

PROPERTY INSURANCE

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 the property.
- Report immediately to 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);
 - flooding – public utilities (number 104, by telephone number of cooperative of apartment owners or condominium);
 - burglary, robbery, robbery with violence – law enforcement agencies, police (numbers 102, 112).
- Report the incident to the Insurance Company by phone 2090 (a free call from a mobile phone).
- Prior to the inspection of the insured property by representatives of the Insurance Company, try to keep the property in the form in which it turned out after the insured event.
- Ensure the documentation of the insured event with the competent authorities in a mandatory manner.

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, including, but not limited to:
 - a report on the assessment of the damage caused (according to the Insurer's referral);
 - copies of the identity document of the Beneficiary.
- Obtain from the Insurer a list of required documents for making an insurance payment, including, but not limited to:
 - copies of documents confirming the Beneficiary's ownership of real estate: technical passport, sales contracts and others at the request of the Insurer;
 - copies of documents confirming the ownership of movable property: checks, receipts, invoices and others at the request of the Insurer;
 - documents of authorized state bodies establishing the cause and fact of the occurrence of an insured event, including:

With regard to damaged property: fire service conclusions /report, emergency service (gas, water supply) report, expert's reports, documents of law enforcement agencies: a decision to initiate / terminate / suspend a pre-trial investigation.

In relation to the resulting liability to neighbors: fire service conclusions / report, emergency service (gas, water supply) report, expert's reports, a copy of the court decision that has entered into legal force and certified by the seal of the court imposing on the Insured the obligation to compensate the damage caused to the Beneficiary.

- 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.

