



Dear consumers of services!

In accordance with the requirements of Part 2 of Art. 12 of the Law of Ukraine "On Financial Services and State Regulation of Financial Services Markets" DLC "Insurance Company "Garant-Pharmamed" (code 36516407) reports the following:

1) The financial service offered to you will be provided by DLC "IC" Garant-Pharmamed":

a) name: DLC "Insurance Company "Garant-Pharmamed" (abbreviated as DLC "IC "Garant-Pharmamed"), location: 01042 Kyiv, 3, Saperne Pole st., Apt. 343, tel. + 38 (044) 331-25-41, e-mail: office@garant-pharma.com. Complaints of consumers of financial services are accepted at the same address;

b) DLC "IC "Garant-Pharmamed" additionally offers insurance services provided by PJSC IC Arsenal Insurance on the basis of a power of attorney agreement;

c) information on state registration: record number in the Unified State Register on state registration of a legal entity 10671020000014245, date of registration: 30.06.2009;

d) data on inclusion in the register of financial institutions: registration number 11102380, series and number of the certificate CT №572, date of issuance of the certificate 20.11.2009;

e) DLC "IC "Garant-Pharmamed" provides insurance services in accordance with the obtained licenses, namely:

- voluntary liability insurance to third parties (except for civil liability of air transport owners, liability of water transport owners (including carrier's liability)) series AB №500394 dated 17.11.2009, validity - indefinite;

- voluntary medical insurance (continuous health insurance) series AB №500395 dated 17.11.2009, validity - indefinite;

- voluntary accident insurance series AE №284063 dated 10.09.2013, validity period - indefinite;

- voluntary insurance of medical expenses series AE №284064 dated 10.09.2013, validity period - indefinite;

- voluntary property insurance AE №284064 dated 10.09.2013, validity period - indefinite;

- voluntary insurance against fire risks and risks of natural phenomena AE №293783 dated 20.06.2014, validity period - indefinite;

f) state regulation of the activities of DLC "IC "Garant-Pharmamed" is carried out by the National Bank of Ukraine, address for correspondence: 01601, Kyiv, Institute st., 9; address for submission of written appeals: 01601, Kyiv, Institute st., 11-b; tel. +380 800 505 240.

2) According to the Tax Code of Ukraine, the total monthly (annual) taxable income of a taxpayer does not include: the amount of insurance payment, insurance indemnity or redemption amount received by the taxpayer under an insurance contract from a resident insurer other than long-term life insurance (including insurance) lifelong pensions) and private pension provision, if the following conditions are met:

a) during the life or health insurance of the taxpayer in the case of: - the life of the insured person before the date or event provided by the life insurance contract, or reaching the age provided by such contract;

- redemption amount in the part not exceeding the amount of insurance payments made under the life insurance contract, other than long-term life insurance;

- in the case of an insured event - the fact of causing damage to the insured person must be duly confirmed. If the insured person dies, the amount of insurance payment due to the beneficiaries or heirs is taxed according to the rules and rates established for inheritance taxation (the beneficiary is equated to the heir);

b) during property insurance the amount of insurance indemnity may not exceed the value of the insured property, determined at normal prices on the date of concluding the insurance contract, increased by the amount of paid insurance payments (insurance premiums, insurance premiums);

c) in the case of civil liability insurance, the amount of insurance indemnity may not exceed the amount of damage actually caused to the beneficiary (beneficiary), which is determined at normal prices on the date of such insurance payment;

In the case of compliance with the above conditions, any taxes and fees at the expense of the insured as a result of receiving financial services are not subject to payment.

The financial service offered is an insurance service. The cost of this service is determined in accordance with the rules of insurance and specified in the insurance contract as an insurance premium.

The provision of additional financial services in the implementation of insurance is not provided.

3) Agreement on the provision of financial services:

a) The Insured (consumer) has the right to withdraw from the insurance contract until its actual conclusion;

b) statements, questionnaires and other documents provided by the Insured (consumer) to the Insurer as an intention to conclude an insurance contract are not an obligation of the Insured to conclude such an insurance contract. The Insured (consumer) has the right to withdraw from the Insurance Contract at any time prior to the conclusion of such Contract;

c) the term of the insurance contract is set by agreement of the Insurer and the Insured (consumer) individually, in accordance with the insurance rules;

d) the client has the right to terminate the contract or terminate the contract, the right to early performance of the contract, as well as the consequences of the following actions:

Consequences and procedure for settlements with the individual insured as a result of early termination of the insurance service are applied in accordance with the requirements of the Law of Ukraine "On Insurance". The insurance contract may be terminated early at the request of the insured. The Insured is obliged to

notify the Insurer of the intention to terminate the insurance contract ahead of schedule no later than 30 calendar days before the date of termination of the insurance contract, unless otherwise provided by the contract.

In case of early termination of the insurance contract, except for the life insurance contract, at the request of the insured, the insurer returns the insurance payments for the remaining period before the end of the contract, less regulatory costs determined in calculating the insurance rate, actual insurance premiums and insurance claims that have been made under this insurance contract. If the insured's claim is due to the insurer's violation of the terms of the insurance contract, the latter returns to the insured the insurance payments paid by him in full.

In case of early termination of the insurance contract, in addition to life insurance, at the request of the insurer, the insured is fully refunded the insurance payments paid by him. If the insurer's claim is due to the insured's failure to comply with the terms of the insurance contract, the insurer shall return the insurance payments for the period remaining until the end of the contract, less regulatory costs determined in calculating the insurance rate, actual insurance premiums and insurance indemnity, carried out under this insurance contract.

Cash refunds are not allowed if payments were made in non-cash form, subject to early termination of the insurance contract;

e) making changes and additions to the contract is possible only with the mutual written consent of the insurer and the insured and is made in the form of an additional agreement to the insurance contract;

f) increase of the fixed interest rate (insurance rate) under the insurance contract without the written consent of the consumer of the financial service is impossible.

4) Mechanisms for protecting the rights of consumers of financial services:

a) for the purpose of out-of-court consideration of complaints, apply to DLC "IC" Garant-Pharmamed", location: 01042 Kyiv, 3, Saperne Pole st., Apt. 343, tel. + 38 (044) 331-25-41, e-mail: office@garant-pharma.com. Consideration of complaints, which must be submitted in writing, is carried out in the manner and within the time limits provided by the Law of Ukraine "On Consumer Protection" and "On Citizen's Appeals";

b) DLC "IC" Garant-Pharmamed" has a guarantee fund, which is formed in accordance with the current legislation. There are no compensation schemes. In order to ensure the solvency of DLC "IC" Garant-Pharmamed" has paid the authorized capital, guarantee fund, insurance reserves are sufficient for future payments of insurance premiums and insurance indemnities. The actual solvency margin of the insurer significantly exceeds the norm.

Regards,
General Director



A. Stepanenko