



Travelers insurance policy **001-MSK-TEST-2.49079** as of 28.01.2025

This Policy certifies the Contract concluded with the Renaissance Insurance Group Ltd. (hereinafter referred to as the Insurer). The Policy shall be issued based on oral request of the Policy Holder and a hard copy signed by the Insurer shall be handed over to the Insurant. This Policy is issued according to terms and conditions set out in Complex General Terms of Insurance of Medical, Medical Transportation and Additional Expenses of Individuals Travelling Outside of Place of Permanent Residence No 1.1, approved by Order No 048 of General Director of the Renaissance Insurance Group Ltd. as of 25.04.2019 (Hereinafter referred to as the General Terms of Insurance, including Additional Terms and Conditions No 1 «Terms of insurance against accidents», Table of indemnity consisting of 83 clauses under the risk "Bodily injuries as a result of accident during the trip", being an integral part of the General Terms of Insurance.

The Insurer	The Renaissance Insurance Group Ltd. Permanent insurance license СЛ No 1284, СИ No 1284 issued by Central Bank of Russia block 1, Krylatskaya street, 17, Moscow, 121614. Phone number 8 (800) 333-88-00, OGRN 1187746794366, INN 7725497022		
Insurant	Simonova Liudmila		
	Date of birth	29.09.1968	Citizenship
	Phone	7 911 288-19-83	Russian Federation
	Passport or other ID	External passport 763879916	
	Territory of cover	Thailand	
	Deductible	50 USD	
	Period of insurance	00:00 (UTC +03:00) 30.01.2025 - 23:59 (UTC +03:00) 13.02.2025	
	Total days of insurance	15	
	Currency	USD	
	Insurance premium (single payment)	35,10	
	Insurance premium is denominated in rubles	3 409,33	
	If the insurance premium is not paid in the amount and within the terms specified in the Policy, the Policy shall be deemed invalid (Clause 8.9 of general Terms of Insurance).		
The Insured	Last name and First name, citizenship	Date of birth	Passport
	Simonova Liudmila, RF	29.09.1968	763879916
Travel insurance	Insured risk		Insurance Coverage
	Emergency Medical Aid		50 000
	Dental treatment		400
	Medicines and Medical Equipment		50 000
	Medical Transportation		50 000
	Visit of relative		5 000
	Repatriation of mortal remains		10 000
	Evacuation of Children		50 000
	Emergency accommodation		600
	Total Sum Insured		50 000
Additional cover	Emergency medical aid to be organized for chronic disease aggravation with a liability limit		1 000
Accident insurance	Insured risk (Additional Terms and Conditions No 1)		Insurance Coverage
	Death as a result of accident during the trip		
	Disability as a result of accident during the trip		
	Bodily injuries as a result of accident during the trip		
	Total Sum Insured		10 000
Special details	Medical care in case of infectious diseases, including those caused by COVID-19 and infection caused by the monkey pox virus, is covered within the limits of the sums insured for the insured risks specified in this Policy, in accordance with the Insurance Terms		
	Страховым случаем не признается событие, произошедшее в результате занятия Застрахованным лицом активным отдыхом.		
	Insurance rate shall be calculated as a ratio of insurance premium to sum insured.		
	By accepting this Policy and paying the insurance premium, the Policyholder (representative of the Policyholder) shall:		
	• confirm that he/she is not a foreign public official and / or his relative, an official in a public international organization, person replacing (holding) a government position in the Russian Federation, member of the Board of Directors of the Central Bank of the Russian Federation, official in a federal public service with appointment and dismissal to be made by the President of the Russian Federation or the Government of the Russian Federation, official in the Central Bank of the Russian Federation, state corporations and other organizations founded by the Russian Federation based on federal laws, included in the list of positions to be identified by the President of the Russian Federation. Otherwise, the Policyholder shall undertake to provide documents supporting the position, name and address of the employer / degree of relationship / status (spouse).		
	• confirm that he/she has no registration, place of residence / stay, bank account in a state (territory) that does not comply with the FATF recommendations.		
	• confirm that he/she is not limited in legal capacity, and actions on other grounds is not controlled by another individual (beneficial owner).		
	• confirm reliability of the above information and shall inform the Insurer in writing about changes made to any information specified in this Policy within 7 (seven) business days. The information provided by the Policyholder at the date of this Contract shall be considered up-to-date until the Insurer receives information about updates.		
	• give consent to the Insurer to the processing of personal data of individuals specified in this Policy and other documents transferred to the Insurer to deliver obligations under this Policy, for promotion of goods, works, services on the market through direct contacts to be made by the Insurer using communication facilities. This consent shall be valid for 5 (five) years from the date of expiration of the Policy or until withdrawal of the consent presented in the Insurer's office in accordance with requirements of Federal Law No. 152 of July 27, 2006 "On Personal Data".		
	• confirm that he/she has received the Insurance Terms and Conditions, their provisions have been explained and understood. Additionally, the Terms and Conditions of insurance can be found on the official website of the Insurer.		
	• confirm that received a full information provided for in paragraph 2.1.2. of the Basic standard for protection rights and interests of individuals and legal entities - recipients of financial services provided by members of self-regulatory organizations incorporating insurance organizations approved by resolution of FSC of Central Bank of the Russian Federation, Minutes of 08/09/18 No. KFNP-24.		
	• agree to interact with the Insurer contacting offices of the Insurer, communicate by post and telephone and other facilities in cases specially provided for in the Insurance Terms and Conditions.		
	• agree to receive messages and notifications from the Insurer, including electronic format at the addresses, telephone numbers specified in this Policy.		

The Policyholder shall be responsible for completeness and accuracy of the information specified in this Policy.
Form, procedure and insurance indemnity payment terms, list of documents to be provided and actions to be taken to be indemnified are provided for in clauses 2.26, 2.27, 2.28, sections 3, 4, 5 of the Insurance Terms and Conditions.
The insurance contract shall not cover (shall not be recognized as valid claim) events caused by emergency circumstances (epidemics / pandemic), if the Insured failed to follow recommendations of government bodies, preventive quarantine actions.
Information about Insurer's office locations to present documents related to insured events and other documentation and procedure of electronic document exchange is available on the Insurer's official website and can be obtained by contacting the Insurer on phone numbers of specified in this Policy.
The Parties have agreed that in accordance with Art. 160 of the Civil Code of the Russian Federation the Insurer can use a facsimile reproduction of signature of an authorized person of the Insurer and the seal of the Insurer by mechanical or other copying, electronic digital signature or equivalent or a facsimile reproduction of a handwritten signature on the Policy.

Appendices

- No1 — Complex General Terms of Insurance of Medical, Medical Transportation and Additional Expenses of Individual Travellers Outside of Place of Permanent Residence No 1.1, approved by Order No 048 of General Director of the Renaissance Insurance Group Ltd. as of 25.04.2019 (hereinafter referred to as the General Terms of Insurance)
- No2 — Additional Terms and Conditions No 1. Terms of insurance against accidents and injuries while travelling
- No3 — Table of indemnity consisting of 83 clauses under the risk "Bodily injuries as a result of accidents during the trip"

Signature of the Insurer



Iskra Artem Evgenievich
Managing Director
Power of attorney No 2023/688 dated September 22, 2023



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Please print out this Memo and take it with you in your trip.

Territory of cover Thailand
Period of insurance 00:00 (UTC +03:00) 30.01.2025 - 23:59 (UTC +03:00) 13.02.2025

Medical aid

If you need medical assistance due to illness, accident or other event, as first step please contact Assistance Company via 24-hour contact center first. Call center specialists of the Assistance Company are Russian speakers.

Thailand 00 1 800 357 1295 001 800 49 11 298
For calls from any country +7 495 775 09 99
Number for text (SMS) messages +7 925 775 00 66

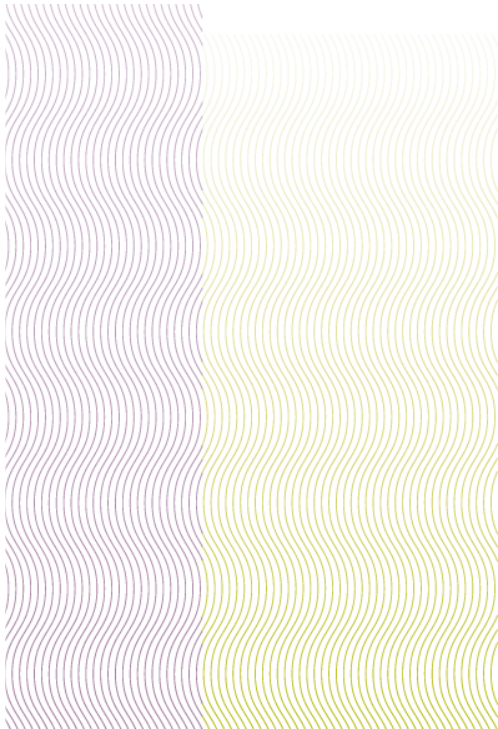
Please give your location details to the specialist of the Assistance Company, your phone number and details of the event. You will be contacted for more information and assistance.
We have the right to reject indemnity payment if the Insured failed to inform Assistance Company about the event, refused to comply with or breached recommendations of the Assistance Company. We have the right to request Russian translation of documents in a foreign language. Translation expenses shall not be indemnified.

Personal accident

In the event of accident during your trip, please contact our specialists to claim insurance payout:
For calls from RF 8 (800) 333-88-00
For calls from any country 8 (495) 725 10 50

Please follow the General Terms of Insurance in circumstances not described in this Memo.
Enjoy your trip!





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