

General Terms and Conditions of “SIL MOBILE” application

1. Concepts and definitions used in the terms and conditions.

- 1.1. **“Company”** - “SIL INSURANCE” ICJSC, including its branches.
- 1.2. **“Client”** - a natural person over 18 years of age (Insured and/or insured person) who has the right to use the services provided by the Company.
- 1.3. **“Parties”** - the Company and the Client together.
- 1.4. **“Website”** - the official website of the Company: www.silinsurance.am
- 1.5. **“Terms and Conditions”** - the general terms and conditions for the provision of online insurance services offered by the Company to individuals and legal entities, non-resident individuals and non-resident organizations, state and local authorities through the Application; such general terms and conditions define the provision of online/remote insurance services offered by the Company to the Client and the main terms and conditions, security rules and guarantees of the relationship and the operations carried out.
- 1.6. **“Guidelines”** – definition on how to use the System/Application, including helpful tips.
- 1.7. **“Remote control system or System”** - tools and systems offered by the Company on the Internet, mobile and other environments, which enable to use insurance services through electronic communication means, telephone or otherwise, without visiting the Company’s office, if necessary, also to make payments through the Payment System using a Card. The types/classes of insurance services, the governing terms and conditions and rules are published on the Website or other websites, software tools and mobile applications specified for using the relevant System and may be unilaterally changed by the Company from time to time.
- 1.8. **“Application”** - online software in the “Sil Mobile” domain and/or at another address specified by the Company, which enables the Client to use insurance services through a smartphone or other device with appropriate capabilities (hereinafter referred to as a “technical device”).
- 1.9. **“Services”** - insurance services offered by the Company through the System/Application, the terms and conditions of which are defined by the relevant terms and conditions of the Services approved by the Board of the Company.

- 1.10. **“Personal domain”** - the domain of the Client’s personal use technical device, with the help of which the Client can use the services provided by the Company through the System/Application.
- 1.11. **“Application form”** - an application form to conclude an insurance contract or to inform the Company about an insurance accident and/or to apply for insurance compensation.
- 1.12. **“Insurance secrecy”** - information considered an insurance secret defined by the RA legislation.
- 1.13. **“Personal data”** - any information, data, facts, circumstances relating to the Client and/or a person related to the latter (if applicable) that allows or may allow to directly or indirectly identify the person. Such data can be personal, biometric and special category data, including name, surname, place of birth, date of birth, nationality, citizenship, residential/location addresses, contact information, personal and marital status, residency, etc.
- 1.14. **“Card”** - a card issued by banks licensed by the Central Bank of RA.
- 1.15. **“Payment system”** - “ArCa”, “Visa”, “Mastercard” and payment systems used in other environments and considered as such according to RA legislation.
- 1.16. **“Insurance terms and conditions”** - rules for the provision of relevant insurance services approved by the Board of the Company, which are binding for the Parties.
- 1.17. **“Information summary”** - summary sheets containing information about the Services provided by the Company.
- 1.18. **“RA”** - the Republic of Armenia.
- 1.19. **“CBA”** - the Central Bank of the Republic of Armenia.

2. General provisions

- 2.1. The Terms and Conditions regulate the legal relationship between the Company and the Client when using the Services by the Client through the Application, and also define the general rules for using the Application, including security.
- 2.2. The terms (words) defined in the Terms and Conditions in the singular form express the plural form of the same term (word) and vice versa.
- 2.3. The Application is a convenient tool that allows to quickly and efficiently register in the Application and use the Services through the Application by paying for them through the Payment System using the Client’s Card, including submitting applications, receiving offers, concluding contracts, informing the Company about

the insurance accidents that have occurred and monitoring their progress, as well as performing other actions made available by the Company in the Application.

- 2.4. The Application becomes available after proper authentication is done by the Client, which is mandatory.
- 2.5. The Client can use the Application if he/she has the appropriate technical and software support for using the Application, including access to the Internet, in the case of the Mobile domain, the availability of the iOS or Android operating system.
- 2.6. In order to use the Application, the Client must be authenticated by ensuring the sequence of certain steps, in particular, filling in the information required by the Guideline, following the rules described in the Guideline, then setting a username, password and PIN code that cannot be repeated in the System, after which he/she must take a photo together with the passport in accordance with the form described in the Application.
- 2.7. In order to identify the Client, it is also mandatory to fill in the mobile phone number and e-mail address of the Client in the appropriate field defined by the Guideline. Moreover, the Client is obliged to inform the Company about the change of the mobile phone number in order to implement the corresponding changes in the Application. In case of new registration with a mobile phone number already registered in the application, the registered phone number is deactivated by sending an appropriate notification to the user of the registered phone number, who is obliged to provide the Company with his/her new phone number.
- 2.8. After registering in the Application, the Client electronically familiarizes himself/herself with the Terms and Conditions, the opportunities to use the services available to the Client through the Application. Agreeing to it electronically and proceeding with the process means that an agreement has been signed between the Client and the Company to use the relevant services provided through the Application (hereinafter referred to as “the Contract”).
- 2.9. The Parties acknowledge that filling in the username/login name and password by the Client is a sufficient condition for identifying the Client and providing insurance services to the Client through the Application.
- 2.10. The Parties agree that the Company has the right to perform other actions to identify the Client in the Application, including request of additional data, voice confirmations and documents, and the Client is obliged to ensure compliance with

all requirements of the Company to identify himself/herself. The Company has the right to request an Armenian translation of documents presented in foreign languages, including power of attorney, approved by a qualified translator or a certified notary.

- 2.11. The Company is not obliged to conclude a Contract with anyone, especially when there are doubts about the identity of the Client, as well as the lawfulness and legality of the actions carried out by the latter, the reasons of which the Company is not obliged to clarify to the Client.
- 2.12. The Parties acknowledge that all applications, requests, contracts and other electronic documents submitted to the Company in the Application with the password, PIN code, as well as fingerprint or face identification or other telephone functions used by the Client are considered duly signed by the Client and express the latter's true will and have the same legal force as the original signature on the paper copy.
- 2.13. By clicking the "I agree", "I accept", "I confirm" and/or other buttons expressing agreement in the application, the Client confirms that he/she agrees to the terms and conditions presented under that agreement, including these Terms and Conditions.
By clicking "Accept and Sign" or other similar buttons and/or entering the "V" symbol in the relevant fields means that the Client has read, familiarized himself/herself with, agreed to, accepted and signed the relevant terms, agreements, references, other documents and texts, and undertakes to properly and timely fulfill the conditions and requirements provided by them.
- 2.14. Electronic signing/validation by the Client of the sample/standard document defined by the Company for the relevant service of the Company or in appropriate cases, the performance of the action of using the service by the Client proves the Client's acceptance of the Terms and Conditions and the Insurance rates defined by the Company for the given service.
- 2.15. After submission of the Application form by the Client, it can be verified by the Company. the Client is notified of a negative decision made as a result of Application form verification, and therefore of the rejection of the submitted application, through the Application, by means of a corresponding change in the status of the document in the Application and/or by sending a notification generated by the System.

- 2.16. The Client is fully responsible for the authenticity, completeness, reliability, incomplete presentation, typographical or other errors and bugs, omissions, as well as non-observance of security and other rules and their consequences and certifies that the data provided can be substantiated with relevant documents, if the Company submits a claim to that effect. Actions performed by the Client in the system are considered by the Company as a direct, free and true expression of the Client's will.
- 2.17. The Client may not delete mandatory data or make changes in the documents in the sample form in the System, if they are not considered actions of filling out the documents.
- 2.18. The Company has the right to limit the scope of persons/Clients using certain services of the Company based on the RA legislation, Insurance terms and conditions and/or its internal legal acts.
- 2.19. By accepting the terms and conditions, the Client authorizes and gives consent to the Company to take all necessary measures/actions to make all changes for the benefit of the Client or for non-essential or substantial changes (correction of bugs, errors, typos and other defects, edits to the names of the Company's services, etc.) without the additional consent or signature of the Client.
- 2.20. The relations between the Parties are governed by the procedure set forth in the Terms and Conditions, but provisions differing from the Terms and Conditions may be governed by a separate contract or agreement, which may be concluded at any stage of service provision and support upon the agreement of the Parties.
- 2.21. For certain Clients terms and conditions that differ from the Terms and Conditions may be defined.
- 2.22. In the event that separate terms and conditions and/or separate agreements are concluded for the provision of separate services by the Company, they shall apply in addition to the Terms and Conditions.
- 2.23. Terms and Conditions, information summaries, terms and conditions of use of the Website, mobile applications and other software, as well as other documents regulating the legal relationship between the Client and the Company are also an integral part of the insurance contracts.
- 2.24. The Client is supported by the Company on a 24-hour basis, except for transactions requiring additional processing and approval in accordance with the

procedure and cases defined by the Company's internal legal acts, for which support is provided within one operational day, which may be changed by the Company.

For the purposes of the Terms and Conditions, the days and hours set for Client support are considered an operational day, and a business day is considered a five-day working week from 9:00 to 18:00.

- 2.25. The Client gives his/her consent to the Company using his/her (the Client's) contact information (name, surname, address, contact information and other personal data), as well as to provide, at its discretion and without prior notice to the Client, to companies in contractual relations with the Company those data for the purpose of providing services by the Company, offering services to the Client or improving the provided services, which is not considered the disclosure of insurance secrets defined by the RA legislation.
- 2.26. The Client is informed that in the case the Client has obligations towards the Company, including financial obligations, the application submitted by the latter to the Company may be rejected or its examination period suspended, unless otherwise stipulated by the Insurance Contract.
- 2.27. The Company may, at its own initiative, temporarily, completely or partially, stop the provision of Services through the Application in order to increase the level of security and reliability of the System/Application by taking steps to carry out technical maintenance of the Application and ensure its uninterrupted operation.
- 2.28. The Company may suspend or terminate the Client's access to the System/Application in cases of non-fulfilment, improper performance of obligations stipulated by the Terms and Conditions, Insurance contracts and other documents, as well as in case of doubts regarding the Client's identification, when the Company has grounds to believe that the System or The Application is used by a third party, or for reasons of ensuring the security of the System, the Application, or in other cases provided by the RA legislation.
- 2.29. The Company has the right, in compliance with the requirements of the international or RA normative act and/or internal legal acts of the Company regarding the anti-money laundering and terrorism financing laws, to demand from the Client to submit all the necessary information regarding the applications submitted through the System/Application and attached documents, and in case of failure to provide them, suspend the review of applications submitted through

the System/Application, perform actions with the Application or refuse to confirm the Contract (including refusing to establish a business relationship with the Client), request additional information, document/s or apply other restrictions to the usage of the System/Application.

- 2.30. As a result of the obligations assumed unilaterally by the Company based on the requirements of the RA legislation, resolutions of the United Nations (UN) Security Council, norms of international law, international and foreign sanctions, at the request of the Company's supporting companies or by the decision of the competent body of the Company, the Company may establish and apply restrictions or prohibitions to persons having citizenship (registration) or residency of certain countries and/or having certain status. As a result of such restrictions, the use of the System/Application and cooperation with the Client may be prohibited in general, as well as restrictions on individual services may be applied.
- 2.31. The Company has the right, without notifying the Client in advance, in accordance with the requirements of the RA legislation, at the request of the "Armenian Motor Insurers' Bureau" NGO and the RA Central Bank or on its own initiative, as well as in other cases provided for by the RA legislation, to provide relevant information about the Client.
- 2.32. Changes in the Terms and Conditions, Insurance conditions and Insurance contracts, types of services provided to the Client through the Application and/or their provision, including the conditions and/or order of identification of the Client, including the list of documents required from the Client for the provision of services by the Company, changes of which are available in the territory of the Company, the Application and/or the Website are notified by the Company to the Client no later than 15 (fifteen) calendar days before their entry into force, if no other period is specified by the RA legislation and the Terms and Conditions, on the Internet and mobile domains, also by publications and in case of prior agreement between the Parties, also by other means preferred by the Client. If the Client does not notify the Company in writing of his/her will to terminate legal relations between the Parties under the Terms and Conditions before the deadline for the changes to enter into force, then these changes are considered accepted by the Client.
- 2.33. In the case of prior agreement between the Parties, the Company communicates with the Client, including sending messages, documents related to

the Services provided by the Company, in the manner and communication data agreed with the Client. The Company has the right to use the Client's e-mail address, mobile phone number and other communication data for the purpose of sending informative, advertising messages regarding the Services provided by the Company. The informative message may include the information on the Company's Terms and Conditions of Services, the order of communication between the Parties, the definition, modification or termination of the rights and obligations of the Parties, the legal norms regulating the insurance sector, normative legal acts, the changes in the internal legal acts of the Company, as well as the Client's obligations, their grounds, repayments and liability measures applied by the Company for non-fulfilment or improper fulfillment of obligations, the order of their application.

The Company can notify the Client of the consideration of the Application forms submitted by the Client through the Application, as well as other operations of the Client through electronic means, to which the Client gives his/her consent, including placing information on the appropriate part of the pages of the Application, sending an email to an e-mail address, sending short messages to a mobile phone number (SMS), through Push Notifications sent by mobile applications of the System and in other ways.

- 2.34. The Client acknowledges that the information and notices sent and in the case of notification via mobile phone short message (SMS), the Client is considered duly notified if the Company's message addressed to the latter is sent by the Company to the postal address, e-mail address or mobile phone number provided by the Client to the Company, regardless of when the Client actually receives that information. The Client undertakes to inform the Company immediately, but not later than within 1 business day after any changes are made in his/her address, other information and documents submitted to the Company, including changes in residency status. In case of non-fulfillment of the above obligation by the Client, the Company is not responsible for the damages suffered by the Client.
- 2.35. Information about actions performed through the Application are stored in the Company and can be used as evidence in the protection of the Company's rights and interests.
- 2.36. In case the Client uses more than one Service through the Application, a single method of receiving information is used, except in case of request or

Agreement submitted by the Client to choose another method for receiving information for a separate service.

- 2.37. The Client is informed and accepts that the telephone conversation between the Client and the Company may be recorded for security reasons, which has evidentiary value and may be used by the Company in accordance with the procedure established by the RA legislation and for the protection of the latter's rights and interests.
- 2.38. The Client shall be responsible for all costs, losses and damages incurred by the Company, including lost profits, arising from the Client's failure to perform or improper performance of obligations or inaction under the Terms and Conditions.
- 2.39. The Company shall not be liable for any direct or indirect costs and damages (including loss of expected income or interest) incurred by any person, including the Client, if these costs and damages are wholly or partially caused by the Company's actions related to the prevention of money laundering and terrorism financing, as well as in fulfillment of other requirements provided by the RA legislation.
- 2.40. The Company is not responsible for the fees set and charged by other telecommunication service providers or other persons when using the services of the System/Application.
- 2.41. The Client who is a natural person can act through a representative on the basis of a power of attorney, which will have legal force only if it is certified by a notary, and if it is issued outside the territory of the Republic of Armenia, then it should have an appropriate certification (apostille, consular certifications/verifications). The Company has the right to keep the power of attorney, references and other documents.
- 2.42. Termination of the provision of the System does not lead to the modification or termination of other contractual relations established in writing between the Company and the Client, unless otherwise agreed in writing between the Parties.

3. Safety Regulations

- 3.1. Passwords and security codes may be provided and applied by the Company to the Client for the usage of the System/Application.

- 3.2. The Client agrees and undertakes to maintain the confidentiality of the information necessary to access the System/Application and the confidentiality of Insurance contracts, not to publish or give access to third parties to his/her passwords, codes and other data used to access the System/Application and to operate the System/Application, not to allow printing, decoding, modification and distribution of the protected part of the System/Application software or to perform actions that may lead to such data becoming known or accessible to third parties.
- 3.3. The Client undertakes to preserve all copyrights, including intellectual property rights related to the use of the System/Application software and to use the System/Application in accordance with its purpose.
- 3.4. The Client is informed that the list and capabilities of the offered Services may be limited depending on the capabilities of the Client's technical devices, the quality of the connection, the Client's location, technical maintenance work performed by the Company and other factors. The Company may increase or decrease the range of operations provided by the System/Application.
- 3.5. The Company is not responsible for any kind of damage caused to the Client as a result of the Client's personal/individual data, including login or password being disclosed or made available to third parties. The Client undertakes not to submit any claims to the Company related to the actions of third parties during the operation of the System/Application.
- 3.6. The Company is not responsible for any kind of damage caused to the Client as a result of the failure or interruption of the Client's terminal equipment or electronic communication network, or unauthorized access by third parties. The Client must independently ensure the operation of his/her local network (located after the point of demarcation with the Company) and network equipment protection.
- 3.7. For his/her own security, the Client expresses willingness to immediately report to the Company about any unauthorized access to his/her Personal Domain by using the System/Application or any such attempt and/or any unauthorized transaction or such attempt through his/her Personal Domain.
- 3.8. For the security of the Client, the Company ensures the use of reliable security measures. However, the Client is informed that he/she uses the System/Application at his/her own risk, and the Company is not responsible for

connection failures, data losses, resulting from the usage of Client's data in the System/Application and/or as well as any other losses and damages.

3.9. The Application works 24/7. In case of technical failures in the System/Application, the Company fixes them as soon as possible.

3.10. The Company is not responsible for any damages, losses or delays caused by the actions of government authorities or force majeure, including equipment malfunction, interruptions or failures of electricity supply.

3.11. The Company does not bear any responsibility for data received from the Client's Personal Domain, application forms or other actions or omissions performed through the Personal Domain, even if it is proven that these actions were performed by persons who do not have the authority to access the Client's Personal Domain and to perform any actions. The Company shall not be liable for any losses incurred by the Client as a result of inaccuracy, incomplete submission of information provided by the Client and/or non-compliance with the security rules of the Terms and Conditions.

4. Terms and Conditions of Services

4.1. The services are considered a public offer (offer), which is considered to be accepted (accepted) by the Client from the moment the Client approves/signs/validates the Application or the contract defined in the sample/standard form defined by the Company in the electronic environment, in the accepted and agreed manner.

4.2. The following Services are provided or may be provided in the Application:

- Signing of CMTPLI contracts;
- Signing of travel insurance contracts;
- Provision of health insurance offers (for corporate clients);
- Provision of motor insurance (Casco) offers;
- Registration of health insurance accidents and request and provision of information on the progress thereof;
- Registration of travel insurance accidents and follow-up on the progress thereof;
- Other insurance services provided by the Company in accordance with the RA legislation.

5. Miscellaneous

- 5.1. Agreeing to these Terms and Conditions or registering in the Application does not create an obligation for the Company to provide insurance services.
- 5.2. The Company may place in the System/Application the trademark, brand name and other objects protected by copyright of the Company or organizations cooperating with the latter. All these objects are protected by the RA legislation, and their illegal use may lead to consequences provided for by the RA legislation.
- 5.3. Amendments to the Terms and Conditions come into force when the Company sends a notification to the Client in accordance with the Terms and Conditions. Moreover, if the Client does not agree with the amendments, then the Client's registration is automatically considered terminated, and the obligations with respect to the Company cease after their proper and complete implementation.

Consent of the Client

I hereby give my consent that:

- “SIL INSURANCE” IJSC can make requests to the “Nork” social services technological and awareness center fund and I ask the latter to provide the Company with data that may be related or refer to me during the process of making a decision on signing a relevant insurance contract and/or the validity period of the contract.
- The Company may make requests to public and publicly accessible databases defined by the RA legislation, and to other persons processing customer data in the Company’s service sector, and receive information about me (including personal data). I request the abovementioned competent authorities to respond to the requests to transfer any data (including personal) to the Company, which will be processed by the Company in the order and terms described in the notice addressed to me (hereinafter “the Notice”), which is available on the www.silinsurance.am website and at the Company office.
- My personal data can be transferred by the Company to the Central Bank of RA, “Motor Insurers’ Bureau of Armenia” NGO and other persons processing customer data in the field of insurance services, in the cases and in the order established by the RA legislation.

I certify that I have read and familiarized myself with the Terms and Conditions, which I fully understand, accept and agree.