

Insurance Agreement/Conditions of the Geotour
TR-GEOTOUR/ - 01/19

1 Definitions of the used terms

- 1.1 Insurance Area** - insurance only works on the territory of Georgia except in the occupied territories.
- 1.2 Insurer** - JSC "Insurance Company Alpha", which on the territory of Georgia and under these conditions provides health and accident travel insurance for the policy holder, based on the premium paid in favor of it.
- 1.3 Insured** – a person who concludes this Agreement with the insurer and pays the relevant insurance premium.
- 1.4 Policy holder** - a citizen of a foreign country, temporarily staying on the territory of Georgia with business and/or tourism purposes. Insurance is carried out in favor of this person.
- 1.5 Insurance Policy** - a document, signed by the Insurer, reflecting the fact of concluding an insurance agreement and its terms between the insurer and the policyholder / Insured / authorized person and the terms of this agreement that the insurer gives the policyholder upon claiming insurance claims.
- 1.6 Insurance premiums** - the amount paid by the insured indicated in the insurance policy, which is the cost of the insurer's insurance service. The bonus is paid once, once the policy is purchased.
- 1.6.1 Termination of insurance and refund of the premium paid by the insured/policy holder can be made only one day before the beginning of the insurance period indicate in the policy. In any other case, the insurance contract is not subject to termination and the paid premium will not be returned to the insured/policy holder.
- 1.7 Insurance period** - the interval of time indicated in the insurance policy (00:00 from the day of the start of the insurance period up to 24:00 in the end of the day) where insurance is in force.
- 1.8 Insurance case** - the case under which conditions the insurer will be obliged to pay the insurance compensation.
- 1.8.1 An insurance case shall be deemed to be paid and the insurer shall pay for the expenses incurred by emergency hospital and outpatient treatment or death caused by sudden illness and accidental accident during the insured period of temporary stay and/or travel on the territory of Georgia taking into consideration Exceptional cases mentioned in the present Agreement.
- 1.8.2 For the persons, aged 65 and older, the expenses for urgent hospital and outpatient treatment; charges for useful evacuation and repatriation in case of death will be compensated only resulting from an accident.
- 1.9 The insurance limit/Sublimit** - the amount specified in the policy, which is the maximum possible insurance coverage.
- 1.10 The Insurance Amount** – maximum of the total recoverable amount to the one policy regardless of the number of accidents and volume of loss.
- 1.11 Declared Claim**-demand submitted to Insurer in pre-defined form about damage compensation received by policy holder.
- 1.12 Insurance Compensation** - payment of money by Insurer within frameworks of relevant limit/sub-limit in case of satisfaction declared demand.
- 1.13 Accident** - A sudden, unexpected event, that occurred without the policy holder's will, resulting from visible external forces and caused worsening health condition or death of the policy holder.

2 Explanations of services provided in insurance coverage

- 2.1 24/7 Hot-line Medical Assistance**- provides 24-hour telephone-information consultation on any issue or problem related to current insurance; Organization of medical services; Full and operational information about providers and insurance terms.
- 2.2 Urgent out-patient care** - provides during insurance period through accident or other sudden worsening of policy holder's health condition with emergency medical service (medication, diagnostic, therapeutic and surgical treatment, manipulation) needs and them related costs compensation in cases, when a delay of more than 24 hours while causes the policy holder's death, permanent disability, or significant deterioration of health condition and which is necessary for the policy holder's hospitalization for period less than 24 hours. In case of urgent vaccination (anti snake or anti rabbis vaccine) will be covered only first injection.
- 2.3 Emergency medical care** - emergency medical services compensation, provided with physicians at the place of the accident and/or transportation of policy holder at nearest hospital, where rendering of adequate help is necessary.
- 2.4 Urgent hospitalization** - provides during insurance period through accident or other sudden worsening of policy holder's health condition with the emergency medical service (medication, diagnostic, therapeutic and surgical treatment, manipulation) needs and them related costs compensation, in cases, when a delay of more than 24 hours while causes the policy holder's death, permanent disability, or significant deterioration of health condition and which is necessary for the policy holder's hospitalization for period more than 24 hours. Expenses will be covered limited to 200.00 GEL/100 USD/100 EUR with currency of acquired product for each day spent in hospital before stabilization of policy holder's condition. In case of purchasing GEOTOUR (EUR), treatment in intensive care department will be covered within the limit 5000 EUR.
- 2.5 Urgent dental care** - considering the extraction of toothache and urgent extraction of the toothache in the diagnosis.
- 2.6 Medical evacuation** – Auto/Air transportation according policy holder's (ill, injured person) medical condition from accidental place or medical institution to Tbilisi / Kutaisi / Batumi international airport.
- 2.7 Repatriation** – In case of death, when being on the territory of temporary stay, and / or travel time caused from an accident or sudden illness of the policy holder, transportation costs of the body to the country of origin, in accordance with the policy set limits.
- 2.8 Additional benefits** – includes discounts for several wellness services in provider institutions. The policy holder will receive additional benefits through 24/7 Hot-line Medical Assistance.
- 2.9 Lawyer service** – Considers the reimbursement of the legal service charges paid by the policy holder in frame of policy limit, and is connected to the damage reimbursement requirement or/and compensation from the third party, who during the policy term, due to the accident on the territory of Georgia provoked the damage of body or illness and became the lawful reason of claim from the side of the policy holder in the frame of the foregoing policy terms and conditions.

Before the accepting of the service it is necessary to receive the written consent from the insurer about the coverage of the legal charges. The foregoing consent shall be issued if the reasonable basis exists for the start of the legal proceedings and payment of the legal charges is expedient in the given occasion. For the purpose to issue the consent the insurer has right to require the resolution of the independent lower or legal company (charges shall be paid by the



policy holder) about the claim and specific occasions of the legal proceedings. If the claim is accepted charges, paid by the insured for the foregoing resolution, subordinate to the reimbursement.

If the policy holder wins the process and already paid legal charges shall be incurred to the other person, the policy holder is obliged to reimburse to the insurer the legal service fees.

2.10 Translator service – Considers the reimbursement of the translation costs of that document, which became necessary payable by the policy holder for the complaint or legal proceeding indicated in the paragraph 2.9, in the frame of limit existed in the policy.

2.11 Personal Property Insurance – Considering the compensation of financial losses resulting from looting or robbery of the goods purchased during the travel period on the territory of Georgia. The indicated service applies to the property which cost is no less than 50.00 EUR.

2.11.1 For the purpose to receive the insuring reimbursement the policy holder is obliged to make notification in the information service of the insuring company in 24 hours after the occasion. In case of claim the insurer shall reimburse minimum 200 euro for each item but totally no more than the limit determined by the policy. The insurance reimbursement shall be issued in 5 working days after the submission of the full case of documentations.

2.11.2 For the purpose to accept the insurance reimbursement the policy holder must submit:

- The list of the personal property lost in result of looting or robbery, indicating the purchase date or cost;
- The original receipt proving the purchase of the item lost due to the looting or robbery;
- Copy of the application submitted to the police office or in the corresponding office regarding the fact of looting or robbery;
- Official document/documents issued by the competent authority/authorities about the accident, reason and occasion.
- Due to the specific occasions, the insurer has right to require from the insurance other documents related to the incident.

2.11.3 If after the reimbursement, the policy holder shall be compensated by the responsible person the policy holder is obliged return the issued insurance reimbursement, no later than in 1 (one) week after the reimbursement of the damage from the responsible person.

2.11.4 If during the damage reimbursement process it is known that the policy holder submitted the false information describing the damage, and it had purpose to receive the insurance reimbursement in fraudulent way, no claim related to such occasions shall not be satisfied.

3 Insurance coverage

3.1 GEOTOUR (EUR)

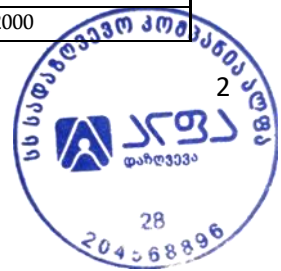
services	for foreign nationals being temporarily present on the territory of Georgia	
	Coverage	limit
24/7 Hot-line Medical Assistance	100%	limitless
Emergency medical care	100%	limitless
Urgent out-patient care	100%	limitless
Urgent hospitalization	100%	limitless
Urgent dental care	100%	limitless
Medical evacuation	100%	2000
Repatriation	100%	2000
Lawyer service	100%	2000
Translator service	100%	2000
Personal Property Insurance	100%	1000
Policy Aggregate Limit per one Insured/Beneficiary	Unlimited	

3.2 GEOTOUR (USD)

services	for foreign nationals being temporarily present on the territory of Georgia	
	Coverage	limit
24/7 Hot-line Medical Assistance	100%	limitless
Emergency medical care	100%	limitless
Urgent out-patient care	100%	400
Urgent hospitalization	100%	limitless
Urgent dental care	100%	limitless
Medical evacuation	100%	2000
Repatriation	100%	2000
Total policy limit	5000 USD	

3.3 GEOTOUR (GEL)

services	for foreign nationals being temporarily present on the territory of Georgia	
	Coverage	limit
24/7 Hot-line Medical Assistance	100%	limitless
Emergency medical care	100%	limitless
Urgent out-patient care	100%	limitless
Urgent hospitalization	100%	limitless
Urgent dental services	100%	limitless
Medical evacuation	100%	2000
Repatriation	100%	2000



Total policy limit	5000 GEL
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*limited per day

4 Policy period

4.1 Policy is valid 24 hours after Purchase.

4.2 Single-time trip for a specified period in the policy; minimal validity period 3 days; maximal validity period _ 730 days for one insurance.

4.3 Multiple (Multiple) - Multiple insured travel time periods indicated in the time limit indicated in the current days.

5 Insurance reimbursement

5.1 Related insurance case, the insured / policy holder or authorized person is obliged to communicate with the Insurer Information Service before receiving medical services or within 24 hours after the insurance case and leave the notice on the following number: (+995 32) 2-640-640.

5.2 Insured / policy holder shall submit this Policy to the relevant Provider Medical Institution, after which the reimbursement will be act in accordance with the policy conditions.

5.3 The services provided by the Insurer's Medical Facility will be reimbursed by a non-cash settlement with a direct medical institution.

5.4 Medical expenses covered from policy holder, will be reimbursed considering policy conditions to insurer/policy holder on the basis of the following documentation:

- Insurance policy;
- ID card;
- Certificate for health condition;
- Cashier Receipt,
- Income order;
- An official certificate of accident;
- In case of repatriation of the body, the assurer shall be informed of the death, the doctor's conclusion about the cause of death.
- The insurer is authorized to request additional documentation related to the case.

5.5 Scanned reimbursement documentation can be sent by E-mail: travel@alpha.ge. The deadline for submission of documents shall be determined not later than one month after receiving medical service/insurance case.

5.6 The compensation will be paid within 5 working days from the completion of the documentation.

5.7 According to the insurer request the policy holder shall undergo medical examination with the doctor indicated by the insurer.

5.8. Without additional agreement with the insured/policy holder, the insurer is entitled to receive information related to the insurance case from the relevant institutions or another third party

5.9 After issuing medical services to the policy holder, the insurer reserves the right to claim compensation for the expenses incurred on the damage to the health of the policy holder from the person who are responsible for the damage to the health of the policy holder.

5.10 The insurer shall be exempt from any liability obligations in the event of misrepresentation, incorrect description or coverage of any fact, as well as in breach of the obligations listed in this Article (Article 5).

5.11 If the policy holder receives compensation or other compensation from the third party responsible, the insurer is entitled to pay the insurance compensation by deducting the amount paid by the third parties.

5.12 For the purpose of fulfilment the obligations undertaken by the Agreement/Police, Insured / Policy holder grants authority to the Insurer of processing Insured / Policy holders' personal data defined by the law of "Personal Data Protection" of 28 December 2011, including special category of data processing provided by the law.

6 Travel insurance exceptions

6.1 Reimbursement of expenses without a hotline notification; except cases, when notification was not eligible with objective reasons;

6.2 Reimbursement of expenses incurred by accident, incidents of war, rebellion, demonstrations, terrorist acts or sabotage, disorder or disturbance with civil or other state;

6.3 Reimbursement of costs related to all kinds of damage caused by the impact of radioactive sources;

6.4 Reimbursement of expenses related to all kinds of injuries caused by pandemics, epidemics, environmental pollution or natural disasters;

6.5 Reimbursement of the effects of drugs, alcohol and psychotropic substances, as well as the cost of the effects of drugs taken without a doctor's prescription;

6.6 Reimbursement of expenses incurred due to unlawful negligence, self-injury, suicide or attempt on their illegal actions;

6.7 Costs of medical services related to chronic or travel problems, including complications, except when emergency medical care is required to save the life of the insured;

6.8 Reimbursement of any medical services related to the inherent physical or mental defects of an insured person;

6.9 Reimbursement of costs related to mental and psychosomatic diseases;

6.10 Reimbursement of costs related to treatment of oncological illnesses, except when the urgent medical assistance provided is to save the life of the insured or remove the acute pain;

6.11 Reimbursement of pregnancy, childbirth and / or complications;

6.12 Costs of venereal diseases and their treatment, treatment of HIV / AIDS diseases, treatment of viral hepatitis and their complication;

6.13 Treatment of non-traditional methods of balneology, medical massage, physiotherapy, sanatorium-treatment and cosmetic treatment costs.

6.14 Reimbursement of prosthesis, correction equipment, medical costs, prosthesis and transplantation expenses;

6.15 Fees of immunization (except in the policy prescribed condition for anti snake or anti rabbis vaccine)

6.16 Reimbursement of counseling and treatment costs with non-licensed medical institutions and persons not entitled to medical activity;

6.17 Accidents occurring when participating in dangerous or dangerous sports.

6.18 Reimbursement of medical treatment or consultation expenses if this is the purpose of travel;

6.19 Repatriation expenses when the purpose of travel was to receive medical services.



- 6.20 Reimbursement of repatriation expenses during medical services or deaths related to damage to insurance as a result of air and rail disaster;
- 6.21 Reimbursement of treatment expenses incurred by participation in the maneuvers and training exercises of the armed forces;
- 6.22 Cardiovascular and Cardiovascular Treatments (Aorto-coronary shunting, balloon angioplasty and stenting) and reimbursement of costs of neurosurgical surgery;
- 6.23 In cases where the costs of treatment are not reimbursed by the exceptions indicated in the insurance terms, the repayment expenses will not be covered as well;
- 6.24 When the cause of death is unknown;
- 6.25 Costs of damaging, arriving or absorption in air transport.

7 Discontinuance of Insurance Policy Validity

7.1 Insurance Policy Validity will be deemed as completed: in case of expiration policy days, expiration of insurance policy foreseen by policy terms or in case of written agreement of the parties. Travel Insurance is valid throughout specified insurance period indicated in policy.

8 SETTLEMENT OF ARGUMENTS BETWEEN THE PARTIES

- 8.1 case if the claim exists towards the insurer, the claim shall be accepted, discussed and regulated regarding the “discussion regulation and claim accepting procedures” indicated on the web page of the insurer: www.alpha.ge accordingly the claim of the insurer/insured shall be submitted to the insurer’s customer claim discussion service in following manner:
- 8.2 Application/claim expressed in written (material) form, as usual must be submitted in the form of the claim or in other non standard application form, indicating the consumer’s communication means (telephone, e-mail) on the address of the insurer, Tbilisi, Kazbegi ave N16; The maximum term for answer delivery is 30 (thirty) calendar days;
- 8.3 The application/claim expressed in electronic form as usual must be submitted in the form of the electronic claim or other non standard application electronic form on the address ask@alpha.ge. The maximum term for answer delivery is 30 (thirty) calendar days;
- 8.4 In case of disagreements/disputes regarding the present agreement execution parties apply for the settlement to the NCNELE “Insuring Mediation” of the “Georgian Insurance Companies Association” on phone number: 2 555 155, e-mail address: mediacia@insurance.org.ge.
- 8.5 The insurer has right, also apply to the LEPL Georgian State Supervision Service of the Insurance; city Tbilisi, N3 L. Mikeladze str. Tell: +995 32 2234410.
- 8.6 Based on the present agreement, in case if disputes raised between “parties” shall not be settled, disputed shall be resolved according the Georgian legislation, in Court.
- 8.7 Each “Party” is obliged, to reimburse the damage to the another “Party” according the rule established by the Georgian legislation.

9 THE RIGHT TO SUBROGATION

- 9.1 After giving “Insurance Indemnity”, the “Insurer” automatically gets the right to demand subrogation indemnity, which the “Policyholder” (“Insured”, “Beneficiary”) has towards the person responsible for the loss.
- 9.2 The “Policyholder” (“Insured”, “Beneficiary”) is obliged to support and give the “Insurer” all documentations or/and information he has and not to hinder the Insurer from realizing the right determined with this article.
- 9.3 In case of non-fulfillment of obligations determined with this article by the “Policyholder” (“Insured”, “Beneficiary”), the Insurer has the right to refuse to give “Insurance Indemnity”; or to demand refunding of the given sum.

10 CONFIDENTIALITY

10.1 The “Parties” are obliged not to reveal confidential information about the second “Party”, which has become known to them from this agreement, without written agreement with the second “Party”, apart from the cases when the law requests it.

11 FINAL PROVISIONS

- 11.1 In case of non-fulfillment of obligations by the Policyholder/Beneficiary, the Insurer is free from paying the Insurance Indemnity.
- 11.2 The Policyholder agrees or confirms that he has received a written approval from the Insured on the basis of which the Insurer is granted with the right, with the aim of fulfilling the liabilities determined with this agreement, to process the personal data defined by Law of Georgia on Personal data Protection 28.12.2011, including special category data defined by the law, according to their view; and if necessary, to submit the data mentioned in this paragraph to Georgian as well as other country public or private sector establishments/organizations; to gather any information/documentation about the Insured that might directly or indirectly be connected with the liabilities of the parties defined by this agreement, insurance case or/and the amount of loss, from any private or public establishments/organizations, including medical establishments, Civil Service Bureau, Public Service Development Agency and law enforcement organs. The Policyholder is obliged to immediately give the Insurer a written approval, in case of its request, but no later than 1 (one) month from signing this agreement.
- 11.3 Any changes in these provisions or/and additions are possible to make on the basis of a written agreement signed by the “Parties”.
- 11.4 In the cases that are not written in these provisions, the parties use the valid legislation of Georgia.
- 11.5 If any provision of this agreement is nullified, it does not cause the nullification of the whole agreement.

These provisions are represented in Georgian and English. In case of disagreement between the texts, superiority is given to the Georgian text.

The insurance policy should be purchased by the Insured at least 24 hours prior to the entry into force of the insurance; Otherwise, insurance will come into force after 24 hours from the purchase of insurance policy.

• In order to specify / verify any issue please contact Insurance Company Alpha News Service - 032 2 640 640;

