

## 1. ELECTRONIC DATA COMMUNICATION

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| 1.1. | <b>TRANSFER AND RECEIPT OF LOSS DOCUMENTS</b> | <p>It is understood and agreed that as far as it is reasonably possible, the Parties shall exchange letters, documents, materials and other information concerning claim settlement electronically. All documents and materials that are held and/or should be held by one of the parties as hard copies shall be accepted by the other party in their electronic version (in the form of a scanned copy) as if such document were transferred as hard copies.</p> <p>The parties acknowledge the legal force of e-mail messages, materials and documents sent by e-mail from and/or to the following addresses:<br/>Reinsured (Cedent): _____@_____._____<br/>Reinsurer: <a href="mailto:claims@rnrc.ru">claims@rnrc.ru</a></p> <p>and treat them in the same manner as the documents in hard copies personally signed by them, provided that their receipt is confirmed by a reply to the e-mail with a mark “received” and indication of the date of receipt (automatic notification of receipt of the e-mail message via e-mail received by any Party shall also be considered as the confirmation).</p> <p>All notices and messages sent by the Parties to each other to the above e-mail addresses shall be acknowledged by the Parties as official mail under this (reinsurance contract/Slip/specify).</p> <p>The Reinsured (Cedent) hereby confirms that all documents and materials that were electronically transferred to the Reinsurer are copies of original documents without any material changes in them, and may be presented at the request of the Reinsurer in a duly issued and certified hard copies.</p> |
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## 2. LOSS CONTROL CLAUSE

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| 2.1. | <b>LOSS CONTROL (A)</b> | <p>The Reinsured (Cedent) shall inform the Reinsurer on any loss which may give rise to a claim under the direct insurance contract as soon as it is reasonably possible in the current situation, but not later than 3 working days after it became aware of such loss.</p> <p>The notification shall be considered as duly made, if it is sent by:</p> <ul style="list-style-type: none"><li>- e-mail to: <a href="mailto:claims@rnrc.ru">claims@rnrc.ru</a></li><li>- and /or fax to: +7 (495) 730-44-79,</li><li>- and/or courier/mail to<br/>6 Gasheka Street, Moscow, Russia, 125047<br/>Floor 5, Ducat Place Business Centre</li></ul> <p>Claims under the direct insurance contract shall be settled by the Reinsured (Cedent) under direct control and as agreed with the Reinsured, including, but not limited to the issues concerning:</p> <ul style="list-style-type: none"><li>- order and procedures of claim settlement;</li><li>- engaged surveyors (engineers, loss adjusters, surveyors, auditors, attorneys, etc.);</li><li>- qualification/determination of the loss as an event insured against;</li><li>- claim amount;</li><li>- indemnity payment procedure;</li></ul> <p>The Reinsured (Cedent) is not entitled to make any decision on the claim settlement and/or discuss any decision concerning the loss with the insured (beneficiary) under the direct insurance contract without agreement with the Reinsurer.</p> <p>The Reinsured (Cedent) shall inform the Reinsurer on all changes in its claim settlement process.</p> |
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|      |                         | <p>The Reinsurer shall not be liable for losses reported by the Cedent (Reinsured) to such extent that such losses could not (should not):</p> <ul style="list-style-type: none"> <li>- be qualified as an event insured against and/or</li> <li>- be subject to indemnity,</li> </ul> <p>in accordance with the conditions of the direct insurance contract under which risks were ceded.</p>  |
| 2.2. | <b>LOSS CONTROL (B)</b> | <p>The Reinsured (Cedent) shall inform the Reinsurer on any loss which may give rise to a claim under the direct insurance contract as soon as it is reasonably possible in the current situation, but not later than 3 working days after it became aware of such loss.</p> <p>The notification shall be considered as duly made, if it is sent by:</p> <ul style="list-style-type: none"> <li>- e-mail to: <a href="mailto:claims@rnrc.ru">claims@rnrc.ru</a></li> <li>- and /or fax to: +7 (495) 730-44-79,</li> <li>- and/or courier/mail to</li> </ul> <p style="text-align: center;">6 Gasheka Street, Moscow, Russia, 125047<br/>Floor 5, Ducat Place Business Centre</p> <p>Loss under the direct insurance contract shall be settled by the Reinsured (Cedent) under control of the Reinsurer and subject to agreement of all the stages and decisions on the claim with the Reinsurer, before the Reinsured (Cedent) proceeds with implementation thereof, irrespective of whether such stages/decisions were discussed (could be discussed) by the Reinsured (Cedent) with the insured (Beneficiary) under the direct insurance contract.</p> <p>The Reinsurer shall not be liable for losses reported by the Cedent (Reinsured) to such extent that such losses could not (should not):</p> <ul style="list-style-type: none"> <li>- be qualified as an event insured against and/or</li> <li>- be subject to indemnity,</li> </ul> <p>in accordance with the conditions of the direct insurance contract under which risks were ceded.</p>   |
|      | <b>LOSS CONTROL (C)</b> | <p>On occurrence of a loss which may give rise to a claim under the direct insurance contract exceeding <u>XXX. XX X.X XX, XX (rubles)</u>, the Reinsured (Cedent) shall inform the Reinsurer on such loss as soon as it is reasonably possible in the current situation, but not later than 3 working days after it became aware of such loss and/or possible exceeding of the above amount of loss.</p> <p>The notification shall be considered as duly made, if it is sent by:</p> <ul style="list-style-type: none"> <li>- e-mail to: <a href="mailto:claims@rnrc.ru">claims@rnrc.ru</a></li> <li>- and /or fax to: +7 (495) 730-44-79,</li> <li>- and/or courier/mail to</li> </ul> <p style="text-align: center;">6 Gasheka Street, Moscow, Russia, 125047<br/>Floor 5, Ducat Place Business Centre</p> <p>Loss under the direct insurance contract shall be settled by the Reinsured (Cedent) under control of the Reinsurer and subject to agreement of all the stages and decisions on the claim with the Reinsurer, before the Reinsured (Cedent) proceeds with implementation thereof, irrespective of whether such stages/decisions were discussed (could be discussed) by the Reinsured (Cedent) with the insured (Beneficiary) under the direct insurance contract.</p> <p>The Reinsurer shall not be liable for losses reported by the Cedent (Reinsured) to such extent that such losses could not (should not):</p> <ul style="list-style-type: none"> <li>- be qualified as an event insured against and/or</li> <li>- be subject to indemnity,</li> </ul> <p>in accordance with the conditions of the direct insurance contract under which risks were ceded.</p> <p>If losses are less than the above amount, the Reinsurer shall pay its share in the loss after the insurance indemnity is paid by the Reinsured (Cedent) under the direct insurance contract, subject to impartial acknowledgement of the loss by the latter, i.e. the reported loss shall</p> |

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|                                      |                            | be qualified as an event insured against and insurance indemnity shall be calculated in strict compliance with the terms and conditions of the direct insurance contract, without any bias and interest of any party in the results of such qualifications and calculation.  |
| <b>3. CLAIMS COOPERATION CLAUSE</b>  |                            |  |
| 3.1.                                 | <b>CLAIMS COOPERATION</b>  | <p>The Reinsured (Cedent) shall inform the Reinsurer on any loss which may give rise to a claim under the direct insurance contract as soon as it is reasonably possible in the current situation, but not later than 3 working days after it became aware of such loss.</p> <p>The notification shall be considered as duly made, if it is sent by:</p> <ul style="list-style-type: none"> <li>- e-mail to: <a href="mailto:claims@rnrc.ru">claims@rnrc.ru</a></li> <li>- and /or fax to: +7 (495) 730-44-79,</li> <li>- and/or courier/mail to<br/> 6 Gasheka Street, Moscow, Russia, 125047<br/> Floor 5, Ducat Place Business Centre</li> </ul> <p>The Reinsured (Cedent) shall provide the Reinsurer with all data, materials, documents and any information obtained by it in connection with the claim settlement. The Reinsured (Cedent) shall provide the Reinsurer at its request with the possibility to participate in reported loss consideration <i>in an advisory capacity</i>. Subject to the Reinsurer's instructions, the Reinsured (Cedent) shall consult the Reinsurer on the issues of claim settlement. All decisions shall be agreed with the Reinsurer.</p> <p>The Reinsurer shall not be liable for losses reported by the Cedent (Reinsured) to such extent that such losses could not (should not):</p> <ul style="list-style-type: none"> <li>- be qualified as an event insured against and/or</li> <li>- be subject to indemnity,</li> </ul> <p>in accordance with the conditions of the direct insurance contract under which risks were ceded.</p> |
| <b>4. FOLLOW THE FORTUNES CLAUSE</b> |                            |  |
| 4.1.                                 | <b>FOLLOW THE FORTUNES</b> | <p>The Reinsurer shall pay its share in the loss after the insurance indemnity is paid by the Reinsured (Cedent) under the direct insurance contract, subject to impartial acknowledgement of the loss by the latter, i.e. the reported loss shall be qualified as an event insured against and insurance indemnity shall be calculated in strict compliance with the terms and conditions of the direct insurance contract, without any bias and interest of any party in the results of such qualifications and calculation.</p> <p>This provision shall not restrict the rights of the Reinsurer to request documents, materials and other information from the Reinsured (Cedent) in connection with the loss, including any comments and explanations of the Reinsured (Cedent) justifying the decisions made by the latter.</p> <p>The Reinsured (Cedent) shall inform the Reinsurer on any loss which may give rise to a claim under the direct insurance contract as soon as it is reasonably possible in the current situation, but not later than 3 working days after it became aware of such loss.</p> <p>The notification shall be considered as duly made, if it is sent by:</p> <ul style="list-style-type: none"> <li>- e-mail to: <a href="mailto:claims@rnrc.ru">claims@rnrc.ru</a></li> <li>- and /or fax to: +7 (495) 730-44-79,</li> <li>- and/or courier/mail to<br/> 6 Gasheka Street, Moscow, Russia, 125047<br/> Floor 5, Ducat Place Business Centre</li> </ul>  |

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| 4.1.1. | <p><b>CLAIMS COOPERATION</b><br/>(DEPENDENT CLAUSE, applied only in addition to clause 4.1 “Follow the Fortunes”; methodological support of the cedent, advisory support of the cedent in complicated issues)</p> | <p>The Reinsured (Cedent) is entitled to request consultations of the Reinsurer concerning agreement of the procedure of settlement of claims under the direct insurance contract, the character of the performed procedures, approaches applied in claim settlement, engagement of experts, sufficiency, completeness and impartiality of data available to the Reinsured (Cedent) for qualification of the event insured against and calculation of the amount of indemnity.</p> <p>At the same time, the Reinsured (Cedent) confirms that it will follow all recommendations of the Reinsurer and agree with it the decisions concerning acknowledgement of the event insured against and determination of the amount(s) of insurance indemnity.</p> <p>The Reinsurer shall not be liable for losses reported by the Cedent (Reinsured) to such extent that such losses could not (should not):</p> <ul style="list-style-type: none"> <li>- be qualified as an event insured against and/or</li> <li>- be subject to indemnity,</li> </ul> <p>in accordance with the conditions of the direct insurance contract under which risks were ceded.</p> |
| 4.2.   | <p><b>FOLLOW THE SETTLEMENTS</b></p>  | <p>The Reinsurer shall pay its share in the loss based on the fact of payment of the insurance indemnity under the direct insurance contract by the Reinsured (Cedent).</p> <p>The Reinsured (Cedent) shall inform the Reinsurer on any loss which may give rise to a claim under the direct insurance contract as soon as it is reasonably possible in the current situation, but not later than 3 working days after it became aware of such loss.</p> <p>The notification shall be considered as duly made, if it is sent by:</p> <ul style="list-style-type: none"> <li>- e-mail to: <a href="mailto:claims@rnrc.ru">claims@rnrc.ru</a></li> <li>- and /or fax to: +7 (495) 730-44-79,</li> <li>- and/or courier/mail to</li> </ul> <p style="text-align: right;">6 Gasheka Street, Moscow, Russia, 125047<br/>Floor 5, Ducat Place Business Centre</p>  |