

Joint stock insurance company "DDOR Novi Sad" Novi Sad
8 Mihajla Pupina Blvd., Novi Sad
RC: 08194815
TIN: 101633677
Call Centre: 0800 303 301
www.ddor.rs

BRANCH OFFICE SUBOTICA
2, Đure Đakovića, SUBOTICA, 024/621300
Current account: 160-346148-17
Insurer's representative: RADE MILOVIĆ, 119580

ANNEX TO THE INSURANCE POLICY NUMBER: 677932832

POLICYHOLDER MOUNTAINEERING ASSOCIATION OF SERBIA
2, ANDRIČEV VENAC, BELGRADE

Contact details phone: 38113343103

Reg. code: 4100064162000

INSURED MEMBERS OF THE MOUNTAINEERING ASSOCIATION
OF SERBIA

Sector: Group invoice

Insurance of members of the mountaineering association, 7/11

Beneficiary in case of death: Legal successors

Insurance is stipulated for a definite period, from **01.01.2023** to **31.12.2023**.
Premium is calculated for the period from **01.01.2023** to **31.12.2023**.

The insurance is concluded in accordance with the Law of Contracts and Torts, General terms and conditions of accident insurance, Supplementary terms and conditions of accident insurance of members of the mountaineering association, which have been submitted to the Policyholder, except for the Law of Contracts and Torts, which the Policyholder confirms with his signature.

PREMIUM CALCULATION ALL MEMBERS OF THE MAS ACCORDING TO THE POLICYHOLDER'S OFFICIAL RECORDS EXCEPT FOR THE MEMBERS OF THE MAS WHO ARE INSURED ACCORDING TO THE ENDORSED LIST UNDER ANOTHER ACCOUNTING UNIT

Insured events	Insured sums in RSD	Premium rate-premium	Number of persons	Premium (RSD)
Death due to accident	1,000,000.00			
Disability	2,000,000.00			
Rescue costs	500,000.00			

PREMIUM CALCULATION MEMBERS OF THE MAS ACCORDING TO THE ENDORSED LIST

Insured events	Insured sums in RSD	Premium rate-premium	Number of persons	Premium (RSD)
Death due to accident	1,000,000.00			
Disability	2,000,000.00			
Rescue costs	750,000.00			

The premium shall be payable within the maturity periods specified on the issued invoice. After expiry of the specified deadlines, the statutory default interest shall be calculated.

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The insured sum, i.e. indemnity according to terms and conditions of this policy, can be paid only if the due premium was paid.

The insurer's liabilities shall be excluded in case the accident occurs when performing sports and recreational activities in mountaineering and alpinism, out of the calendar of activities of the Mountaineering association of Serbia and basic mountaineering organizations (clubs and societies). The insurer's liabilities shall be excluded if the members of the Mountaineering association of Serbia do not have the Basic mountaineering certificate.

The insurer's liabilities shall be excluded for the alpinists in case the accident occurs when performing sports and recreational activities in alpinism without adequate certified climbing equipment (safety standards UIAA, CE) and without adequate level of training prescribed under the rules of the branched association.

The valid Medical certificate on medical fitness must be owned by the members of the Mountaineering association of Serbia who have competition record cards and participate in the competition system, prescribed under the Law on sports.

The list of the members of the MAS from the endorsement is an integral part of the annex.

For the members of the MAS according to the list from the endorsement, the coverage shall be accepted for the actions out of the calendar of activities of the Mountaineering association of Serbia and basic mountaineering organizations (clubs and societies), however, the insured must participate in the activities with at least one more person being a member of the MAS.

No later than 24 hours prior to the departure to the action out of the calendar of the MAS and basic mountaineering associations (clubs and societies), the policyholder is obliged to notify the insurer in writing of the location of the action, date of the action and he is obliged to submit the data on the members of the MAS from the MAS membership record card, who shall participate in the abovementioned action.

By paying the premium in its entirety no later than 15 days from the first deadline, a discount of 8% of the premium without tax is granted.

Insurer reserves the right to correct accounting or any other mistakes.

IN SUBOTICA, on 27.01.2023

[signature]

RADE MILOVIĆ (119580)

[seal and signature]

(signature of the policyholder)