

<b>"NAIRI Insurance" ILLC</b>			
<b>INSURANCE TARIFFS &amp; FEES</b>			
N	Class of insurance	Tariff	Other terms and conditions
1*	Land transport insurance (physical damage, loss, fire, theft/hijack)	2.5%, Unconditional nonrefundable amount - 1% of insurance amount, but no less than AMD 50.000; in the event of car, spare parts or components theft - 5%	* Territory coverage - RA, NKR, CIS, Georgia, Iran * Taxis and other public transport insurance is prohibited
2*	Insurance against fire, natural disasters and other damage to property (apartments, mansions, office buildings, constructions)	0.15%, unconditional nonrefundable amount - 0.5% of insurance amount, but no less than AMD 90.000, and in the event of earthquake - 5%	-
3*	Insurance against accidents	0.15%, minimum AMD 1.000, No unconditional nonrefundable amount is applicable	-
4	Compulsory motor third party liability insurance (CMTPL)	According to amount and terms specified by the Agency, No unconditional nonrefundable amount is applicable	Taxis and other public transport insurance is prohibited
5	Travel assistance insurance	1-15 days - AMD 370 per day, coverage EUR 30.000 16-30 days - AMD 320 per day, coverage EUR 30.000 30-90 days - AMD 270 per day, coverage EUR 30.000 1 year insurance for multiple journeys for total of 90 days, - AMD 12,000 p.a., coverage EUR 30.000 One journey for 91-365 days - AMD 220 per day, coverage EUR 30.000	No unconditional nonrefundable amount is applicable

\* Tariffs are applicable for Bank borrowers