



UNISON
INSURANCE COMPANY

**TERMS AND CONDITIONS OF
PROPERTY INSURANCE**

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WE TAKE CARE OF EVERYTHING THAT'S IMPORTANT TO YOU

#260592350

Property Insurance Terms and Conditions

These Terms and Conditions shall apply in conjunction with the Insurance Policy issued by the Insurer, which sets out the specific features of the insurance product and any special provisions. These Terms and Conditions shall have no legal force or effect in the absence of a duly issued Insurance Policy.

In the event of any inconsistency between the Insurance Application, these Terms and Conditions, and the Insurance Policy, the provisions of the Insurance Policy shall prevail.

N	Name	Property Insurance Terms for Individuals
1	Parties to the Agreement	<p>Insurer: JSC Insurance Company Unison (I/N 404393152)</p> <p>Insured: A natural person who has entered into this insurance agreement with the insurer and who is obliged to pay the insurance premium, has an interest in maintaining the insured object and who is indicated as the insured in the insurance policy.</p>
2	Subject matter of the Agreement	<p>The subject matter of this Agreement is the Insurer’s obligation, in consideration of the due payment of the insurance premium, to indemnify the Insured against losses resulting from the occurrence of an insured event, in accordance with the terms, conditions, and limits specified in these Terms and the Insurance Policy.</p>
3	Definition of Terms	<p>Insured: A natural person against whom insurance is carried out;</p> <p>Beneficiary: A person authorized by the policy to receive reimbursement, who must have a financial interest in the insured object at the moment of</p>

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3	Definition of Terms	<p>occurrence of the insured event;</p> <p>Insurance policy (policy): a document confirming the insurance contract issued by the insurer, which is an integral part of the terms and conditions of property insurance;</p> <p>Object of insurance: The property specified in the Insurance Policy and the Application, which constitutes the property of the Insured or is held under lawful possession;</p> <p>Insurance risk: an unexpected event specified in the Insurance Policy, the occurrence of which may give rise to an insured event.</p> <p>Insured Event: actual loss or damage resulting from the external (physical) impact of insured risks covered under these Terms and/or the Insurance Policy, the occurrence of which gives rise to the Insurer’s obligation to indemnify the Insured;</p> <p>Insurance period: the period specified in the insurance policy, during which the insurance is valid;</p> <p>Insurance Area: The area specified in the insurance policy, within which the insurance operates;</p> <p>Third party - a natural person who is not an insured, beneficiary, employer or their family member.</p> <p>Family member - mother, father, spouse, sister, brother, child, stepfather, natural person permanently residing in the insured area.</p> <p>Insurance application: A questionnaire to be completed by the Insured in the format prescribed by the</p>

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3	Definition of Terms	<p>Insurer, containing information regarding the subject of insurance, its characteristics, risk-related factors, the purpose and use of the insured property, loss history, and any other material particulars. The Insurance Application shall be completed prior to the issuance of the Insurance Policy and constitutes a prerequisite for the conclusion of the insurance contract;</p> <p>Event Application: A written application to be filled/-filled out by the Insured in the form established by the Insurer not later than 24 hours after the occurrence of the accident;</p> <p>Owner - the owner of the insured property, who can be the insured, the beneficiary at the same time.</p> <p>Lessee/Tenant - a natural or legal person who has entered into a written lease (rental) agreement with the owner of the insured property.</p> <p>Market value: the estimated amount for which the insured property could be sold on the open market at the relevant time, between a willing buyer and a willing seller, both acting knowledgeably, prudently, and without compulsion, taking into account comparable properties .</p> <p>Restoration cost - the amount required to restore the condition of the insured property before the damage, which includes repair works (including materials, transportation and service), spare parts, any other expenses necessary to restore the condition immediately before the insured event. The restoration cost does not include additional expenses caused by any change or improvement of the insured property;</p>

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3	Definition of Terms	<p>Sum insured: not exceeding the market value of the insured object, the maximum limit of the insurer's liability and which is reduced by the corresponding amount of the reimbursement issued; For the purposes of this insurance, the limits of the insurer's liability are determined according to the characteristics of the insured object determined by Annex #1 to these Terms.</p> <p>Proportional insurance: insurance when the insurer compensates a part of the damage in the proportion that will exist at the time of the occurrence of the insured event, between the insured amount and the market value of the property;</p> <p>Deductible: A part of the loss that is not subject to reimbursement by the insurer;</p> <p>Insurance premium (premium): the insurance fee, the amount of which and the method of payment is specified in the insurance policy;</p> <p>Earned insurance premium: the amount of premium proportional to the period of time that has elapsed from the beginning of the insurance period to such date for a specific date during the insurance period;</p> <p>Unearned insurance premium: the amount of the premium proportional to the period of time remaining until the end of the insurance period for a specific date during the insurance period;</p> <p>Total damage of property: The insured property shall be deemed totally lost or destroyed if the cost of restoration equals or exceeds 85% of its market value, or if 85% or more of the property is damaged.</p>

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3	Definition of Terms	<p>Insurance indemnity: The monetary amount, property, or services payable by the Insurer to the Insured or Beneficiary as compensation for loss or damage resulting from an insured event covered under the Insurance Contract. Indemnity shall be paid to the duly authorized person having an insurable interest in the insured property.</p> <p>Liability to a third party: The civil liability of the Insured, as owner or lawful possessor, for property damage caused to third parties as a result of events such as flooding, fire, or explosion.</p> <p>Double insurance: Where the Insured is covered for the same risk by one or more insurers, any loss shall be indemnified proportionally among the insurers in accordance with their respective liabilities, provided that the total indemnity shall not exceed the actual amount of the loss. JSC Insurance Company Unison shall participate in such indemnification in proportion to its share of liability;</p> <p>Term Sheet of the Agreement: A document that precedes all other provisions of the Agreement, is an integral part of the Agreement and contains important terms of the Agreement;</p> <p>Information Sheet: A mandatory document to be provided to a natural person intending to obtain insurance services at the stage of offering an insurance product, which includes information on the terms and conditions of the insurance product.</p> <p>Remote Contract: An insurance contract concluded between the Insurer and the Policyholder through the use of one or more remote means of communication organized by the Insurer.</p>

N	Name	Property Insurance Terms for Individuals
4	Insurance coverage	<p>Property Insurance Terms for Individuals</p>
5	Insurance Risks	<p>Insured risks (if the policy provides for this):</p> <p>5.1. Fire - means a fire capable of spreading independently, which by itself spreads outside the area intended for lighting a fire;</p> <p>In the case of fire-related damage, the destruction or impairment of the insured property shall not be deemed an insured event where it results from natural fermentation, spontaneous heating, or inherent processes of the property, including any processes involving the application or use of heat. This exclusion shall also apply to fires caused by earthquakes or underground fires.</p> <p>In the event of a fire, insurance coverage shall remain in force for a period of 48 hours from the onset of the fire</p> <p>5.2. Lightning - a natural atmospheric electrical discharge</p> <p>5.3. Explosion - a sudden and devastating manifestation of the force of gas or vapor pressure.</p> <p>destruction or explosion of a boiler, economy, or other mechanism, machinery, or apparatus in which there is internal pressure as a result of steam, and is subject to the control of the insured/insured;</p> <p>5.4. Earthquake – This insurance covers loss or damage caused directly by an earthquake, as well as underground fires directly or indirectly resulting from seismic activity registered by an authorized seismic monitoring body. In the event of an earthquake,</p>

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5	Insurance Risks	<p>insurance coverage shall remain in force for 72 hours from the commencement of the earthquake.</p> <p>Note: In the event of loss or damage caused by an earthquake or underground fire, any consequential loss, as well as damage resulting from intentional destruction by state, municipal, or local authorities, shall not be deemed an insured event. This also includes sudden and catastrophic manifestations of gas or steam pressure.</p> <p>5.5. Damage caused by the ingress of water from adjacent premises or neighboring areas shall be covered under this insurance.</p> <p>5.6. Reimbursement of apartment rental expenses incurred during the period of repair works carried out as a result of an insured event shall be covered under this policy. Where the insured property is rented, reimbursement shall be subject to a maximum period of three (3) months.</p> <p>5.7. Storm, hurricane, tempest: damage or loss caused directly as a result of a storm, hurricane and/or tempest. A hurricane is defined as very strong winds with a speed of more than 25 m/s above the ground surface. The storm corresponds to a windstorm (9 points on the Beaufort scale) and a tempest and/or tornado (12 points)</p> <p>The following shall not be considered as an insured event:</p> <p>a) damage or destruction caused by improper storage and/or operation of drainage systems;</p> <p>b) damage or destruction caused by or without wind</p>

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5	Insurance Risks	<p>caused by rain, except when the roof or walls of the insured building or property are first damaged as a result of a storm, tempest or hailstorm, and only then the insurer is liable for damage caused to the insured property by the penetration of rain from the ceiling or walls damaged by the direct impact of a storm, storm or hailstorm;</p> <p>c) damage or loss to a building or its contents, if at the time of such damage or loss the building was already damaged, in a defective condition, fell or was moved, as well as to foundations, walls, ceilings, roof, water supply, and windows installed on the roof;</p> <p>d) damage or loss arising from or as a result of a decree or action of a state or public institution;</p> <p>Storm, hurricane, tempest, insurance coverage in case of storm, hurricane, tempest is valid for 72 hours after the onset of hurricane.</p> <p>5.8. Flood - Flood means the penetration of water into the insured facility from the outside, as a result of flooding of a surface that is not normally covered by water and is caused by: extraordinarily high waves, typhoons, hurricanes, tornadoes or cyclone, overflow or rupture of rivers, reservoirs, canals, etc. In case of flooding, insurance coverage is valid for 168 hours after the onset of flooding.</p> <p>5.9. Hail - atmospheric precipitation consisting of particles of different sizes of ice.</p> <p>5.10. In case of damage caused by flood and/or hail, the following shall not be considered as an insured event:</p>

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5	Insurance Risks	<p>a) damage or loss resulting from improper maintenance or improper use of the drainage system;</p> <p>b) the following types of property located in an open area that has been damaged or lost: goods located in an open area, drainages, water connections, boundary walls, garden walls, retaining walls, gates, poles, fences, transport roads, walking paths and constructions;</p> <p>c) damage or loss caused by water leakage, rupture or leakage from boilers, pipes and other water equipment. Damage or loss caused by water leakage from aquifers or suspended pipes or by rupture or overflow of state or municipal wells. Loss or loss caused by water leakage, escape, or penetration into basement walls, including doors, windows, and other open areas, foundations, basements, and paths, or water that has escaped from sewer pipes, drainage pipes: Damage or loss caused by abundant water if not caused directly by flooding;</p> <p>d) damage or loss incurred by or as a result of an ordinance of the State or a governmental body;</p> <p>e) any kind of indirect damage.</p> <p>5.11. Damage to water discharge from water supply and drainage system;</p> <p>5.12. Tearing or leaking from boilers or pipes of water, gas or oil</p> <p>Cases that result from an insured event are not considered as an insured event.</p>

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5	Insurance Risks	<p>Repair, removal or expansion of damages incurred after the expiration of the period of operation or after the expiration of the said period, repair works carried out on insured buildings or existing construction defects, or altered sprinkler systems.</p> <p>5.13. Unlawful action of third parties - which is aimed at damage or destruction of the insured property, at the same time, the insurance is not subject to losses caused by riots, strikes, civil unrest and the actions of workers dismissed by the lockout.</p> <p>5.14. Theft or attempted theft, robbery, burglary – the insurance covers only the following cases of forcible entry into or exit from the insured building: forcible entry of a person or persons from the outside of the insured building as an offender, by force, and only if there is a visual trace of such violent penetration left by the use of tools, explosions, electricity or chemicals, or the exterior of the insured building has been damaged at the place of entry and/or exit. Taking away insured items as a result of or in connection with the use of intimidation, threats or violence against the insured or the insured's hired person.</p> <p>This insurance does not cover any loss or damage to: property located in yards or in the open air; glass; installed fixtures or reinforcement material; or property not owned by the Insured, or for which the Insured is not legally liable.</p> <p>Note: The specific insured risks and scope of coverage are set out in the Insurance Policy.</p>
6	Additional coverage (if any, as specified in the Insurance Policy)	<p>6.1. Damage to leased property caused by the Tenant.</p> <p>6.2. Third-party Liability.</p>

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6	Additional coverage (if any, as specified in the Insurance Policy)	<p>Note: Additional coverages shall apply only where expressly requested by the Policyholder and indicated in the relevant Insurance Application and/or Insurance Policy.</p>
7	Signing an insurance contract	<p>7.1. The completion of an Insurance Application shall be mandatory for the conclusion of an Insurance Contract.</p> <p>7.2. Where insurance is purchased via the website, the information entered by the user in the electronic form, together with the recorded responses, shall constitute the Insurance Application, on the basis of which the Insurance Policy is issued.</p> <p>7.3. The Insurance Policy shall be issued on the basis of the Insurance Application completed by the Policyholder.</p> <p>7.4. Any pre-existing damage to the insured property at the time of insurance shall be disclosed and recorded in the Insurance Application.</p> <p>7.5. At the stage of offering an insurance product, an Information Sheet and a Summary of Contract Terms shall be mandatorily provided to any natural person intending to obtain insurance services.</p> <p>7.6. The Insurance Contract may be concluded between the Insured and the Insurer either in person or remotely, through one or more means of communication organized by the Insurer.</p> <p>7.7. The Parties agree that the Agreement and/or any related documents may be executed electronically by means of confirmation via the relevant electronic link, including through the Signify platform (https://-</p>

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7	Signing an insurance contract	<p>signifyapp.com/ka-GE/). Agreements concluded in this manner shall have the same legal force and effect as documents signed manually on paper.</p> <p>7.8. An Insurance Policy certified and issued by the Insurer with an electronic signature or electronic seal shall be deemed equivalent to the original. Any consent provided by the Insurer to the Insured via electronic communication shall be deemed equivalent to the Insurer’s signature on the Insurance Terms. The Insurance Policy and related agreement may also be executed in written form, including via corporate email or the Insurer’s official domain (unison.ge), and such confirmation shall be deemed equivalent to a signature.</p> <p>7.9. The issuance of the Insurance Policy by the Insurer shall constitute confirmation of the conclusion of the Insurance Contract.</p> <p>7.10. The issuance of the Insurance Policy by the Insurer shall constitute confirmation of the conclusion of the Insurance Contract.</p> <p>7.11. In the case of insurance of leased property, insurance indemnity shall be payable only provided that the property has been transferred to the lessee for use under an acceptance and delivery act, accompanied by a detailed written inventory of the transferred property and a description of its condition (specifying the property and its condition at the time of transfer). In addition, the relevant legal relationship must be based on a valid written lease agreement.</p>
8	Signing an insurance contract	<p>8.1 Insurance indemnity shall be payable in an amount not exceeding the actual loss and within</p>

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8	Signing an insurance contract	<p>the sum insured, provided that the following conditions are met:</p> <p>8.1.1. No exclusions under these Terms apply.</p> <p>8.2. In respect of risks covered under the Insurance Policy, insurance indemnity shall be payable for:</p> <p>8.2.1. Interior, finishes, including: wall coverings; ceiling finishes; flooring; doors; and windows.</p> <p>8.2.2. Contents, including: household appliances and furniture, in accordance with the list and limits specified in Annex No. 1.</p>
9	Not covered under this Insurance Policy	<p>9.1. Money (cash or non-cash funds), receipts, stamps, stocks, bonds, other securities, credit cards, unique or exclusive items; rare books, works of art and photographic materials; Precious stones and precious metalwork, antiques, furs, collectibles, including coins, models, mockups, picture/canvas, and any objects with limited edition or limited circulation.</p> <p>9.2. Trusted property/Trustees, Documents, Manuscripts, Business Books, Computer Systems, Records, Drawings, Architectural Schemes, Forms, Molds, Plans, Design Patterns and Others.</p> <p>9.3. Information sources and data carriers used in computers and other similar systems, including magnetic blocks, magnetic tapes, data storage units, and other similar devices</p> <p>9.4. Transmission & Distribution Lines</p> <p>9.5. Animals, cattle, pure-blood animals, pets/ani-</p>

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9	Not covered under this Insurance Policy	<p>9.6. Artistically processed glass;</p> <p>9.7. Renovation materials, or property under renovation</p> <p>9.8. land (including soil surface, drainage channel, water pipe) road, sidewalk, paths, as well as canals, wells, pipelines, underground property;</p> <p>9.9. Property or emergency building located in a building recognized as an emergency;</p> <p>9.10. Plants, cereal crops;</p> <p>9.11. Explosives, ammunition and weapons;</p> <p>9.12. Power towers, antennas, open electrical wires, tents and any other property located outside the building (including those located/installed on the exterior façade); This does not apply to the heating and cooling system installed outside the building;</p> <p>9.13. Food products;</p> <p>9.14. Property not used for domestic purposes, including, garage, shed, swimming pool, garden, fences, gates, agricultural building, or any structure that is not intended for habitation; Property in common use with neighbors;</p> <p>9.15. Buildings constructed prior to 1955; household appliances older than eight (8) years; and property located in buildings older than fifty-five (55) years.</p> <p>9.16. Property that does not belong to the owner (including property handed over for storage)</p>

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9	Not covered under this Insurance Policy	<p>9.17. Apartment renovation and interior cladding in apartments up to 40 cm below the ground surface;</p> <p>9.18. Residential and country houses; Apartments/-houses in the Italian courtyard;</p> <p>9.19. Structural parts of the building - load-bearing structures, walls, partitions,</p> <p>9.20. Roof, balconies (except for closed balconies and verandas); and exterior cladding; Property installed/placed on the external façade of the building (including awnings, duct pipes);</p> <p>9.21. External engineering equipment - sanitary-technical and heating equipment,</p> <p>9.22. Means of communication; boilers; boiler equipment; TV, telephone and computer cables; Fire protection systems and security alarms; water, external sewerage, ventilation, heating systems (except for boiler and cooling systems owned by the insured permanently attached to structural elements), gas supply.</p>
10	Exclusions	<p>Insurance indemnity will not be issued if the damage or loss is caused by or related to the following circumstances:</p> <p>10.1. The information and/or documentation provided by the Insured to the Insurer is incorrect, inaccurate, false, or misleading.</p> <p>10.2. The Insured has failed to duly and fully perform the obligations assumed under the Insurance Contract.</p>

N	Name	Property Insurance Terms for Individuals
10	Exclusions	<p>10.3. The insurance premium (single or instalment) has not been paid within the period stipulated by the Contract.</p> <p>10.4. Grounds for refusal of indemnity are provided for under the applicable legislation of Georgia.</p> <p>10.5. The insured event did not occur within the period of insurance coverage specified in the Policy.</p> <p>10.6. The damage was not caused by an insured risk covered under the Policy.</p> <p>10.7. The cause of loss or the loss itself existed prior to the commencement of the insurance coverage.</p> <p>10.8. The cause of the damage cannot be determined, or the loss occurred under unknown circumstances.</p> <p>10.9. The insurance limit has been exhausted.</p> <p>10.10. Damage caused by wear and tear, depreciation, corrosion, erosion, deformation, sediment accumulation, dampness, or other natural processes.</p> <p>10.11. Damage to property that was already defective or in poor condition (including foundations, walls, roof, etc.).</p> <p>10.12. Damage resulting from improper design, poor-quality construction, engineering defects, or non-compliance with applicable construction standards under the legislation of Georgia.</p> <p>10.13. Damage caused by natural cracking, ground movement, or soil erosion.</p>

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10	Exclusions	<p>10.14. Self-ignition, fermentation, internal heating, or similar intrinsic processes.</p> <p>10.15. Damage caused by improper operation, installation, or maintenance of systems (including water, electricity, heating, and similar systems).</p> <p>10.16. Damage resulting from technical malfunction, short circuit, or mechanical failure.</p> <p>10.17. Breakdown or explosion caused by internal pressure of installations (including boilers).</p> <p>10.18. Damage caused by fluctuations in electrical supply.</p> <p>10.19. Damage resulting from penetration of precipitation (rain, snow, hail) through open windows, doors, or other openings.</p> <p>10.20. Water ingress from an open space or damage to an open space (including a balcony, property located on a balcony);</p> <p>10.21. Water leakage or discharge from public utility systems (including pipes, wells, and similar installations).</p> <p>10.22. Damage caused by pests, rodents, animals, or birds.</p> <p>10.23. Damage caused by a person under the influence of narcotic, psychotropic substances, or alcohol.</p> <p>10.24. Intentional acts or gross negligence by the Insured, Policyholder, Beneficiary, Employer</p>

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10	Exclusions	<p>(except in cases of minor negligence), or their family members or other persons; including damage arising from professional activities.</p> <p>10.25. Theft from open areas.</p> <p>10.26. War, terrorism, insurrection, revolution, strikes, or similar events.</p> <p>10.27. Actions of state authorities, including confiscation, requisition, or similar measures.</p> <p>10.28. Radiation, radioactive contamination, or other hazardous substances.</p> <p>10.29. Damage occurring during construction, repair, or rehabilitation works.</p> <p>10.30. Unoccupancy or abandonment of the insured property for more than 30 consecutive days, unless otherwise agreed.</p> <p>10.31. Losses that could have been prevented by reasonable measures, but where such measures were not taken.</p> <p>10.32. Costs that do not constitute direct material damage (including consultant fees, waste removal, and similar expenses).</p> <p>10.33. Loss or corruption of software, data, or digital information.</p> <p>10.34. Indirect losses, loss of profit, penalties, and moral damages.</p> <p>10.35. Cases covered under manufacturer’s warranty</p>

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10	Exclusions	<p>or product defect liability.</p> <p>10.36. Damage related to the rental of the insured property, unless additional coverage has been explicitly provided</p>
11	Procedure for calculating insurance indemnity	<p>11.1 The form of payment of insurance indemnity shall be determined by the Insurer and may be effected in monetary form, by replacement of property, or by provision of services.</p> <p>11.2. The insurance indemnity shall be calculated within the limits of the Insurer’s liability as defined in the Policy, and shall in any case not exceed the amount of actual loss. In determining the indemnity, the proportional indemnity principle may be applied, together with deduction of any applicable deductible (franchise), outstanding premium (if any), and consideration of salvage value (if any).</p> <p>11.3. The User shall be deemed the recipient of insurance indemnity, provided that the User has suffered financial loss as a result of the insured event and has a lawful financial interest in the insured object. In the absence of such conditions, no insurance indemnity shall be payable and the Policy may be subject to termination.</p> <p>11.4. In the event of property damage, the amount of loss shall be determined on the basis of a report prepared by the Insurer or an independent expert appointed by the Insurer.</p> <p>11.5. The Insurer shall also be entitled, at its discretion, to settle the loss based on the assessment submitted by the Insured, adjusted in accordance with prevailing market prices. Insurance indemnity shall in all cases be limited to the reinstatement value of the</p>

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11	Procedure for calculating insurance indemnity	insured property and the limit specified in the Policy.
12	Procedure for Issuing Insurance Indemnity	<p>12.1. Insurance indemnity shall be payable upon the occurrence of the following conditions:</p> <p>12.1.1 Classification of the event as an insured event under the Policy;</p> <p>12.1.2. Establishment of the occurrence of the insured event and determination of the amount of loss;</p> <p>12.1.3. Determination of the form and amount of insurance indemnity;</p> <p>12.1.4. Confirmation that no outstanding insurance premium debt exists on the part of the Policyholder;</p> <p>12.2. The Insurer reserves the right to postpone the decision on insurance indemnity where criminal proceedings have been initiated against the Insured (Beneficiary) or their authorised representative in connection with the circumstances giving rise to the insured risk.</p>
13	Rights, Duties and Responsibilities of the Parties	<p>13.1. The policyholder is obliged to:</p> <p>13.1.1. Prior to the conclusion of the Insurance Contract, to provide the Insurer with accurate and complete information regarding the insured property in the form of an Insurance Application, and to disclose all circumstances known to the Policyholder that may be material for risk assessment, as well as</p>

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13	Rights, Duties and Responsibilities of the Parties	<p>to submit any additional information requested by the Insurer that may be relevant for assessing the level of risk and determining the potential amount of loss.</p> <p>13.1.2. During the term of the Insurance, to immediately notify the Insurer in writing of any circumstances that may affect the level of risk. In particular, to inform the Insurer of any changes in the submitted documentation, data, or information no later than three (3) working days after such changes occur.</p> <p>13.1.3. to pay the insurance premium within the period specified in the Insurance Policy;</p> <p>13.1.4. In the event of double insurance, to immediately notify the Insurer in writing and indicate in such notification the identity of the other insurers and the respective insured amounts.</p> <p>13.1.5. In the event of early termination of the Insurance at the initiative of the Policyholder, to submit a written application to the Insurer; any oral communication or telephone notification shall not constitute a valid basis for termination of the Insurance.</p> <p>13.1.6. To provide accurate information to the Insurer both prior to the issuance of the Policy and during its term, including any information affecting risk assessment or any subsequent changes thereto</p> <p>13.1.7. To pay any contractual penalty in case of failure to perform or improper performance of the obligations assumed under the Insurance Contract within the established time limits.</p> <p>13.2. After the occurrence of the accident, the</p>

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13	Rights, Duties and Responsibilities of the Parties	<p>insured is obliged to:</p> <p>13.2.1. Immediately leave a notification on the insurer's hotline - 032 2 991 991 as soon as the event occurs, this is for informational purposes only and the insurer is entitled to start acting only after receiving a written application from the insurer;</p> <p>Late notification by the insured will have a critical impact on the interests of the insurer due to the following circumstances:</p> <ul style="list-style-type: none"> • Evidence becomes impossible to obtain; • The insurer shall not be allowed to assess damaged or lost property on the spot, collect photographs, conduct examinations and obtain other necessary evidence; • The right granted to the insurer by the subrogation law/contract is restricted; • The insurer has the opportunity to take timely measures to save the insured item or reduce the damage; • The insurer cannot identify the exceptions established by the contract; <p>The insured should:</p> <p>13.2.2 Immediately notify the Emergency Management Service - 112;</p> <p>13.2.3 In the event of an accident, maintain the condition of the damaged/destroyed property until appropriate instructions are received from the insurer.</p> <p>13.2.4 Take all reasonable measures in order to reduce losses in the event of an insured event or to save the insured property; All expenses incurred by the insured in connection with the insured event must</p>

N	Name	Property Insurance Terms for Individuals
13	Rights, Duties and Responsibilities of the Parties	<ul style="list-style-type: none"> • Evidence becomes impossible to obtain; • The insurer shall not be allowed to assess damaged or lost property on the spot, collect photographs, conduct examinations and obtain other necessary evidence; • The right granted to the insurer by the subrogation law/contract is restricted; • The insurer has the opportunity to take timely measures to save the insured item or reduce the damage; • The insurer cannot identify the exceptions established by the contract; <p>The insured should:</p> <p>13.2.2. Immediately notify the Emergency Management Service - 112;</p> <p>13.2.3. In the event of an accident, maintain the condition of the damaged/destroyed property until appropriate instructions are received from the insurer.</p> <p>13.2.4. Take all reasonable measures in order to reduce losses in the event of an insured event or to save the insured property; All expenses incurred by the insured in connection with the insured event must be agreed in writing with the insurer, otherwise the insurer reserves the right to refuse to reimburse such expenses.</p> <p>13.2.5. Do not start dismantling/repairing/restoration of property without agreement with the insurer;</p>

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13	Rights, Duties and Responsibilities of the Parties	<p>event must be agreed in writing with the insurer, otherwise the insurer reserves the right to refuse to reimburse such expenses.</p> <p>13.2.6 Not later than 24 hours after the occurrence of the accident, the insurer reserves the right to refuse compensation for damages in case of violation of these time limits by the insurer, regardless of whether the written application would have been made within the mentioned time limits, the assessment of the case and the investigation of related circumstances, the amount of damage, the insurer reserves the right to refuse compensation for losses;</p> <p>13.2.7 notify the insurer about changes in the rules of operation of the insured property, changes in the specifics of use, rental, alienation, shift or any environmental factor affecting the insured risks;</p> <p>13.2.8 Immediately, notify the insurer in writing of any changes to the addresses specified in the policy (physical address, phone, fax, E-mail). The notification must contain complete and accurate data of the new requisites. In case of non-compliance with this rule, the notification shall be deemed to have been received in accordance with the terms of the policy, regardless of the change of address.</p> <p>13.2.9. To ensure the preservation of the damaged property at its own expense until the Insurer renders a decision on insurance indemnity.</p> <p>13.2.10. Upon receipt of insurance indemnity, to repair and/or restore the property damaged as a</p>

N	Name	Property Insurance Terms for Individuals
13	Rights, Duties and Responsibilities of the Parties	<p>a result of the insured event. In the event of total loss, any salvageable property shall be transferred to the ownership of the Insurer. The costs associated with re-registration shall be borne by the Policyholder.</p> <p>13.2.11. In the event of a subrogation claim, to provide the Insurer with all available documentation and to fully assist the Insurer in exercising its right of subrogation.</p> <p>13.3. The policyholder is obliged to submit to the insurer the following documents no later than 30 (thirty) calendar days after the occurrence of the accident:</p> <p>13.3.1. A written application for the occurrence of the accident;</p> <p>13.3.2. Insurance policy;</p> <p>13.3.3. A valid document confirming the ownership or possession of the property;</p> <p>13.3.4. Documentation issued by authorised state bodies (including, but not limited to: the Ministry of Internal Affairs, the Emergency Management Service, the Meteorological Centre, the Fire Service) or private agencies, which confirms the fact of the occurrence of an insurance risk and its causes;</p> <p>13.3.5. Depending on the specific case, all other documents available to the insured requested by the insurer, which are necessary to determine the circumstances of the accident and calculate the damage;</p>

N	Name	Property Insurance Terms for Individuals
13	Rights, Duties and Responsibilities of the Parties	<p>13.3.6. In the case of rental property insurance, a valid written lease agreement duly executed by the parties, together with the documentation specified in Clause 7.11 of these Terms.</p> <p>13.3.7. To provide and submit to the Insurer all available information, evidence, and documentation in the Policyholder’s possession and/or as requested by the Insurer in relation to the insured event.</p> <p>13.3.8. In the event of third-party liability coverage, the Policyholder shall additionally submit documents confirming third-party property damage, bodily injury, treatment costs and/or death, as well as any documentation evidencing the Insured’s liability in the case</p> <p>13.3.8. In the event of third-party liability coverage, the Policyholder shall additionally submit documents confirming third-party property damage, bodily injury, treatment costs and/or death, as well as any documentation evidencing the Insured’s liability in the case.</p> <p>13.3.9. In the event of a dispute between the Insured and the injured third party regarding the occurrence of the insured event, the basis for payment of insurance indemnity shall be a legally binding court decision establishing the Insured’s liability for the damage caused to third parties.</p> <p>13.3.10. To notify the Insurer of any claim submitted by the affected third party(ies).</p> <p>13.3.11. In the event that insurance indemnity is payable to another person due to the death of the Beneficiary, to provide a document confirming the right to receive insurance indemnity (certificate of inheritance), including determination of the heir’s</p>

N	Name	Property Insurance Terms for Individuals
13	Rights, Duties and Responsibilities of the Parties	<p>share in the estate of the deceased.</p> <p>13.3.12. Bank details;</p> <p>The obligations of the Policyholder shall equally apply to the Insured and the Beneficiary, if any. Depending on the specific circumstances of the case, the thirty (30) calendar day period provided for in this clause may be extended for a reasonable period by mutual written agreement of the Parties.</p> <p>13.4. The Insurer shall have the right to:</p> <p>13.4.1. Depending on the frequency of occurrences or the underlying cause(s) of the insured event, to reassess the level of risk during the insurance period and request an increase of the premium and/or termination of the Policy. In the event that the Insurer proposes a premium increase and the Policyholder does not accept such proposal within five (5) working days from receipt of written notification, the Insurer shall be entitled to terminate the Policy in accordance with the procedure established under these Terms;</p> <p>13.4.2. To apply the proportional indemnity principle as defined in these Terms and Conditions, including the deductible (franchise), if applicable. Subject to deduction of any salvage value (if any) and outstanding premium obligations, where the sum insured is lower than the market value of the insured object, the Insurer shall indemnify the loss in the proportion existing at the time of the insured event between the sum insured and the market value of the property;</p> <p>13.4.3. In the case of total loss of the insured property, to pay insurance indemnity within the sum</p>

N	Name	Property Insurance Terms for Individuals
13	Rights, Duties and Responsibilities of the Parties	<p>insured, either by deducting the value of salvage (if any), regardless of its condition or resale value, or by transferring ownership of the salvageable property to the Insurer. Following payment of indemnity, the Policyholder shall be obliged to transfer ownership of the damaged property to the Insurer, irrespective of whether the damage is total or partial;</p> <p>13.4.4. In the event of a first breach of the insurance premium payment schedule (including partial payment), the Insurer shall not be liable for any insured events occurring after fourteen (14) calendar days from the date of such breach. The Insurer shall be entitled to suspend the Policy until full fulfilment of the Policyholder’s financial obligations. The Policy shall be reinstated only upon full payment of the outstanding premium. The Insurer shall not be liable for any events occurring during the period of default, and such events shall not be deemed insured events. If the Policyholder fails to pay the outstanding premium within thirty (30) days, the Insurer shall be entitled to terminate the Agreement and demand payment of the outstanding premium;</p> <p>13.4.5. In the event of failure by the Policyholder to comply with notification deadlines (including telephone notification or submission of a claim), the Insurer reserves the right to reject the claim, treat the delayed notification as invalid, and refuse payment of insurance indemnity;</p> <p>13.4.6. Where competent authorities are unable to determine the circumstances of the insured event and the occurrence of the insured risk cannot be established, insurance indemnity shall not be payable solely on the basis of information provided by</p>

N	Name	Property Insurance Terms for Individuals
13	Rights, Duties and Responsibilities of the Parties	<p>he Policyholder, and it shall be presumed that no insured event has occurred and no basis for indemnity exists;</p> <p>13.4.7.To grant benefits to the Policyholder and/or release the Policyholder from obligations, even where such actions are not expressly <i>предусмотред</i> under or are inconsistent with these Terms;</p> <p>13.5. After the occurrence of the accident, the insurer is entitled to:</p> <p>13.5.1.inspect the insured property;</p> <p>13.5.2.carry out an assessment and/or expert examination;t13.5.3 arrange for the repair of damaged parts of the property, where restoration is feasible;</p> <p>13.5.4 prepare a repair estimate and/or cost calculation based on the extent of damage;</p> <p>13.5.5. postpone a decision on insurance indemnity in accordance with Clause 12.1.5 of these Terms, where applicable.</p> <p>13.5.6. The Insurance Policy may provide for additional and/or differing rights and obligations of the Parties.</p>
14	Subrogation Clause	<p>14.1. To the extent that the Policyholder has a right to claim compensation for loss or damage from any third party, such right shall, upon indemnification by the Insurer, be subrogated to the Insurer. Should the Policyholder fail or refuse to pursue or preserve such claim, the Insurer shall be relieved from its obligation to indemnify the corresponding loss.</p>

N	Name	Property Insurance Terms for Individuals
15	<p>Validity of the Agreement and terms of contract Termination</p>	<p>15.1. The insurance period shall commence at 00:00 hours on the date specified in the Insurance Policy and shall expire at 00:00 hours on the date specified therein. The Policy shall enter into force at 24:00 hours on the date of payment of the first or single (lump-sum) insurance premium, unless otherwise provided in the Insurance Policy. Notwithstanding the foregoing, the Insurer shall not be liable to indemnify any insured event occurring prior to the payment of the first or lump-sum premium. In the case of multi-year policies, this exclusion shall apply to the first policy year and to each subsequent policy year prior to the payment of the applicable annual premium.</p> <p>15.2. The contract may be terminated early at the initiative of both the policyholder and the insurer.</p> <p>15.3. In the event of early termination of the insurance period at the initiative of the Policyholder, the Policyholder shall notify the Insurer in writing in all cases. Any oral communication or notification by telephone shall not constitute valid notice of cancellation of the insurance.</p> <p>15.4. The Insurer shall have the right to terminate the insurance at its own initiative in the event of a breach of the Policyholder’s obligation to pay the premium.</p> <p>15.5. Insurance can also be terminated at the initiative of the insurer, subject to a period of one month, if the increase in danger or the abundance of insured events significantly limits the management of insurance risks.</p> <p>15.6. The insurer is entitled to unilaterally terminate the insurance immediately if:</p>

N	Name	Property Insurance Terms for Individuals
15	Validity of the Agreement and terms of contract Termination	15.6.1. The insured/beneficiary will provide incorrect information to the insurer in any way, forge it and mislead/attempt to mislead the insurer;
16	Sanctions arising from the termination of the contract	<p>16.1. In case of non-payment of a one-time or regular insurance premium determined by the insurance policy within the established time limits, the insurer shall be entitled to demand from the policyholder a penalty in the amount of 0.1% of the unpaid amount for each overdue day, but not more than the total amount of the insurance premium determined by the policy;</p> <p>16.2. In case of early termination of insurance at the initiative of the insured:</p> <p>16.2.1. The Policyholder shall be liable to pay the earned premium. Where the earned premium has already been paid as of the date of termination, such amount shall not be refundable by the Insurer; only the unearned portion of the premium, if any, shall be returned. If the policy is reimbursed for losses, then the policyholder is obliged to pay the insurance premium in full. If the full insurance premium has already been paid by the insurer, the said amount is not subject to refund by the insurer.</p> <p>16.2.2. In the event that indemnity has been paid under the Policy, the Policyholder shall be liable to pay the full insurance premium. Where the full premium has already been paid, no refund shall be due from the Insurer.</p> <p>16.3. In case of early termination of insurance at the initiative of the insurer:</p> <p>16.3.1. The Policyholder shall be liable to pay the</p>

N	Name	Property Insurance Terms for Individuals
16	Sanctions arising from the termination of the contract	<p>earned premium. Where the earned premium has already been paid as of the date of termination, such amount shall not be refundable by the Insurer.</p> <p>16.3.2. The insurer is entitled to additionally require the policyholder to pay 10% of the full insurance premium;</p> <p>16.3.3. In the event that any indemnity has been paid under the Policy, the Policyholder shall be liable for the full insurance premium. Where the full premium has already been paid, no portion thereof shall be refundable by the Insurer.</p>
17	Insurance premium and payment terms	<p>The amount of the insurance premium and the method of payment are indicated in the insurance policy.</p>
18	Dispute Resolution	<p>Any dispute arising around the contract (including those related to the existence, interpretation, performance and enforcement of the contract) shall be resolved through negotiations. In case of failure to resolve the dispute, the parties shall apply to the court.</p>
19	Communication between the parties	<p>19.1. The Insurer shall provide any notice to the Insured/Beneficiary by short text message, email, or postal service, using the contact details specified by the Insured in the Insurance Application and/or Insurance Policy. The Insurer shall not be liable where such contact details are incorrect, incomplete, or have been changed without prior notification, resulting in non-delivery or improper delivery of the notice. Any such notice shall be deemed duly delivered upon dispatch by the Insurer.</p> <p>19.2. In the event that any notice is sent by the</p>

N	Name	Property Insurance Terms for Individuals
19	Communication between the parties	<p>Insurer to an email address other than that specified in the Insurance Application and/or Insurance Policy, such notice shall be deemed delivered only upon confirmation of receipt by the Insured, and shall be considered delivered as of the date of such confirmation.</p>
20	Processing of personal data	<p>20.1. In accordance with the legislation of Georgia, the Insurer is authorised to process personal data within the framework of and to the extent of this Agreement, for the purposes of the Agreement and, if necessary, to transfer it to third parties. The insurer is also authorized to process personal data for marketing purposes, including for direct marketing purposes - to offer new insurance products and services.</p> <p>20.2. The insurer may, without additional consent from the policyholder/insured/beneficiary, apply to the competent state authorities and receive information in the amount and volume necessary for the purposes of the insurance event.</p> <p>20.3. The data subject has the right to request the insurer at any time to terminate the use of data about him/her for direct marketing purposes, in the same form in which the said communication is carried out - by written or telecommunication means.</p>
21	Final Provisions	<p>21.1. A complaint can be registered to the following e-mail address of the insurer: complaint@unison.ge or by leaving a message on the insurer's hotline 0 32 2 991 991;</p> <p>22.2. Any changes/additions to these Terms are clarified in the insurance policy or in the relevant</p>

N	Name	Maximum limit of indemnity (GEL)
1.	TV	1500
2.	Upholstered seating furniture (Sofa and armchairs set)	2000
3.	Computer	1500
4.	Wall Cabinet	1500
5.	Table	1 000
6.	Sofa	1 000
7.	Bookshelves	800
8.	Kitchen Cabinet	2 000
9.	Gas Stove / Hood	2 000
10.	Dishwasher	1 500
11.	Refrigerator	1 500
12.	Stationary Mirror	1 000 GEL, but not more than 500 GEL per unit
13.	Audio Equipment	1 000 GEL, but not more than 500 GEL per unit
14.	Camera	1500
15.	Laptop	1500

N	Name	Maximum limit of indemnity (GEL)
16	Bedroom Closet	1 500
17	Bedroom Bed	1 500
18	Combo	800
19	Washing Machine	1 000
20	Shower	1 000
21	Other Bathroom Inventory	2 000 GEL, but not more than 500 GEL per unit
22	Chandeliers & Lighting Systems	1 500 GEL, but not more than 500 GEL per unit
23	Carpets & Curtains	2 000 GEL, but not more than 500 GEL per unit
24	Mixers/ Blenders/ Microwaves	1 000 GEL, but not more than 500 GEL per unit
25	Electric Meat Grinders/ Coffee Machines	1 000 GEL, but not more than 500 GEL per unit
26	Chairs	1 000 GEL, but not more than 200 GEL per unit
27	Heating Equipment (Boiler and Radiators)	1 000 GEL, but not more than 500 GEL per unit
28	Air Conditioner	1500
29	Iron / Hair Dryer	500
30	Vacuum Cleaner	500

N	Name	Property Insurance Terms for Individuals
21	Final Provisions	agreement concluded between the parties. The agreement of the parties is not required to make changes/additions to these Terms if the said amendment is derived from the current legislation of Georgia;