



INFORMATION SHEET

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**Deposited contract
#251656065**

INSURANCE INFORMATION SHEET

The Information Sheet provides general and incomplete information regarding the insurance terms and shall not be deemed to form part of the insurance contract or its conditions. Review of this Information Sheet, including any explanations provided by the Insurer, does not give rise to any legal consequences and does not create or impose any rights or obligations on either party.

The legal relationship between the Insured and the Insurer is governed exclusively by the insurance contract and its terms.

Insurer:

JSC “Insurance Company
Unison”

Identification Code:

404393152

Legal/Actual Address:

19 D. Gamrekeli Str., Tbilisi

Telephone:

+995 32 2 991 991

E-mail:

unison@unison.ge

**Type and Description of
Insurance Contract:**

Motor Vehicle Insurance
(CASCO)

Insured Risks:

- Fire, explosion; lightning strike;
- Theft, robbery, burglary, unlawful acts of a third party;
- Road traffic accident;
- Collision with an animal or external damage caused by an animal or bird;
- Natural disasters (including hail);
- Falling objects, including damage to the windshield caused by a flying/splintering stone

Additional Coverages:

- Liability for damages caused to third parties as a result of the Insured vehicle being operated by the authorized driver;
- Damages to the life or health of the driver and passengers.

When Is Insurance Compensation Paid?

- Compensation is paid **if no exclusion under the insurance terms applies.**

For additional coverages,
compensation is paid if:

- The damage is caused while operating the insured vehicle, through the fault of the authorized driver, and third-party liability arises;
- The life or health of the driver/passengers is harmed, provided such harm becomes apparent within 1 (one) month from the insured event.

Financial Obligations Apart
from the Insurance Premium:

- **Penalty**
for late/non-payment of the insurance premium in accordance with the policy terms;
- **Fine**
in case of early termination of the policy;
- **Deductible**
determined according to the insurance policy.

Full List of Exclusions

Insurance compensation
is not paid if:

- Information/documents provided to the Insurer are false, inaccurate, misleading or forged;
- The damage existed prior to the insurance or prior to the event;
- The vehicle at the moment of the accident was driven by an unauthorized driver;
- The damage is not caused by the insured risk indicated in the policy;
- The event did not occur within the policy validity period;
- The premium (initial or subsequent) is unpaid;
- The policy limit is exhausted;
- The vehicle is used for a purpose not agreed with the Insurer;
- The vehicle was used for: training sport, special purposes (ambulance, police, armored car, taxi, courier, delivery services), test drive, off-road participation - unless prior agreement and policy indication exist;
- The fact, place or time of the insured event cannot be confirmed; no evidence of the cause exists (fragments, marks, etc.);
- The driver intentionally damaged

Full List of Exclusions

Insurance compensation
is not paid if:

the vehicle or acted with gross negligence (e.g. speeding, red-light running, wrong-lane driving, ignoring “Give Way”, driving a technically defective vehicle);

- At the time of the accident, the vehicle was not technically sound;
- The damage is not caused by an external factor;
- The driver left the scene, moved the vehicle without the Insurer’s consent (unless required by police);
- The police was not called (except for windshield damage by a stone - allowed by the policy);
- The Insurer was not notified immediately (except for windshield damage by a stone);
- No financial loss occurred to the Insured despite the risk happening;
- Tire damage occurred not due to an insured risk;
- Damage was caused by: war, invasion, hostile acts, civil commotion, sabotage, strike, demonstration, terrorism or attempted terrorism;
- Damage occurred on construction sites or restricted areas (airports, runways, aircraft movement/

Full List of Exclusions

Insurance compensation is not paid if:

The Following Are Not Included in the Loss Amount:

Notification, Claims, Regulation and Payment Procedures

taxiways, customs areas);

- The driver was under alcohol, drugs, or psychotropic influence;
- Damage occurred off public roads;
- Attempt to obtain full compensation under double insurance;
- Internal (non-external) vehicle damage caused by animals, insects, birds, reptiles;
- The Insurer is legally entitled to refuse compensation under Georgian law;
- The Insured has not fulfilled their obligations properly.
- Any administrative fines, including parking fines, towing/storage fees (including damage during evacuation);
- Repair expenses outside Georgia;
- Natural wear, rust, corrosion, depreciation, improvements beyond pre-loss condition;
- Moral damages or loss of profit.

Immediately notify the Insurer's hotline: 032 2 991 991 (except stone-chip windshield cases);

Notification, Claims, Regulation and Payment Procedures

Compensation Form (determined by the Insurer):

- Immediately notify Emergency Services - 112 (except stone-chip windshield cases);
- Do not move the vehicle unless required by police or approved by the Insurer;
- Do not begin repairs without the Insurer's consent;
- Submit a written statement within 24 hours of the event; otherwise, the Insurer may refuse compensation;
- Notify the Insurer about changes in operation, ownership, or identification data;
- Notify the Insurer of address changes.
- Monetary payment, repair service or replacement property;
- In case of total loss/theft - the vehicle may be replaced with an equivalent model and the damaged/stolen vehicle becomes the property of the Insurer;
- For additional coverage, compensation may include:
 - Property repair/replacement cost;
 - Medical expenses;
 - Income of the last 5 years in case of permanent disability or death (up to policy limit).

Compensation Form
(determined by the Insurer):

- If the loss exceeds the limit, compensation is distributed proportionally among affected parties;
- Compensation is paid within the actual loss, considering limits, deductible, and unpaid premiums;
- Evacuation costs are covered only in Georgia and only if the vehicle cannot move independently;
- If multiple damages occur from different risks, only the smallest damage is compensated;
- Compensation is paid only if the Insured suffered actual financial loss;
- All documents must be submitted; compensation is issued within 3 working days;
- If a criminal investigation is ongoing, the Insurer may postpone the decision.