

## Cooperative activity agreement

№	Date of the insurance (reinsurance) pool members' joint venture agreement	Validity period	Full name of the participants of the insurance (reinsurance) pool	Full name of the insurance (reinsurance) organization of the branch of the insurance (reinsurance) organization-non-resident of the Republic of Kazakhstan, which is the leading insurance (reinsurance) pool	Classes (types) of insurance	List of insurance risks that are the subject of the activity of the insurance (reinsurance) pool
	January 20, 2021	The Agreement comes into force on January 20, 2021. The agreement is concluded for 3 years, followed by an automatic extension for the next three-year period, if the Parties have not expressed their consent to terminate the Agreement.	1) Joint Stock Company "Kazakhmys Insurance Company" 2) Joint Stock Company "Nomad Insurance Company" 3) Joint Stock Company "Insurance Company "Victoria" 4) Joint Stock Company "Sinoasia B&R Insurance Company" 5) Joint Stock Company "Subsidiary of Halyk Bank of Kazakhstan "Insurance Company "HALYK" 6) MOI (MY) Insurance Broker LLP	There are no non-residents in the pool. The leader of any project is determined depending on the choice of the client.	Property, Casco, RAILWAY Casco	<p><b>Property</b> Fire, including underground fire. Lightning strike. Explosion, including: loss or damage as a result of an explosion of gases or fuel in the furnace of any pressure tank with a fire supply of heat or in chimneys or passages through which gaseous combustion products are discharged. Aircraft and/or spacecraft and/or objects falling from them. These insurance risks do not include losses or damages caused by or resulting from the impact of an aircraft or spacecraft, owned or controlled by the Policyholder or its agents, or the loss or damage of an aircraft or spacecraft or a falling object that caused such loss or damage. Storm and/or hurricane. These insurance risks do not include losses or damages inside buildings or their contents, except in cases when such losses or damages occur simultaneously with and as a result of damage to the building caused by a storm and/or hurricane. Earthquake and underground fire The present insurance risks include direct physical losses or direct physical damage caused by shaking of the Earth's surface provoked by the movement of the Earth's crust, which reaches at least 6 points on the international scale of measurement of macroseismic effects of earthquakes (MCS), and also include physical losses or direct physical damage caused by concussion or fires accompanying such earthquakes. Flooding and hail Flood insurance risk includes direct physical loss or direct physical damage caused by flooding of a larger or smaller area with water, which results from the outflow of rivers or water bodies, the breaking of dams or embankments, or from the sudden and unexpected narrowing of the channel through which the water flows. Such insurance risks do not include losses or damages inside buildings or their contents, except in cases when such losses or damages occur simultaneously with and as a result of damage to the building caused by flooding and/or hail. Land subsidence, avalanche, rockslide and landslide Damage caused by water from water supply systems, heating, sewerage, water discharge, lubricants or engine oil from boilers and pipelines; These insurance risks include leakage or release of water or other substances from the equipment used in the insured premises/facilities and losses or damage caused by failure or breakdown, or freezing of such equipment. <u>Illegal actions of third parties, including</u> <b>Casco</b> 1) traffic accident - an event that occurred during the movement on the road of the insured motor transport and with its participation, in which people were killed or injured, or vehicles, structures, cargo were damaged, or other material damage was caused, accidents, as on public roads and off public roads; 2) other transport accident - an event that occurred with the participation or in relation to the insured vehicle caused by accidental external influence, namely: hitting (impact) on stationary or moving objects (structures, obstacles, animals, trees, etc.), overturning, falling of motor transport, as well as the fall of any object on it (snow, ice, hail, stones, trees and their branches, parts of buildings, objects thrown out of the window, etc.), failure under ice, failure under the road surface due to subsidence of the ground, the battle of glasses as a result of objects falling due to the movement of other road users; 3) fire (an uncontrolled combustion process outside a designated flashpoint, causing material damage and endangering human safety); 4) natural disasters - the occurrence of damage due to a hurricane (caused by weather conditions, the movement of air masses with a wind force corresponding to 8 points on the Beaufort scale - a wind speed of more than 60 km / h), a storm, hail, flood, earthquake, landslide, mudflow, lightning strike, mountain collapse, whirlwind, storm, tornado, snow drift, downpour, avalanche, volcanic eruption or the action of underground fire; 5) illegal actions of third parties, including theft of individual parts and parts of the Insured vehicle – the commission by third parties of actions qualified by the authorized bodies on the grounds of offenses and/or crimes provided for by the legislation of the Republic of Kazakhstan; 6) hijacking, theft - the risk of property loss of the Policyholder caused by the unauthorised taking of the vehicle without the purpose of stealing it (theft), or by the unlawful taking of the vehicle The combination of these cases is referred to in the Contract as "Theft". 7) internal mechanical breakdowns as a result of these insured events; 8) penetration of animals into the engine compartment of the car transport; 9) flooding of road transport due to the impact of unfavourable natural phenomena such as: flood, flood, hail, downpour, as well as breakage of sewer pipes, <u>heating system on the road</u> <b>RAILWAY Casco</b> The term "Insured Event" when used under the Contract has the following meaning: an event, occurrence or occurrence of an unforeseen and unintentional nature on the part of the Policyholder that is the direct cause of the loss and/or damage of the property covered by the Insurance Coverage under the Contract. All damage, costs, loss, destruction resulting from one such event, accident or occurrence shall be deemed to be insured under one Insured Event, except as described below. With regard to damage, loss arising from cyclones, tornadoes, named storms, hurricanes, simple storms, hail, destructive winds, the amount of all property damage (and/or loss) incurred by the Policyholder during any time period of 72 consecutive hours, the beginning of which occurs during the Period of Insurance Coverage, shall be considered insured for one Insured Event. It is hereby accepted and agreed that all damage caused by an earthquake or volcanic eruption shall be insured under one Insured Event if more than one earthquake or volcanic eruption occurs within a period of 72 consecutive hours during the Period of Insurance Coverage, with all earthquakes or volcanic eruptions occurring within a period of 72 consecutive hours being treated as one Insured Event, within the scope of the determination under the Contract. In respect of flood risk, the amount of all property damage sustained by the Policyholder during any period of 72 consecutive hours commencing during the Period of Insurance Coverage shall be deemed to be insured under a single Insured Event.</p>