



**PUBLIC OFFER**  
**for the online issuance of an E-Policy (electronic policy)**  
**for compulsory civil liability insurance**  
**of vehicle owners**

1. This Public Offer for the online issuance of an E-Policy (electronic policy) for compulsory civil liability insurance of vehicle owners of JSC "GROSS SUG'URTA KOMPANIYASI" (hereinafter referred to as the "Offer") establishes the procedure for the online issuance of an electronic policy, the procedure for conclusion, amendment, and termination of the contract, as well as the terms of compulsory civil liability insurance of vehicle owners (hereinafter referred to as "CMTPL") between JSC "GROSS SUG'URTA KOMPANIYASI" and the Policyholder.

2. Insurance services are provided by JSC "GROSS SUG'URTA KOMPANIYASI" (TIN: 207135501, hereinafter referred to as the "Insurer") on the basis of:

- License No. SF00028, issued by the National Agency for Perspective Projects of the Republic of Uzbekistan on June 2, 2025;
- The Rules of Compulsory Civil Liability Insurance of Vehicle Owners (hereinafter referred to as the "Insurance Rules"), approved by Resolution of the Cabinet of Ministers of the Republic of Uzbekistan No. 141 dated June 24, 2008 (Appendix No. 4).

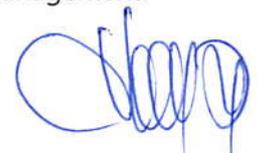
3. This Offer has been developed by the Insurer on the basis of the Insurance Rules, the Civil Code of the Republic of Uzbekistan, the Laws of the Republic of Uzbekistan "On Insurance Activity", "On Compulsory Civil Liability Insurance of Vehicle Owners", "On Electronic Commerce", "On Electronic Document Management", and "On Personal Data", as well as Resolution of the Cabinet of Ministers of the Republic of Uzbekistan No. 780 dated December 14, 2020 "On Additional Measures to Improve the Procedure for the Provision of Electronic Insurance Services".

4. When using the official website and/or mobile application of the Insurer, the Policyholder shall be obliged to fully review the terms of this Offer in advance. The terms of this Offer are available on the Insurer's website at the following link: <https://gross.uz/ru/products/osago>.

5. In the event of disagreement of the Policyholder with the terms of the Offer or any of its provisions, the Policyholder shall cease using the official website and mobile application. Continued use of the official website and/or mobile application of the Insurer shall constitute full and unconditional acceptance by the Policyholder of the terms of this Offer.

6. In accordance with Article 370 of the Civil Code of the Republic of Uzbekistan, full and unconditional consent (or acceptance) by the Policyholder of the terms of this Offer shall be deemed to occur upon acceptance of the Offer, thereby expressing consent:

- to the terms of this Offer, including the insurance terms set forth therein;
- to the processing of personal data specified when completing the application, including their collection, systematization, accumulation, storage, clarification, use, depersonalization, blocking, and destruction (without notification of destruction), by automated or non-automated means for the purpose of conducting insurance activities for a period of 5 years, as well as to their transfer to third parties for the purpose of performance of the insurance contract and ensuring internal document management.



7. The Policyholder confirms his/her legal capacity and legal competence, and acknowledges responsibility for the obligations arising as a result of concluding the CMTPL contract through the website and information systems of the Insurer.

8. In order to conclude a CMTPL contract on the website and in the information systems of the Insurer online, the Policyholder must have a mobile phone number.

### **I. GENERAL PROVISIONS AND BASIC DEFINITIONS**

9. The following basic terms are used in this Offer:

**Policyholder** - a legally capable and competent person who has reached the age of 18, owns a vehicle and has concluded a CMTPL contract with the Insurer. Owners of vehicles registered in foreign states and temporarily used in the territory of the Republic of Uzbekistan may not be a party to this Offer (Policyholder).

**E-Policy** - an electronic policy (document) issued by the Insurer using the website and information systems, confirming the conclusion of a CMTPL contract in accordance with the Insurance Rules.

**Vehicle Owner** - the owner of a vehicle, as well as a person possessing a vehicle on the right of economic management or operational management, or on any other legal basis (property lease agreement, power of attorney for the right to operate the vehicle, act of the competent authority on transfer of the vehicle to such person, etc.). A person driving a vehicle in the course of performing official or employment duties, including on the basis of an employment or civil law contract with the owner or other lawful possessor of the vehicle, shall not be considered a Vehicle Owner.

**Close Relatives of the Vehicle Owner** - close relatives of the vehicle owner (parent, spouse, children, brothers, sisters) who are not required to obtain a notarized power of attorney for the use and operation of the vehicle.

**Driver** - a person operating a vehicle. In the course of driving instruction, the instructor shall be deemed the Driver.

**Compulsory Civil Liability Insurance Contract of the Vehicle Owner (CMTPL Contract)** - an insurance contract under which the Insurer, for a fee stipulated by the contract (insurance premium), undertakes, upon occurrence of an insured event, to compensate injured parties for damage caused to their life, health and/or property as a result of such insured event, within the insured amount. The insurance contract shall be concluded with the Policyholder by submission of an application, payment of the insurance premium, and issuance of the E-Policy on the basis of this Offer and the Insurance Rules.

**Use of a Vehicle** - operation of a vehicle consisting of its movement within roads (road traffic), as well as in adjacent territories intended for vehicle traffic. Operation of equipment installed on a vehicle and not directly related to its participation in traffic shall not be considered Use of a Vehicle.

**Injured Party** - a person whose life, health and/or property has been damaged through the use of a vehicle by another person.

**Insurance Premium** - the amount of money which the Policyholder is obliged to pay to the Insurer in accordance with the compulsory insurance contract.

**Insured Amount** - the amount within which the Insurer undertakes, upon occurrence of an insured event, to compensate the Injured Party (his/her heir or legal successor) for the damage caused.

**Insurance Indemnity** - the amount of money which, in accordance with the compulsory insurance contract, the Insurer is obliged to pay to the Injured Party as compensation for damage caused to his/her life, health and/or property upon occurrence of an insured event, within the insured amount.

**Insured Event** - the occurrence of civil liability of the Policyholder or another person whose liability is insured under the compulsory insurance contract for causing damage to the life, health and/or property of Injured Parties through the use of a vehicle, which gives rise to the Insurer's obligation to pay insurance indemnity.

**Vehicle** - a device intended for transportation of persons, luggage, cargo or equipment installed thereon along roads.





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**Traffic Accident Notice** - a document voluntarily completed at the scene of a traffic accident by the drivers involved in the accident, for the purpose of notifying the Insurer of the traffic accident, confirming the occurrence of civil liability of vehicle owners.

**Unified Information System** - a unified electronic and information system for CMTPL functioning online, integrated with the information systems and central databases of the Insurance Payments Guarantee Fund, the Ministry of Internal Affairs, and the extra-budgetary Pension Fund under the Ministry of Economy and Finance of the Republic of Uzbekistan, as well as other interested ministries and agencies, and central databases of individuals and legal entities.

10. Use of the official website and mobile application means any action of the Policyholder aimed at using them. Use of the official website and/or mobile application is possible only if connected to the global information network Internet. In this regard, the Policyholder shall independently ensure connection to the Internet.

**Territory of validity of the Offer** - the administrative territory of the Republic of Uzbekistan.

## II. ISSUANCE OF THE E-POLICY

11. The issuance of the E-Policy shall be carried out in the section "Compulsory Motor Insurance" (Online issuance of the "CMTPL" policy) on the Insurer's website [www.gross.uz](http://www.gross.uz), as well as through the Insurer's or its partners' mobile applications, Telegram bot, and/or electronic payment system.

12. For the issuance of the E-Policy, the Policyholder shall complete an application indicating personal data and, in respect of each vehicle, the following information:

✓ personal identification number, series and number of the identity document of the Policyholder and/or individuals admitted to driving the vehicle (in the case of issuance of an E-Policy with the condition of admission to driving only specified persons); taxpayer identification number (for legal entities); personal identification number, series and number of the identity document of the Vehicle Owner (if the owner of the vehicle is another individual); email address (if available); mobile phone number;

✓ state registration number, series and number of the certificate of state registration of the vehicle for which the E-Policy is issued; if the Policyholder, in accordance with legislation, belongs to a category of persons entitled to a discount on the insurance premium — details of documents (certificate, confirmation) evidencing the Policyholder's belonging to such category, with indication of the availability of a discount under compulsory insurance; details of documents confirming the degree of kinship of close relatives (parents, spouse, son, daughter, brothers, sisters) admitted to use and operate the vehicle; place of registration of the vehicle;

✓ insurance period (1 year; 6 or more months — in case of seasonal use of the vehicle; 10 or more days — for travel to the place of registration); method of sending notification of issuance of the E-Policy (phone number, email address, or through a personal account opened on the Insurer's website or in the mobile application).

Where the relevant information is available in the Unified Information System, such information shall be completed automatically.

13. In the event of partial or complete malfunction of the Unified Information System when completing the electronic application, that is, in case of malfunction of state information databases and/or absence of connection thereto, the Policyholder shall enter the missing information manually.

### ATTENTION!

**THE POLICYHOLDER SHALL BE RESPONSIBLE FOR THE ACCURACY  
OF THE INFORMATION AND DOCUMENTS PROVIDED BY HIM/HER  
TO THE INSURER FOR THE ISSUANCE OF THE ELECTRONIC POLICY**

14. After full completion of the electronic application, the Policyholder shall be given the opportunity to verify the accuracy of the information specified in the application upon clicking the "Proceed to Review" button.

15. The information submitted by the Policyholder in the electronic application shall be automatically verified for completeness and accuracy against the information available to the Insurer and obtained from the Unified Information System, after which the Policyholder shall be sent a notification of the possibility to pay the insurance premium or of the need to resubmit corrected information.

If the Policyholder does not carry out re-verification and/or correction of the information within 24 hours from the moment of submission of the application, the Insurer shall notify the Policyholder of the impossibility of issuing the E-Policy by one of the following means: through the official website, information systems, the Insurer's mobile application, or by SMS message.

16. After being redirected to the partner's payment system page, the Policyholder shall pay the insurance premium within the time allotted for payment. If the insurance premium is paid in an amount less than that specified in the E-Policy, the E-Policy shall not be issued until its full cost is paid.

17. The fact of payment of the insurance premium shall constitute acceptance by the Policyholder of this Offer and confirm his/her intention to conclude the CMTPL contract.

18. Upon full payment of the insurance premium:

a) The Policyholder shall receive an SMS message confirming the issuance and purchase of the E-Policy, which shall include:

- name of the insurance organization;
- amount of the insurance premium;
- validity period of the E-Policy;
- unique number of the E-Policy;
- link to the E-Policy in the Unified Information System.

b) The Policyholder shall be redirected to the Insurer's website (if the cost of the E-Policy was paid immediately after completing the application) to download the E-Policy, or may independently download the E-Policy by following the link to the Unified Information System sent via SMS message (if the cost of the E-Policy was paid after leaving the Insurer's website).

19. The E-Policy shall enter into force upon payment of the insurance premium by the Policyholder, but not earlier than the commencement of the insurance period specified in the E-Policy. Insurance coverage shall apply to insured events occurring after the E-Policy enters into force, unless another commencement date of insurance coverage is specified therein.

### **III. RIGHTS AND OBLIGATIONS OF THE PARTIES**

20. **The Policyholder shall have the right to:**

- request explanations from the Insurer regarding the E-Policy;
- cease at any time the use of the official website and mobile application;
- choose an Insurer carrying out compulsory insurance activities.

**The Policyholder shall be obliged to:**

- duly perform the obligations imposed upon him/her under the E-Policy in the prescribed manner and within the established time limits;
- pay the insurance premium under the E-Policy in the prescribed manner and under the established conditions;
- comply with the requirements and conditions of the Insurance Rules in order to receive insurance services under the CMTPL contract.

21. **The Insurer shall have the right to:**

- engage relevant experts when considering an application of the Injured Party (his/her heirs or legal successors);



- verify the information provided by the Policyholder and monitor compliance with the requirements and conditions of the insurance contract;
- provide recommendations on the prevention of insured events;
- claim recourse recovery of the paid insurance indemnity in cases established by law.

**The Insurer shall be obliged to:**

- create and ensure the possibility for the Policyholder to use its website and/or mobile application on a 24-hour uninterrupted basis;
- consider applications or claims of the Policyholder and/or the Injured Party, and to make insurance payment and/or insurance indemnity in the prescribed manner;
- ensure confidentiality of information about the Policyholder and the Injured Party obtained in the course of insurance activities.

**The Insurer shall not be liable for:**

- losses of the Policyholder related to the use of the official website and mobile application;
- consequences of the Policyholder's transfer of information on the official website and in the mobile application to third parties;
- failure to provide services due to the impossibility of using the official website and mobile application for reasons beyond the Insurer's control.

**22. The Injured Party shall have the right to:**

- apply to the Insurer with a claim for insurance payment and/or insurance indemnity;
- challenge in court the Insurer's decision to refuse insurance payment and/or insurance indemnity;
- receive insurance payment and/or insurance indemnity under the conditions established by law.

23. The parties to this Offer (the Insurer, the Policyholder, the Injured Party and/or his/her legal representatives (heirs)) may have other rights and bear other obligations in accordance with the Insurance Rules.

**IV. AMENDMENT AND EARLY TERMINATION OF THE E-POLICY**

24. During the validity period of the E-Policy, the Policyholder shall immediately notify the Insurer in writing of any changes to the information specified in the application for issuance of the E-Policy.

Upon receipt of information about changes to the data provided at the time of issuance of the E-Policy, the Insurer shall make the relevant amendments to the E-Policy and provide or send the updated E-Policy to the Policyholder in the manner provided by this Offer.

25. The validity of the E-Policy shall terminate early in the following cases:

- prohibition of the use of the vehicle in accordance with the established procedure;
- recognition of the vehicle specified in the E-Policy as unsuitable for further use;
- change of ownership of the vehicle.

26. In case of early termination of the E-Policy, a portion of the insurance premium shall be subject to refund proportionally to the amount of insurance indemnity paid (if any) and the number of days remaining in the unexpired period of validity of the E-Policy.

27. In case of early termination of the E-Policy, a portion of the insurance premium shall be refunded proportionally to the amount of indemnity paid and the remaining validity period of the E-Policy in days. At the same time, if the E-Policy is terminated early on grounds other than those specified in Clause 25 of this Offer, the Insurer may deduct from the refundable portion of the insurance premium the amount of its provable expenses under the given E-Policy in an amount not exceeding 20 percent of the insurance premium.

Refund of the relevant portion of the insurance premium to the Policyholder (his/her legal representatives, heirs, legal successors) in the cases provided by this clause shall be made within 14





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calendar days from the date of the relevant application of the Policyholder (his/her legal representatives, heirs, legal successors).

28. The refundable portion of the insurance premium, at the discretion of the Policyholder and on the basis of his/her application, may be credited toward the insurance premium for a newly issued E-Policy.

**V. ACTIONS OF PERSONS UPON OCCURRENCE OF AN INSURED EVENT**

29. The Policyholder (or another person whose civil liability is insured in accordance with the E-Policy), being a participant in a traffic accident that caused damage to the Injured Party (Injured Parties), shall, at the request of the Injured Party (Injured Parties), provide information about the E-Policy.

30. Upon occurrence of an insured event, the Policyholder or another person whose civil liability is insured in accordance with the E-Policy shall be obliged to:

- deliver to the injured person a copy of the insurance policy within three calendar days from the date of the traffic accident;
- await the arrival of officers of the State Road Traffic Safety Service, if possible, record witnesses, notify the Road Traffic Safety Service, submit documents confirming the damage caused, and take measures to mitigate such damage;
- immediately, but no later than 72 hours after the traffic accident, notify the Insurer of the occurred event with attachment of a copy of the insurance policy;
- inform the Insurer of all claims brought against him/her in connection with the insured event;
- comply with the requirements and conditions arising from the Insurance Rules.

**VI. PROCEDURE FOR OBTAINING INSURANCE INDEMNITY AND/OR INSURANCE COMPENSATION**

31. The Injured Party or the Policyholder (in case of direct settlement of the insured event) may submit notification of the occurrence of the insured event, determination of the amount of damage caused, as well as electronic or scanned copies of documents necessary for acceptance and consideration of such notification through the Insurer's website or mobile application.

32. Within three working days from the date of receipt of the notification and documents, the Insurer shall ensure contact of its representative with the Policyholder by means of communication or, in case of impossibility to contact him/her, send a written notice indicating the full list of missing and/or improperly executed documents.

33. In order to receive insurance payment or insurance indemnity, the Policyholder and the Injured Party (his/her legal representatives or heirs) shall submit an application to one of the territorial branches of the Insurer and provide documents confirming the occurrence of the insured event, the amount of loss, as well as other documents provided for by the Insurance Rules.

**VII. INSURANCE SUM, INSURANCE PREMIUM, AMOUNT OF INSURANCE PAYMENT AND/OR INSURANCE INDEMNITY**

34. The insurance sum under the CMTPL contract amounts to 80,000,000.0 (eighty million) UZS. Of this, the insurance sum for causing:

- damage to the property of the Injured Party amounts to 35 percent of the insurance sum, or 28,000,000.0 (twenty-eight million) UZS;
- harm to the life or health of the Injured Party amounts to 65 percent of the insurance sum, or 52,000,000.0 (fifty-two million) UZS.

35. The insurance premium for CMTPL is payable by the Policyholder for a period of 1 (one) year in the following amounts:

Vehicle Type	Territory

	Tashkent City and Tashkent Region**		Other regions**	
	Limited*** (UZS)	Unlimited **** (UZS)	Limited*** (UZS)	Unlimited **** (UZS)
Passenger car	192 000,0	384 000,0	160 000,0	320 000,0
Cargo vehicle	336 000,0	672 000,0	280 000,0	560 000,0
Buses and minibuses	384 000,0	768 000,0	320 000,0	640 000,0
Trams, motorcycles and scooters, tractors, self-propelled road-construction machinery, and other machinery	72 000,0	144 000,0	60 000,0	120 000,0

\* When selecting in the electronic application a coverage period of 6 months or "to the place of registration," the insurance premium is determined during completion of the electronic application in a smaller amount than indicated in the table.

\*\* Territory where the vehicle is registered.

\*\*\* When issued with the condition of limited use by a certain number of drivers.

\*\*\*\* When issued with the condition of use by an unlimited number of drivers.

36. The amount of the insurance premium payable by the Policyholder is determined in accordance with the data entered in the electronic application for issuance of the E-Policy, taking into account the right to receive a discount. Discounts are provided to specific categories of Policyholders as provided in Clause 33 of the Insurance Rules.

#### VIII. CONDITIONS OF PERSONAL DATA PROCESSING

37. The submission of data by the Policyholder in the electronic application for issuance of the E-Policy is deemed as his/her consent to the processing of his/her personal data (collection, recording, systematization, storage, use, and destruction of personal data).

38. The processing of personal data under this Offer and for the purpose of the Insurer fulfilling its obligations under the insurance contract is carried out in accordance with the Law of the Republic of Uzbekistan "On Personal Data" dated 2 July 2019, taking into account the provisions of Clause 6 of this Offer.

#### IX. FINAL PROVISIONS

39. The Insurer shall ensure the security and non-disclosure of data of the Policyholder, the Injured Parties, and other persons in accordance with the requirements of Article 62 of the Law of the Republic of Uzbekistan "On Insurance Activities" (insurance secrecy).

40. Persons guilty of violating the requirements of this Offer shall bear liability in the manner established by law.

41. In case of disagreements between the Parties on matters provided for by this Offer or related to it, the Parties shall take measures for pre-trial settlement. If the dispute cannot be resolved in pre-trial proceedings, it shall be submitted to the court in accordance with the legislation of the Republic of Uzbekistan.

42. Issues or disputes arising on matters not provided for by this Offer shall be resolved in accordance with the Insurance Rules and the procedure established by the legislation of the Republic of Uzbekistan.

43. This Offer has been executed in the Uzbek and Russian languages and shall be published on the Insurer's official website and/or mobile application.