

“ROSGOSSTRAKH-ARMENIA” ICJSC

INSURANCE TARIFFS

N	Class of insurance	Tariff						Maximum amount at risk per agreement	
								For non-borrowers of the Bank	For Bank borrowers
1	Accident insurance	0.15%, min. AMD 1,000; nonrefundable amount - N/A						20,000,000	30,000,000
2	Land transport insurance (insured risk - physical loss and hijacking)	2.75%, nonrefundable amount - 1%, min. AMD 50,000; Nonrefundable amount in case of theft - 10%; where antitheft system is available - 5%, with unlimited number of drivers *						18,000,000	20,000,000
3	Non-commercial property insurance	0.15%, min. AMD 1,000, nonrefundable amount - 0.5%, min. AMD 50,000; In the event of an earthquake - 2%, min. AMD 90,000						80,000,000	120,000,000
4	CMTPL (APPA)	As specified by the Agency **						Pursuant to law	
4.1.	VMTPL (APKA)	In case of VMTPL (APKA) agreements concluded for the term of up to 185 days (incl.) - AMD 3,000						Subject to program	
		In case of VMTPL (APKA) agreements concluded for the term of 186 to 366 days (incl.) - AMD 5,000							
5	Travel assistance insurance	Standard package			Including risk of COVID-19			EUR 30,000	
		Term	Nonrefundable amount	Ins. prem. *****	Срок	Nonrefundable amount	Ins. prem. *****		
		30 days per year	50 EUR	AMD 5,000	30 days per year	50 EUR	AMD 6,500		
		60 days per year	50 EUR	AMD 8,000	60 days per year	50 EUR	AMD 10,400		
		90 days per year	50 EUR	AMD 12,500	90 days per year	50 EUR	AMD 16,250		
		90 days per year	-	AMD 14,000	90 days per year	-	AMD 18,200		
		90 days per year ***	-	AMD 11,250	90 days per year ***	-	AMD 14,630		
		Maximum 15 days per trip	50 EUR	AMD 3,500	Maximum 15 days per trip	50 EUR	AMD 4,550		
6	Health Insurance: Reimbursement Program for Medical Treatment Abroad	As specified by the Insurer						EUR 500,000	
7	Voluntary Health Insurance	Program	insurance amount			insurance premium			
		MiniMed	AMD 200,000			AMD 10000			
		MiniMed +	AMD 400,000			AMD 15000			
8	"Family" accident program /disability of 1,2,3 groups, acquisition of the status of "Disabled child", death/	Program	insurance amount			insurance premium			
		Accident - Family	AMD 500,000			AMD 5,000			
			AMD 1,500,000			AMD 12,300			
9	Apartment (fixed option) (Responsibility for interior decoration before neighbors)	Program	Interior decoration and engineering equipment		Civil liability		insurance premium		
		option 1	AMD 2,000,000		AMD 500,000		AMD 9,100		
		option 2	AMD 5,000,000		AMD 1,500,000		AMD 19,500		
			insurance amount			insurance premium			
10	Mortgage liability Insurance	up to 10% of apartment price (including)			2% min AMD 1,000				
		10%-20% of apartment price (including)			3% min AMD 1,000				

* In case of taxis the applicable tariff is 8-10%, insurance contracts are concluded at the Insurance company

** The Agent does not carry out taxi insurance. Insurance contracts for this category are concluded at the Insurance Company

*** "Business Card" assistance insurance package provided for the Agent's Business cardholders

**** Insurance premiums for this category are charged in AMD at the exchange rate set for that day by the Central Bank of the Republic of Armenia

***** Insurance contracts for this category are concluded at the Insurance company

***** For people aged 65 to 70, the premium amount is doubled

The rates for insurance of mortgage obligations are provided for securing the mortgage agreement concluded by the Agent with the Borrower under Housing for Young Families program. At the same time, the Borrower's age at the time of the conclusion of the insurance contract must be 18 to 65 (inclusive).

