Main Provisions of the Agreement

Main Provisions of the Agreement provide incomplete information about the Insurance Terms and Conditions and a list of all documents and appendices that make up the Insurance Agreement or part of it, in particular:

- **Insurance Terms and Conditions;**
- **Insurance Policy;**
- **Application;**

Detailed information about insurance is provided in the Insurance Terms and Conditions, as well as in the Insurance Policy issued by the Insurer, taking into account the data specified in the Application.

Details of the Agreement can be found on the official website of the Insurer: www.alpha.ge/insurancecontracts

By signing below, the Insured/Policyholder acknowledges that he has read, understands, and agrees to the above provisions.

1. **Insurer-** JSC “Insurance Company Alpha” (identification number: 204568896) Address: #16 Al. Kazbegi Ave., Tbilisi; hotline/phone: (+99532) 2 640 640;

2. **Type (name) of Insurance Agreement-** a set of Homeowners Insurance Terms and Conditions, Insurance Policy, Application for Insurance, and Main Provisions.

3. **Insured Risks and Coverages**

3.1. Subject to these Terms and Conditions, the object of insurance is the interior cladding, engineering equipment, furniture and household appliances located at the address indicated in the Insurance Policy insured against the risks listed below:

3.1.1. Water damage caused by neighbor;

3.1.2. Inundation,

3.1.3. Heavy snowfall, flood, hail, storm (with a speed exceeding 25 m/s), lightning strike, hurricane;

3.1.4. Fire, explosion;

3.1.5. Smoke damage as a result of smoke caused by a fire;

3.1.6. Theft or attempted theft, robbery, aggravated robbery;

3.1.7. Insurance coverage shall be valid only at the address indicated in the Policy; insurance coverage shall not be valid if the insured property is moved to another address.

3.2. Third-party (neighbor) liability insurance - Subject to these Terms and Conditions, the object of insurance is the property interest of the Owner in compensating a Third Party for damage caused by a flood, fire or explosion during the Insurance Period, as a result of unintentional, careless actions or negligence.

This insurance does not cover: structural elements of buildings, exterior cladding, outdoor engineering equipment, antiques;

4. **Insurance Coverage Areas**

The address specified in the Insurance Policy where the insured property is located.

5. Insurance Payment (Insurance Premium):

To purchase insurance, the Insured/Policyholder shall pay the Insurance Premium in accordance with the schedule chosen by him and agreed upon with the Insurer, as stated in the Insurance Policy.

6. Non-refundable minimum (deductible):

Financial contribution of the Insured determined by the amount of the deductible, the amount of which is chosen by the Insured and indicated in the Policy. The deductible amount (if any) specified in the Insurance Policy will be deducted from the amount of each and every loss.

7. How is Insurance Policy activated?

Insurance Policy is activated at 24:00 of the first day of Insurance Period (unless otherwise specified in the Policy) on condition that the first or lump-sum payment of Insurance Premium is made in full. The exact insurance period is specified in the Insurance Policy;

Note: The Insurer shall be released from its obligation until a single premium payment or first premium payment is made under the Insurance Policy (including from the obligation to pay in the event of an Insured Event).

8. Insured Sum and Basis for Compensation

8.1. The amount of the Insurance Indemnity shall be calculated within the Limit of Liability specified in the Policy and taking into account the Limit of Liability for furniture and household appliances under these Terms and Conditions.

8.2. Insurance Indemnity shall be paid without applying the principle of proportionality;

8.3. In any case, the Insurance Indemnity shall not exceed the Sum Insured, regardless of the number and size of Insured Events. The basis for determining the amount of Insurance Indemnity is indicated in sub-clauses 5.3.1, 5.3.2 of Homeowners Insurance Terms and Conditions.

8.4. The Insurance Indemnity in no case includes the costs of works carried out to improve pre-insurance condition of the property.

8.5. Payment details are given in Article 5 of the Homeowners Insurance Terms and Conditions.

9. In how many days will the damage be compensated?

The Insurance Indemnity shall be paid no later than five 5 working days after the signature of the written agreement on the amount of damage (Claims Settlement Act) by the Insurer and the Insured.

10. Obligations of the Insured upon the occurrence of an Insured Event

10.1. In case of the Insured Event, the Insured shall immediately notify the Insurer (24/7 information service hotline 2 640 640) and provide full information about the occurrence; and strictly follow the instructions of the Insurer regarding the event;

10.2. The Insured shall immediately report the accident to the competent authority (Ministry of Internal Affairs, Fire Department, etc.), by phone to the Insurer - no later than 24 hours from the moment of the occurrence, and submit a Notice of Occurrence in writing to the Insurer no later than 2 (two) calendar days after the occurrence of the accident. In case of violation of these terms by the Insured, the Insurer reserves the right not to admit the claim for damages, to recognize the notice by phone as invalid and, accordingly, to refuse to indemnify.

10.3. If the insured event results in the damage to the property of a third party and such coverage is provided by the Policy, the Insured shall ensure that this person submits a written claim for damages to the Insurer within 2 (two) business days from the date of occurrence of the Insured Event, otherwise, the Insurer reserves the right not to admit the claim for damages, to recognize the notice by phone of damage to a third party as invalid and, accordingly, to refuse to indemnify.

10.4. A detailed description of the actions to be taken by the Insured upon the occurrence of an Insured Event is specified in Article of the Insurance Terms and Conditions.

11. Obligation to provide information and effects of failure to provide/providing inaccurate information

11.1. The Policyholder/ Insured shall provide the Insurer with accurate and complete information about the object of insurance before signing the Insurance Agreement; inform the Insurer about all circumstances known to it that may be relevant for risk assessment, as well as about contracts concluded or to be concluded related to this property.

11.2. The Insurer shall have the right not to pay Insurance Indemnity in case of falsification of the occurrence of an insured event and the necessary documents/information by the Insured/Beneficiary or with the participation of the Insured/Beneficiary, as well as the submission of inaccurate/false documents/information;

11.3. If, after signing the Agreement/issuing the Insurance Policy, it turns out that the policyholder has provided the Insurer with inaccurate /false information, the Insurer has the right to terminate this Agreement and cancel the Insurance Policy in accordance with the current legislation of Georgia.

11.4. The Insured shall inform the Insurer about all insurance contracts concluded with other insurance companies in relation to the Homeowners Insurance (double insurance). Otherwise, the Insurer shall be exempt from paying the Insurance Indemnity.

12. Grounds and Procedure for Termination of Insurance and Consequences of Termination/Withdrawal from the Agreement

12.1. This Agreement shall be terminated:

12.1.1. by mutual written consent of both parties;

12.1.2. at any time, on the initiative of any party by giving a 10 (ten) day written notice to the other;

12.1.3. immediately, if the other party fails to comply with any provisions of the Agreement;

12.1.4. In other cases, provided for by this Agreement;
12.1.5. in other cases, determined by the current legislation of Georgia;

12.2. Effects of termination:

12.3. If no claims have been reported during the policy period, then upon termination of insurance, the Insured shall pay the Earned Insurance Premium in full and 10% of Unearned Insurance Premium, unless the insurance is terminated on the initiative of the Insurer (unless the insurance is terminated due to breach of obligations by the Insurer);

12.4. If at least one Insured Event occurs during the Insurance Period, then upon termination of insurance, the Insured is obliged to pay the Insurance Premium provided for by the Insurance Policy in full (both earned and unearned), unless the insurance is terminated on the initiative of the Insurer;

12.5. If the Insured fails to pay the scheduled premium (except for the first and/or lump-sum payment) for more than 14 (fourteen) days, the Insurer shall suspend the insurance services, and if the breach is not cured within the 30 (thirty) day period, the Insurer shall have the right to terminate the Insurance Agreement without any prior notice, in which case the conditions provided for in Paragraphs 11.5.1. and 11.5.2. of Article 11 of the Insurance Terms and Conditions shall apply.

12.6. Within 14 (fourteen) calendar days from the date of signing the Agreement, the Insured shall have the right to withdraw from the Agreement without specifying any grounds, without any fine or penalty, while the benefits received on the basis of the same Agreement (Insurance Premium, Insurance Indemnity) shall be returned to the parties.

12.7. Paragraph 12.6 shall not apply:

a) to services whose cost does not exceed GEL 30;
b) if the term of the Agreement is less than the term of the right of withdrawal;
c) to the Insurance Agreement related to the basic agreement, if the basic agreement includes no right of withdrawal;
d) to the Insurance Agreement, the price of which depends on changes in the financial market that are beyond the control of the Insurer and that may occur during the period of exercise of the right of withdrawal;
e) if the Insured /Policyholder, prior to the expiration of the right of withdrawal, directly and clearly demanded, taking into account the terms and conditions of the insurance agreement, for services, and the Insurer provided information that, having received the relevant service, he loses the right to withdraw.

Detailed information about termination and effects are set out in Article 11 of the Main Provisions.

13. Complaints from the Insured shall be accepted, reviewed and resolved in accordance with the "Customer Complaint Handling Procedure" posted on the official website of the Insurer: www.alpha.ge. The claim shall be

submitted to the Quality Management and Customer Complaint Handling Service of the Insurer:

13.1. Concern /complaint in written (tangible) form shall be submitted in the form of complaint letter, or in the form of other non-standard statement to the Insurer at the following address: # 16 Al. Kazbegi Ave., Tbilisi. The Insurer is obliged to give a response no later than thirty (30) calendar days from the date of receipt of such concern /complaint;

13.2. Concern /complaint in written (electronic) form shall be sent in electronic form of complaint letter, or in in electronic form of the other non-standard statement to the following email address: ask@alpha.ge. The Insurer is obliged to give a response no later than thirty (30) calendar days from the date of receipt of such concern /complaint;

13.3. Customers may raise concerns and complaints over phone: +995 322 640 640; The Insurer shall respond immediately, as far as possible, and if the issue requires in-depth analysis, a review and response shall be provided no later than thirty (30) calendar days from the date of receipt of such concern /complaint;

The responses shall be returned via the same communication channel, unless otherwise agreed by the parties;

14. What is not covered?

14.1. The Insurer shall not indemnify for exceptional cases specified in Article 4 of the Insurance Terms and Conditions.

14.2. In addition to the Exclusions, losses shall not be covered in the following cases:

14.2.1. If the Insured fails to pay the scheduled premium for more than 14 (fourteen) days, the Insurer shall suspend the insurance services, and if the breach is not cured within the 30 (thirty) day period, the Insurer shall have the right to terminate the Insurance Agreement without any prior notice. If the debt is repaid before the termination of the Insurance Agreement, the Agreement shall remain valid until the expiration of the insurance period, however, no indemnity shall be paid for the claims raised during the overdue period (after 14 days).

14.2.2. The Insurer shall be exempt from paying the Insurance Indemnity, if the Insurer has not been notified of double insurance.

14.2.3. other cases, stipulated by the Insurance Terms and Conditions and/or the current legislation of Georgia;

Circumstances excluding indemnification are also provided for by the current legislation of Georgia.

15. Communication and exchange of information between the parties, amendments to the Agreement

15.1. The Parties agree that all notices and other communications provided for or permitted hereunder shall be given by e-mail/ mobile phone or delivered to the official address.

15.2. Any and all amendments and additions to this Agreement shall be made in accordance with the written agreement signed by the parties (in case of electronic communication/mobile phone, against the return confirmation of receipt returned by email/mobile phone), which shall come into force on the date of the last signature/confirmation by the parties or on the date specified in the document on amendment/confirmation, whichever is later.

16. Personal Data Processing and Protection:
Please note that contents of outgoing/ incoming calls are recorded to protect the rights of clients and improve the quality of our service.
Your personal data will be processed for the purposes specified in the Insurance Terms and Conditions in accordance with the Law of Georgia “on Personal Data Protection”.

17. Supervisory Body:
LEPL Insurance State Supervision Service of Georgia
Address: #3 Abuladze Street, Tbilisi;
Tel.: +995 32 223 44 10

Deposited on December 07, 2025.
Notarial Action Registration Number: 251366821