



Joint Stock Insurance
Company DDOR Novi Sad
Zigov Prosek 2, Subotica

Joint Stock Insurance Company "DDOR Novi Sad" Novi Sad
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TIN: 101633677
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BRANCH OFFICE SUBOTICA
SUBOTICA, Đure Đakovića 2, 024/621300
Current account no.: 160-346148-17
Insurer's representative: SANDRA TIKVICKI,
179116

INSURANCE POLICY No: 682205703

POLICYHOLDER PLANINARSKI SAVEZ SRBIJE (MOUNTAINEERING ID no: 4100064162000
ASSOCIATION OF SERBIA), ANDRIĆEV VENAC 2
BELGRADE
Contact details telephone: 38113343103
INSURED MEMBERS OF THE MOUNTAINEERING
ASSOCIATION OF SERBIA
Sector: billed collectively

Insurance of members of the Mountaineering Association of Serbia, 7/11

Number of insured persons: 1500

Beneficiary in the event of death: Legal heirs

The insurance was concluded with a defined validity period from **31.12.2023** to **31.12.2024**.

Premium was calculated for the period **31.12.2023 – 31.12.2024**.

This insurance was concluded in line with the Law of Contracts and Torts, General Terms and Conditions of accident insurance, and Supplementary Terms and Conditions of accident insurance of members of the Mountaineering Association of Serbia, which were presented to the Policyholder, except for the Law of Contract and Torts, as confirmed by his/her signature.

PREMIUM CALCULATION – ALL MEMBERS OF THE MAS AS SHOWN IN THE OFFICIAL RECORD OF THE POLICYHOLDER EXCEPT FOR THE MEMBERS INSURED IN ACCORDANCE WITH THE LIST ENCLOSED TO THE SECOND CALCULATION PART

Insured events	Insured sums in RSD	Premium rate - premium	No. of persons	Premium (RSD)
Death due to an accident	1,000,000.00			
Disability	2,000,000.00			
Search and rescue costs	500,000.00			

PREMIUM CALCULATION – MEMBERS OF THE MAS INCLUDED IN THE ENCLOSED LIST

Insured events	Insured sums in RSD	Premium rate - premium	No. of persons	Premium (RSD)
Death due to an accident	1,000,000.00			
Disability	2,000,000.00			
Search and rescue costs	750,000.00			

Premium shall be paid within the deadlines specified in the issued invoice. Upon expiry of the specified deadlines, the statutory default interest will be calculated.

As per the terms and conditions of this policy, the insured sum, i.e. insurance indemnity may be paid only if due premium was paid.

The insurer's maximum liability with regard to each individual insured is the nominal amount of the stipulated insured sum which cannot be revalued.

Connection to policy no. 677932832.

The insurer's liability shall be excluded if the accident occurred during the practice of sports and recreational activities in mountaineering and alpinism outside the calendar of activities of the Mountaineering Association of Serbia and the main mountaineering organizations (clubs and associations).

The insurer's liability shall be excluded if the members of the Mountaineering Association of Serbia do not possess the certificate of completed basic training in mountaineering.

The insurer's liability shall be excluded if the accident occurred during the practice of sports and recreational activities in alpinism without the appropriate certified equipment for climbing (UIAA and CE safety standards) and without the appropriate level of training specified in the rules of the respective association, as well as if not all safety rules were applied.

The insurance only applies to members of the MAS with a valid medical certificate of fitness, who have undergone appropriate training for the specific activity during which the injury occurred, and who participate in the competition system prescribed by the Law on Sports.

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SECOND CALCULATION PART:

The enclosed list of members of the MAS makes the constituent part of the second calculation part.

For members of the MAS included in the enclosed list, the insurance coverage may also apply to activities outside the calendar of activities of the Mountaineering Association of Serbia and the main mountaineering organizations (clubs and associations), however the insured must participate in such activities with at least one other person who is a member of the MAS.

No later than 24 hours prior to departing for an activity which is not included in the calendar of activities of the MAS and the main mountaineering organizations (clubs and associations), the policyholder shall inform the insurer in writing of the location where the activity will take place, the date of the activity, and provide the details of the members of the MAS who will be participating in the said activity as indicated in their MAS membership cards, or provide photographs of the injured person from the scene of the accident showing the GPS coordinates and the date on which the photographs were taken.

The policy was drawn up in accordance with the terms and conditions set out in the technical specification of the MAS JN no. 983/23.

The insurer shall conclude the insurance contract under the terms and conditions specified herein within 30 days from the date of issuing the policy, but not after the date specified as insurance inception. If the policyholder does not confirm with his/her signature, within 30 days from the date of issuing the policy, but no later than by the date specified as insurance inception, that he/she agrees to conclude the insurance contract under these terms and conditions, the insurance contract shall be deemed not concluded.

Insurance premium is paid on the occasion of contract conclusion or within the deadline specified in the invoice or the policy, if there is no invoice. If insurance premium is paid in installments, the insurance contract shall be deemed concluded upon payment of the first installment. The insurer's liability to pay indemnity or the amount provided for in the contract shall commence on the date following the date when the stipulated premium or the first installment thereof, if premium is paid in installments, is paid to the insurer, but not before the date specified as the date of insurance inception. If premium is paid within 15 days from the date specified in the policy as the date of insurance inception, premium shall be deemed paid on the date of signing the policy, but not before the date specified as the date of insurance inception.

The policyholder shall submit to the insureds the Pre-contractual information containing the elements of the insurance contract, the Notification on personal data processing, as well as the Terms and Conditions under which this contract was concluded and provide proof/confirmation thereof.

The insurer reserves the right to correct calculation or any other errors.

IN SUBOTICA, on 26.12.2023

SANDRA TIKVIĆKI (179116)

(Policyholder's signature)