

MEDICAL EXPENSES VOLUNTARY INSURANCE POLICY

№ _____ from _____

This Policy confirms the conclusion of the Voluntary Medical Expenses Insurance Contract (hereinafter — the Insurance Contract) in the manner prescribed by the Law of Ukraine "On Electronic Commerce".

1. Insurer	PJSC "Insurance Company VUSO", USREOU code 31650052, registered as a financial institution by the Order of National Commission for State Regulation of Financial Services Markets № 1224 dated 24.06.2004, Financial Institution Registration Certificate series ST No. 142, current account UA03322669000026504300944019 in Territorially autonomous non-accounting branch No. 10026/0119 of General Directorate of Oschadbank JSC in Kyiv city and Kyiv region, MFO 322669, according to License series AE 293942 issued by the National Commission for State Regulation of Financial Services Markets to provide medical expense insurance dated 07/31/2014 and Rules No. 21-01 "Voluntary Medical Expense Insurance" represented by Artyukhov Andriy Viktorovych the Chairman of Board, acting on the basis of Charter, address: 31, K. Malevych St., Kyiv, 03150, phone 0800503773, e-mail address vuso@vuso.ua			
2. Policyholder	Full name	Phone		
	Place of permanent residence <i>(country from which Insured person has arrived)</i>	Date of birth		
3. Beneficiary	If Beneficiary isn't established, then Beneficiary is the Insured person, the person who has incurred expenses in favor of Insured person			
4. Place of the Contract validity	Ukraine			
5. Contract validity	from	to		
6. Travel period	from	to		
<p>The insurance contract enters into force and is valid from the moment of making the insurance premium in full to the current account of the Insurer and ends on the last day of the Travel Period, but not later than crossing the state border of Ukraine upon return to permanent residence or subsequent route. Insurance coverage under this Contract applies subject to the payment of the insurance premium in full and exclusively for insured events that occurred in the specified by the paragraph 6 of the Contract Travel period, but in any case not earlier than the date and time of crossing the state border of Ukraine and not later than crossing the state border of Ukraine when returning to a permanent place of residence or subsequent route.</p>				
7. Insured sum	100,000 UAH (one hundred thousand) per one Insured person Limit on observation expenses: 500 UAH/day per one Insured person			
8. Insurance rate	____ %			
9. Insurance premium	____ UAH per one Insured peson			
10. Insured events:	The Insured event is the case when Policyholder (Insured person) or third parties in favour of Insured persons incur expenses for medical services, namely the provision of emergency medical aid and/or provision of urgent inpatient medical aid, provision diagnostics and medicament treatment, which are required as a result of acute illness: COVID-2019 coronavirus infection (U07.1 code according to International Classification of Diseases, Tenth Revision), as well as incurring documented expenses for fulfilling the requirements of the competent authorities of Ukraine on the observation of the Insured Persons in connection with COVID-19 (U07.1)			
11. Insured persons:				
	Full name	Date of birth	Place of permanent residence	Phone
12. Total insured sum:				
13. Total insured premium:				

1.

1. Subject matter of Contract

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

1.2 Insured persons — individuals up to and including the age of 70 in favour of whom the Contract was concluded.

1.3. Insured persons may not be foreigners, stateless persons permanently residing on the territory of Ukraine, and persons recognized as refugees or persons in need of additional protection, employees of diplomatic missions and consular offices of foreign states,

representative offices of official international missions, organizations accredited in Ukraine, and members of their families, servicemen (units) of the armed forces of NATO member states and member states of the NATO program "Partnership for Peace" who participate in activities for the training of the Armed Forces units. In case of concluding an insurance contract in respect of such persons, it is considered not concluded and does not contain legal consequences for the Insurer, except for the obligation to return to the Policyholder the paid insurance premium in full.

2. Insured events

2.1. The insured event is the incurring by the Insured person (third parties in the interests of the insured person) of expenses for:

- arranging diagnostics on COVID-19;
- COVID-19 treatment;
- arranging provision and payment for medical care within the territory of Ukraine;
- expenses to meet requirements of Insured person's observation in connection with COVID-19 (U07.1).

2.2. The following events shall be considered as Insured event: a sudden COVID-19 (U07.1) illness of Insured person, which is confirmed by PCR test made in certified state laboratory having at least 2nd accreditation level;

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

2.4. In case of occurrence of Insured event specified in clause 2.2. of Terms the Insurer shall indemnify for expenses regarding:

- emergency (ambulance) pre-hospital care provided by the ambulance crew of public stations or private clinics (1-7th class clinics according to Insurer's classification); care provided at Health Care Centre (examination and consultation provided by medical staff, emergency laboratory tests, cost of stay at Health Care Centre, purchase of medicines). Arrangement of medical care is carried out under the auspices of infectious disease departments of state/departmental clinics (1st and 2nd class clinics according to Insurer's classification);
- emergency pre-hospital treatment and/or treatment at outpatient facility, day patient facility (doctor's visit, examination and consultation, emergency diagnostic tests, outpatient surgical treatment, medical treatment, purchase of medicines) emergency hospitalization — emergency tests, medical treatment at inpatient facility, services provided by medical staff. Outpatient or inpatient treatment is arranged under the auspices of infectious disease departments of state/departmental clinics (1st and 2nd class clinics according to Insurer's classification);
- hospital services (cost of staying at standard ward, intensive care ward, resuscitation ward), medical care prescribed by doctor, purchase of medicines), under the auspices of infectious diseases departments of state/departmental clinics (1st and 2nd class clinics according to Insurer's classification);
- purchase of medicines prescribed by doctor for emergency care;
- making COVID-19 (U07.1) diagnostics of people who were in close contact with sick Insured person (resided in the same premises) and if these people are also insured under this Contract.

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

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

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

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

Contact Centre 0 800 303 911

e-mail: vzk@vuso.ua

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

3.5. If Insured person has paid at own cost for medical services related to treatment and/or observation in connection with COVID-19 (U07.1), he/she may apply to Insurer for indemnification for expenses incurred within the limits established in Contract. In such case after completion of treatment, the Policyholder (Insured person) shall within 30 days submit the set of documents (application for making insurance payout, copy of document certifying the identity of beneficiary, abstract of medical record, discharge report specifying diagnosis, treatment duration, list of medicines, dosages, fiscal receipts or cash receipts, settlement receipts with the name of service and its paid cost) to receive insurance indemnity.

4. Insured events exceptions

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

- 4.1.1. Insured event occurred outside the Travel Period specified in clause 6 of the Contract;
- 4.1.2. Insured person's infection with COVID-19 (U07.1) occurred before start of Insurance coverage;
- 4.1.3. any testing for COVID-19 (U07.1) if there is no threat to the life of Insured person and/or referral from attending doctor and/or performed not in certified laboratory having less than 2nd accreditation level;
- 4.1.4. testing for COVID-19 (U07.1) at request of Insured person without referral from attending doctor and/or not at duly certified laboratories. Duly certified laboratories are those who have 1st and 2nd accreditation level;
- 4.1.5. treatment, observation / quarantine of Insured persons in the absence of recommendations of relevant competent authorities of country being visited regarding specific Insured persons listed in this Contract;
- 4.1.6. testing of Insured persons without referral from attending doctor;

- 4.1.7. expenses that exceed limits specified in this Contract or Insured sum;
- 4.1.8. if it was found and confirmed by laboratory that Insured person was infected with COVID-19 (U07.1) in his/her country of permanent residence within 14 days before the beginning of trip;
- 4.1.9. if the suspicion of COVID-19 (U07.1 code) infection without manifestation of disease is a result of contact with persons not insured under this Contract and not staying with the Insured in the same hotel room;
- 4.1.10. consequences of having COVID-19 (U07.1), which Insured person experienced beyond the Travel Period and place of validity of this Contract;
- 4.1.11. if observation period has exceeded 14 calendar days;
- 4.1.12. treatment of laboratory-confirmed COVID-19 (U07.1) disease in clinics that are not accredited by the state as having infectious disease departments and able to provide medical treatment for COVID-19 (U07.1) disease;
- 4.1.13. expenses related to diagnostics, treatment and/or observation if Insured person has violated the rules of personal hygiene, personal safety and rules of conduct in recreation areas, including those recommended by Insurer, the tour operator and instructions of employees of accommodation facilities (hotels, beaches, etc.);
- 4.1.14. if before concluding Insurance Contract the Policyholder (Insured person) knew or should have known about inevitability of Insured event occurrence (inclusion of Insured person place of permanent residence to the list of countries with regard to which the requirement of obligatory observation has been set, presence of typical signs of disease before conclusion of Insurance Contract, etc.).
- 4.2. Insurer shall not indemnify for medical expenses related to:
 - 4.2.1. treatment of any disease or condition other than COVID-19 (U07.1);
 - 4.2.2. treatment of disease the nature of which is not confirmed by PCR method in state certified laboratory having 1st and 2nd accreditation level;
 - 4.2.3. treatment of disease not diagnosed according to International Classification of Diseases, Tenth Revision;
 - 4.2.4. expenses on observation not related to COVID-2019.
- 4.3. Insurer shall not indemnify for medical expenses related to treatment of COVID-19 (U07.1) if Insured person was not in Ukraine — the country where Insurance Contract is valid.
- 4.4. Insurer shall not indemnify the costs of paid treatment in Health Care Centre or stay at observation (isolation) place, as well as any additional costs that are provided to Insured person free of charge according to the rules of country of stay or reimbursed by third parties;
- 4.5. Insurer shall not indemnify for interpreter's services, non-pecuniary damages and additional expenses not stipulated in this Contract.

5. Rights and liabilities of Parties

5.1. Insurer is obliged:

- 5.1.1. to bring Insurance Terms and Rules to attention of the Policyholder (Insured person);
- 5.1.2. upon occurrence of Insured event, to make insurance payout to the Policyholder (Insured person) within 15 (fifteen) business days after making decision to make payout. Insurer shall be liable for late payment of insurance payout by paying a fine to the Policyholder (Insured person) amounted to 0.01% of outstanding amount for each day of delay, but not more than double NBU discount rate for each day of delay;
- 5.1.3. not to disclose information about the Policyholder (Insured person) and his/her property status, except in cases established by law.

5.2. Policyholder is obliged:

- 5.2.1. upon concluding Contract, to provide Insurer with all information regarding circumstances having significant impact on risk level, such as: contact with person infected with COVID-19 (U07.1), establishing COVID-2019 diagnosis, and shall further notify Insurer of any change in insurance risk;
- 5.2.2. when concluding Contract in favor of other persons (Insured persons) — to obtain their consent to conclude Contract in their favor and to bring Insurance Terms and Rules to their attention;
- 5.2.3. to pay Insurance premium in full and in manner specified in this Contract;
- 5.2.4. upon concluding Contract and applying to Insurer for Insurance indemnity to notify Insurer regarding other valid Contracts;
- 5.2.5. to take measures to prevent and reduce losses caused by Insured event;
- 5.2.6. in case of early termination of Contract to return original Contract (Insurance Certificate) to Insurer.

5.3. Insured person is obliged:

- 5.3.1. to notify Insurer on occurrence of event having signs of insurance one in manner and within the terms specified in Contract;
- 5.3.2. to follow all recommendations of Insurer;
- 5.3.3. to provide upon Insurer's request any information necessary to establish the occurrence of Insured event or to determine the amount of insurance payout;
- 5.3.4. as to the circumstances of Insured event, to relieve third parties of responsibility for non-disclosure of medical and commercial secrets related to the Policyholder (Insured person), as well as at Insurer's request to provide the latter with required powers to obtain from the third parties (doctors, Health Care Centres, other facilities that have provided services to Policyholder (Insured person) stipulated by terms of Contract) any information related to Insured event.
- 5.3.5. To give Insurer opportunity to investigate and check the circumstances, causes of Insured Event, including the following: by signing this Contract the Policyholder and Insured person give their consent to Insurer to receive from third parties (medical and other institutions, doctors in private practice, witnesses of event occurrence, etc.) who have provided medical or other services to Insured person, their personal/medical and other data constituting medical secrecy, medical information about their health condition, treatment, diagnoses, as well as circumstances of event occurrence etc. Ensure the rights of Insurer to lay claims to person responsible for causing damage.

5.4. Insurer has the right:

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

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

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

5.4.4. to refuse to make insurance payout if there are grounds stipulated by this Contract and legislation of Ukraine.

5.5. Policyholder (Insured person) has the right:

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

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

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

6. Terms of Contract termination

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

6.1.1. Expiry of Contract validity term.

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

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

6.1.4. Liquidation of Insurer as stipulated by law.

6.1.5. Death of Insured person. If Insurance Contract has been concluded to insure more than one person at the same time, in case of death of one Insured person, the Contract shall terminate only in respect of that person.

6.1.6. In other cases stipulated by laws of Ukraine.

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

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

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

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

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

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

7. Miscellaneous

7.1. Regarding all issues not regulated in Insurance Contract the Parties shall be governed by the Law of Ukraine "On Insurance" and Insurance Rules.

8. Procedure for concluding Contract and other terms

8.1. Insurance Contract has been concluded between Insurer and Policyholder in compliance with requirements of the Civil Code of Ukraine, the Laws of Ukraine "On Insurance", "On Financial Services and State Regulation of Financial Services Markets", "On Electronic Documents and Electronic Document Exchange", "On Electronic Trust Services" and "On Electronic Commerce" by means of exchanging emails signed according to procedure determined by the Law of Ukraine "On Electronic Commerce" using information and telecommunication system of Insurer (Insurer's Agent) in compliance with requirements of legislation regulating the organizational and legal framework of activities in the field of e-commerce.

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

8.3. Policyholder confirms that he/she gave Insurer the consent for processing personal data of Policyholder (Insured person) in order to exercise rights and obligations under this Contract, ensure implementation of tax, financial monitoring and accounting issues with no limits regarding maintenance and processing period, as well as to communicate with Policyholder for providing information on implementation of Insurance Contract, to arrange sending postal mails, SMS and emails to Policyholder's address, to provide

Policyholder with information on implementation of Insurance Contract, to transfer information and advertising messages on Insurer's services, as well as services of other business entities, for other purposes not contradicting the laws of Ukraine. Policyholder shall give his/her consent to transfer personal data to Insurer's managers of personal databases, as well as to Insurer's agents, if it is required by protection of rights and legal interests of personal data subject or other persons for other purposes not contradicting the current legislation of Ukraine without additional notification of Policyholder (Insured person). Policyholder confirms his/her notification about his/her rights related to maintenance and processing personal data determined by current legislation of Ukraine, purposes of data processing and persons to whom personal data are transferred.

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

8.5. Insured has the right to withdraw from concluded Insurance Contract not later than 00.00 hours of the next day after the day of the insurance premium payment or erroneous transfer of funds by submitting an electronic application to the Insurer and receiving the paid insurance premium in full. Persons defined in clause 1.3. of the Contract have the right to withdraw from the Contract before its expiration. Insurer must refund the Insurance premium if Policyholder withdraws from concluded Insurance Contract or in case of erroneous transfer of funds within 5 (five) banking days from the date of submitting application by Policyholder to withdraw from Insurance Contract or refund erroneously transferred funds. If Policyholder withdraws from concluded Insurance Contract the Contract shall be deemed not concluded and Parties to Insurance Contract shall refund to each other all funds received under the Insurance Contract and the Parties shall incur no obligations under the subject matter of Insurance Contract provided in present Insurance Contract.

In case of erroneously signed electronic application the Policyholder may withdraw from concluded Insurance Contract by not paying Insurance premium. In such case the Insurance Contract shall not enter into force.

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

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

SIGNATURES OF PARTIES:

INSURER

represented by the Chairman of Board

Artyukhov Andriy Viktorovich



POLICYHOLDER

Last name, first name

Signed by entering one-time identifier