circulation", or in the manner prescribed by the legislation on e-commerce.</p> <p>An insurance contract may be concluded with the submission by the Insured of an application for insurance, which shall indicate a list of circumstances that have significant importance for assessing the insurance risk when concluding the contract.</p> <p>An insurance contract may be concluded between the Insured and the Insurer:</p> <p>1) In the form of an electronic document created in accordance with the requirements specified by the Law of Ukraine "On Electronic Documents and Electronic Document Circulation" and in accordance with the procedure provided for by the legislation on e-commerce.</p> <p>In this case, the Insurance Contract shall be signed by the electronic signatures of the Parties:</p> <p>On the part of the Insurer - by a qualified electronic signature of an authorized representative.</p> <p>On the part of the Insured - a legal entity - by a qualified electronic signature of an authorized representative;</p> <p>On the part of the Insured - a private person - by an electronic signature with a one-time identifier, by sending the one-time identifier by the Insurer to the means of communication (telephone, e-mail address, VIBER application, mobile application, etc.) of the Insured and entering such one-time identifier by the Insured into the Insurer's information system. The Insured shall enter the one-time identifier via a link sent by the Insurer together with the one-time identifier or attached to an electronic message from the Insured sent to the means of communication either with a simple electronic signature or with an advanced electronic signature (ES).</p> <p>To sign an electronic Insurance Contract, the parties may use electronic services, where the signing of the Insurance Contract occurs by applying the ES or CES (certified digital signature) of the Client/Insured and the CES of the Insurer's authorized person.</p> <p>The electronic Insurance Contract shall be sent to the Insured immediately after signing such a contract.</p>

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		<p>At the Insured's written request, the Insurer shall deliver a copy of the Insurance Contract on paper from the electronic document, during the Insurer's working hours at its location within 5 (five) business days from the date of receipt of such a request</p> <p>2) In paper form, in accordance with the current legislation of Ukraine and signed by the parties to the Insurance Contract.</p> <p>The written insurance contract is concluded in two copies in Ukrainian for each of the parties.</p> <p>A copy of the Insurance Contract concluded in paper form, as well as its annexes (if any), are provided by the Insurer (insurance intermediary) to the Insured immediately after its signing by the parties.</p>
22	Market outlet(s) of insurance product	<p>The insurance product is sold:</p> <ul style="list-style-type: none"> <li>- by separate sales departments of the Insurer: <a href="https://bbs.ua/kontakty-bbs-insurance/">https://bbs.ua/kontakty-bbs-insurance/</a></li> <li>- by insurance intermediaries: <a href="https://bbs.ua/partners/">https://bbs.ua/partners/</a></li> </ul>
23	Other information about the insurance product	<p>Other information about the insurance product is available in the General Terms of the insurance product "insurance of THIRD-PARTY LIABILITY".</p>
24	References to documents containing complete information about the standard insurance product	<p>The General Terms of the insurance product are available at: <a href="https://bbs.ua/liability-insurance-conditions/">https://bbs.ua/liability-insurance-conditions/</a></p>

