



INSURANCE TARIFFS AND FEES

Insurance classes	Tariff, non-reimbursable amount	Commission	Maximum sum insured per policy
1. Accident Insurance	0.16%, minimum AMD 1,000 , no non-reimbursable amount	20%	AMD 20,000,000
2. Land Vehicle Insurance, <u>insurable risk:</u> <u>physical damage and theft</u>	2.5%, non-reimbursable amount - 1%, minimum AMD 50,000; non-reimbursable amount in case of theft - 10%, in presence of anti-hijacking system - 5%; Unlimited drivers*	10%	AMD 18,000,000
3. Non-Commercial Property Insurance	For risks other than earthquakes: 0.16%, minimum AMD 2,000 ; non-reimbursable amount - 1%, minimum AMD 100,000	20%	AMD 120,000,000
	In case of earthquake: 0.18%, minimum AMD 2,000 ; non-reimbursable amount - 2%, minimum AMD 400,000	0%	
4. CMTPL Insurance	In the amount determined by the Bureau*	3%	by law
5. Overseas Travel Insurance (Assistance)	15 days within one year Non-reimbursable amount - EUR 50 Insurance premium - AMD 3,500	0%	EUR 30,000
6. Commercial Property Insurance**	-	-	-
7. Voluntary Health Insurance **	-	-	-
8. Cargo insurance**	-	-	-
9. General Liability Insurance**	-	-	-
10. Financial Loss insurance**	-	-	-

* Insurance of taxis, rental cars and public transportation vehicles is carried out exclusively by the Company.

** Insurance contracts of this class are concluded in the Insurance Company, while tariffs and commissions are determined separately for each contract.

Note:

Within the program (point 5) of **Overseas Travel Insurance (Assistance)**, insurance contracts are concluded with the borrowers of the Bank's Travel Loan or their immediate family members, and the Bank pays the insurance premiums for said contracts instead of the customer.