

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

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

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			

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.

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 upper limit of the insurer's liability with respect to each individual insured is the nominal amount of the arranged insured sum, which is not subject to revaluation.

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 insurer is obliged to conclude the insurance contract in line with the Terms and Conditions stated in this policy within 30 days of the date of issuance hereof, however, not after the date specified as insurance inception date. If, within 30 days of the date of issuance hereof, however, not after the date specified as insurance inception date, the policyholder does not confirm with his signature that he accepts the conclusion of the insurance contract in line with these Terms and Conditions, the insurance contract shall not be deemed concluded.

Insurance premium shall be paid on conclusion of the contract or within the period specified in the invoice or, if there is no invoice, in the policy. If the insurance premium is paid in instalments, insurance contract shall be deemed concluded upon payment of the first instalment of premium. The insurer's liability to pay indemnity or sum stipulated in the contract shall commence on the day following the day when the insurer was paid the stipulated premium, or first instalment of the insurance premium, if premium is paid in instalments, however, not before the date specified as insurance inception. If the premium was paid within 15 days from the date specified in the policy as insurance inception date, premium shall be considered paid on the day of policy signing, but not before the date specified as insurance inception date.

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.

INSURANCE POLICY NUMBER: 677932832

The policyholder must provide the insureds with the Precontractual notification on elements of the insurance contract, Notification on personal data processing, as well as Insurance terms and conditions under which this contract was concluded, and must provide evidence/confirmation thereof.

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

IN SUBOTICA, on 30.12.2022

[seal and signature]

RADE MILOVIĆ (119580)

[seal and signature]

(signature of the policyholder)

Ref. to other document	
Document no.	677932832

CERTIFICATE ON MEETING THE OBLIGATION OF PROVIDING INFORMATION TO THE POLICYHOLDER PRIOR TO INSURANCE CONTRACT CONCLUSION

In line with art. 82 and 84 of the Insurance law ("Official Gazette of RS" no. 139/2014)

POLICYHOLDER	and	INSURER
MOUNTAINEERING ASSOCIATION OF SERBIA BELGRADE, 2 ANDRIĆEV VENAC		DDOR Novi Sad a.d.o. Novi Sad Novi Sad, 8 Mihajla Pupina Blvd.

confirm with their signature that, prior to conclusion of the insurance contract, the Policyholder has been acquainted with the text and content of the Information for Policyholder/Insured prior to conclusion of an insurance contract, as provided for under art. 82 and 84 of the Insurance law, and that he was delivered the text of the Information for Policyholder/Insured for the insurance class specified in the table below, or that it was delivered on a permanent data carrier (e.g. optical disc, USB flash drive, memory card, computer hard drive, e-mail).

ACCIDENT INSURANCE
Accident insurance

In case the Policyholder and insured are not the same person, the Policyholder undertakes to familiarise the Insured with the content of the Information for Policyholder/Insured prior to conclusion of an insurance contract in one of the following ways:

- providing insureds with the Information for Policyholder/Insured prior to conclusion of an insurance contract and/or
 posts the Information for Policyholder/Insured prior to conclusion of an insurance contract on his bulletin board and/or
 familiarises insureds with the wording and content of the Information for Policyholder/Insured prior to conclusion of an insurance contract in another suitable manner
(_____).

(mark the selected manner(s) of notifying the insured).

The Policyholder shall also provide the Insured with the insurance terms and conditions that apply to the insurance contract.

The Policyholder shall inform the Insurer of the fulfilment of undertaken obligations.

The Insurer has provided the Policyholder with the wording of the Information for Policyholder/Insured prior to conclusion of an insurance contract and wording of Insurance terms and conditions in a sufficient number of copies.

[seal and signature]

[seal and signature]

(Insurer's representative)

(Policyholder's representative)

By signing this, I confirm that I shall provide every Insured, pursuant to Art. 24 of the Law on personal data protection ("Official Gazette of RS" no. 87/2018) the Notification on personal data procession, which is an endorsement to the insurance policy, and provide proof thereof to Joint Stock Insurance Company "DDOR Novi Sad" Novi Sad at its request.

[seal and signature]

(Policyholder's representative)

The Policyholder confirms that he provided DDOR the data on the insured, updated in line with the official document of the insured, i.e. his request for provision of updated data, and that the insured has been notified thereof.

[seal and signature]

(Policyholder's representative)

Place	SUBOTICA
Date	30.12.2022