

What to do at the place of occurrence?

- Take reasonable and available measures in the circumstances to prevent or reduce possible losses, including measures for rescue of insured cargo.
- Immediately (within three days) notify the competent authorities depending on their competence:
 - fire, explosion – fire-fighting authorities, Ministry of Emergency Situations (number 101);
 - natural disasters – Ministry of Emergency Situations (number 112);
 - burglary, robbery, robbery with violence – law enforcement agencies, police (numbers 102; 112)
- Report the incident to the Insurance Company (call center 2090).
- Prior to the inspection of the insured cargo by the representatives of the Insurance Company, try to keep the cargo in the form in which it turned out after the insured event, except for the conditions when the change in the picture is caused by safety and reduction of the extent of the loss, as well as documentation related to the transportation of the cargo.
- Provide the Insurer with the opportunity to inspect or examine the damaged cargo, and investigate the causes and extent of the loss.
- Ensure the documentation of the insured event with the competent authorities in a mandatory manner.
- Make a record of the guilty person and witnesses data (photo, video recording) if it was possible to establish them.

What to do after an insured event?

- Submit the Application for the occurrence of an insured event (available via the QR or link <https://online.kmic.kz/en/insurance-request>), attach as well as all available information and documentation making it possible to judge the causes, course, consequences of the event, the nature and extent of the harm caused.
- The decision on the making of the insurance payment will be taken after the submission of a full package of documents according to the insurance agreement.
- After you provide all the necessary documents in accordance with the conditions of insurance, the insurance payment will be made within the time limits provided by the terms of the agreement.

