Annex N2

Of the Travel insurance Agreement (General policy) executed on Between the “Insurance Company Imedi L" JSC and the "Interko Travel' LTD Travel Insurance Conditions

Insurance coverage of the Insured Persons will be provided by the “Insurance Company Imedi L" JSC, According to the terms listed below.

Travel insurance conditions/policy # TRI/R 18091 / 1

Insurance period: 07.03.2018 - 11.03.2018

Insurance coverage (Insurance areas): Egypt

MS NINO MAMALADZE (pasport No: 11BB40566)

Insurace coverage will be carried out in accordance with the Georgian legislation and the terms estabilished in Travel insurance Agreement

1. **Definitions**

Insurer – JSC “Insurance Company Imedi L” (Registered and Actual address: 3-5 Kazbegi street, Tbilisi, Georgia); Identification number: 204919008; Contact phone: +995(32)2922222;

Insured - “Interko Travel”LTD (Registered address:: Tbilisi, i.chavchavadze ave. N 33A, B. 42) Identification number: 405036928)

Life Insured – citizen or a visiting alien in Georgia who is covered under the terms and conditions of the current policy

insurance policy – the document possessed by the Life Insured according to Insurance Agreement confirming the fact of conclusion of the Insurance Agreement between the Insurer and Insured;

Insured event – event, occurrence of which rises liability of Insurance Indemnification by Insurer

Insurance period –A Period of time specified in the insurance policy during which the insurance is valid;

Insurance premium – A sum indicated in the insurance policy deemed to be the cost of insurance;

Reported claim – A claim raised by the Insured/Life Insured against Insurer, in the manner specified by the Insurer, demanding the indemnification of loss;

Limit of Indemnity (Insurance Limit/sublimit) – A sum, which presents the maximum limit of the indemnification to be given;

Insurance indemnity – the sum within the limit of liability, which is paid by the Insurer in case of satisfaction of the reported claim;

Deductible – A part of loss due to an insurance event which is not reimbursable by the insurer (remains on the responsibility of Insured/Life Insured);.

Emergency State– Health condition of Life Insured whilst his/her traveling in Georgia requiring the urgent medical treatment due to high risk of death, disability or/and significant health deterioration;

Emergency medical care - On site medical service rendered by ambulance crew due to accident or sudden illness within the period indicated in the policy while the Life Insured is in Georgia, inclusive of transportation of the Life Insured to the nearest hospital;

Urgent outpatient treatment – outpatient treatment of Life Insured being in urgent condition lasting not more than 24 hours;

Urgent hospital treatment – inpatient treatment of Life Insured being in urgent condition lasting more than 24 hours

Urgent Dental Treatment –Anesthetization of an acute toothache and urgent dental extraction according to the diagnosis;

Urgent Optical Treatment - expenses incurred for emergency optical treatment but only resulting from acute accidental bodily injury

Repatriation – auto or air transportation of insured (diseased, injured, deceased) or/and his/her accompanying person to the nearest international airport of Georgia or the nearest frontier point of Georgian territory

Death of insured – death of Life Insured due to personal accident or any natural reason;

2. INSURANCE COVERAGE

In case of Insured Event within the limits of liability defined by the policy Insurer offers:

1. 24 hours telephone consultation providing by Europe Assistance.
2. Indemnification of costs for Emergency Medical Care
3. Indemnification of costs for Urgent Outpatient Treatment
4. Indemnification of costs for Urgent Hospital Treatment
5. Indemnification of costs for Urgent Dental Treatment
6. Indemnification of costs for Urgent Optical Treatment
7. Indemnification of costs for repatriation of Life Insured (diseased, injured, deceased)
8. Indemnification of costs for repatriation of accompanying person, luggage delay or loss, flight delay

Insurer will cover the Insured Events occurred only in the countries and within the period specified by the policy

2.1 EUROPE STANDARD (Limit – USD 50 000.00)

2.1.1 To those persons, who are under 70 years old for the expiration time of insurance, this travel insurance policy would cover:
A. Expenses of medical services rendered to Life Insured
B. Expenses related with death of Life Insured

2.1.2 To those persons, who are over 70 years old for the expiration time of insurance, this travel insurance policy would cover:
B. Expenses related with death of Life Insured

Content of Coverages:

A – covers the following medical services:

- **Emergency medical care**

Full indemnification of expences without deductible

- **Urgent outpatient treatment**

Indemnification of expenses within the limit of 5000.00 USD (the aggregate limit)
Deductible: 80.00 USD

- **Urgent hospital treatment**

Indemnification of expenses not exceeding 400.00 USD per in-patient day
Deductible: 80.00 USD

- **Urgent dental treatment**

Indemnification of expenses incurred for the relief of acute pain and an urgent tooth extraction according to the diagnosis within the limit of 500.00 USD (the aggregate limit).
Deductible: 80.00 USD

- **Urgent Optical Treatment**

This cover shall reimburse expenses incurred for emergency optical treatment but only resulting from accidental bodily injury within the limit of USD 1000.00 (the aggregate limit).
Deductible: 80.00 USD

- **Repatriation expenses**

Indemnification of costs for repatriation of Life Insured (diseased, injured) fully, without deductible.
Sublimit: 3000.00 USD

A decision of repatriation shall be taken by the Insurer's medical expert on the basis of a physician advice. Should the Company's medical expert group considers necessary to repatriate an insured, but the latter refuses repatriation, the Company reserves right to immediately cancel the contract signed with an insured and exempts liability to indemnify medical, hospitalization and repatriation expenses of an insured.

B - In case of death of Life insured:

- **Repatriation expenses**

In case of death of the Insured Person, Insurer shall indemnify expenses for transportation of the body or ashes to the Life Insured's home country

Insurer shall also reimburse funeral expenses necessarily incurred abroad
Sublimit: 3000.00 USD

- **Insurance Indemnification**

In case of Insured Event Insured/Life Insured shall notify April Assistance about the event occurrence within 24 hours at the following phone number: **+90 212 370 29 60**

Insured Person shall provide relevant medical institution with this Policy. Insurer shall pay the part of the costs for the medical services defined by the policy directly to the medical institution via wire transfer, whereas Insured/ Life Insured shall pay amount of deductible (USD 80.00), .

In order to pay the amount to the medical institution the institution has to provide to Assistance necessary documentation, such as invoice, history case, list of procedures done, along with copies of Life insured's passport and insurance policy.

If Life Insured pays the total cost of medical treatment, he/she shall provide the Insurer with financial and medical documentation confirming the enjoyment of medical services, along with passport and insurance policy within 48 hours after arriving to Georgia. In case of expiration of the abovementioned period, the reimbursements of costs will not occur, except for cases when there are objective reasons for the delay, which has to be proved with the corresponding and appropriate evidences.

- **Repatriation of accompanying person**

If due to the state of health, Life Insured requires presence and custody of an accompanying person during transportation (according to the written conclusion of the attending doctor), the company will cover his/her travel expenses if person's return ticket is invalid.
Insurance Indemnification

To receive insurance indemnification, written conclusion of the attending doctor indicating that Life Insured requires presence of an accompanying person during transportation shall be provided. Documentation certifying accompanying person's transportation expenses (ticket, receipt) shall be provided. Insurer shall indemnify expenses within 3 working days after all required documents are provided.

- **Luggage Delay**

Sublimit: 150.00 USD
Insurer shall indemnify a fixed amount of USD 150.00 in case the Life Insured receives the luggage with more than 6 hours delay.

Luggage delay in Georgian Airports will not be indemnified.

- **Insurance Indemnification**

In case of Insurance Event, the Life Insured shall send notification letter concerning luggage delay to the Insurer via fax (+995 32) 25 28 08 as soon as he/she receives it from Airline Company. The amount to be indemnified shall be wire transferred to the Life Insured's pre-agreed bank account within 3 working days after receipt of the above notification letter.

- **Loss of Luggage**

This cover is valid only in cases when Life Insured travels via aircraft.

Sublimit - USD 20.00 per Kg not exceeding 28 kg per Flight

Insurer shall indemnify only registered and not hand luggage.

- **Insurance Indemnification**

In case of Insurance Event, Insured/Life Insured shall provide Insurer with Air ticket and official letter from Airline Company, certifying loss of luggage and detailing total weight of lost luggage. Insurer shall indemnify loss within 2 days after all required documents are provided. If Insurer has already indemnified luggage delay, amount indemnified shall be deducted from final amount of indemnification for loss of luggage.

- **Flight Delay**

Sub limit - USD 70 per night not exceeding 3 nights per flight

This section shall reimburse the Life Insured's hotel expenses incurred due to flight delay if Airline Company refuses to reimburse such expenses. For the purposes of this Policy, flight delay shall mean only delay during which the Life Insured has to stay at the airport overnight. The Insurer shall also reimburse difference between amount disbursed by the Airline Company and limit of cover provided by this Policy, should the Insured decide to choose higher quality hotel.

- **Insurance Indemnification**

Within 48 hours after arrival to Georgia, Life Insured shall provide Insurance Company with air ticket and official notification from Airline Company certifying flight delay (in hours) and indicating amount disbursed, if any, to cover hotel expenses. Insured shall also provide receipt from the hotel to certify amounts paid. Loss shall be indemnified within 2 working days after providing all required documents.

3. Exclusions:

The Travel Insurance Policy does not cover expenses arising from:

- Diseases which do not require emergency assistance and which do not prevent insured from continuing the journey
- All expenses made without obtaining the approval of Insurer
- Accident occurring during a civil war or a war with a foreign country, riots, demonstrations, acts of terrorism or sabotage, disturbances
- All damage or expenses caused by a source of radioactivity
- All damage or expenses caused by pandemic, epidemic, pollution and natural disasters
- Injuries caused by influence of narcotic and psychotherapeutic drugs or from toxic effect of drugs not prescribed by a registered qualified medical practitioner
- Commitment of any criminal act as well as the consequences of acts of suicide or attempts of suicide by Life Insured
- Chronic or pre-existing diseases, pre-existing defects, congenital physical or mental defects
- Psychic diseases

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MS TEA PERTAIA (pasport No: 0)

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