



On approval of the Requirements for the assistance company with which the insurer concludes a contract for providing assistance to the insured, as well as the Rules for the insurer's cooperation with the assistance company and payment for services rendered to the insured by a health facility and another institution in consultation with the assistance company, Coverage Territory under compulsory travel insurance programs

Unofficial translation

Resolution of the Board of the National Bank of the Republic of Kazakhstan of October 29, 2018 No. 260. Registered with the Ministry of Justice of the Republic of Kazakhstan on November 30, 2018 No. 17837.

Unofficial translation

In accordance with the Law of the Republic of Kazakhstan “On Compulsory Travel Insurance” as of December 31, 2003, the Board of the National Bank of the Republic of Kazakhstan hereby **RESOLVES**:

1. To approve:

1) the Requirements for the assistance company with which the insurer concludes a contract for providing assistance to the insured in accordance with Appendix 1 to this resolution;

2) the Rules for the insurer's cooperation with the assistance company and payment for services rendered to the insured by a health facility and another institution in consultation with the assistance company in accordance with Appendix 2 to this resolution;

3) the Coverage Territory under compulsory travel insurance programs in accordance with Appendix 3 to this resolution.

2. In accordance with the procedure established by the legislation of the Republic of Kazakhstan, the Department of Regulation of Non-Bank Financial Institutions (A. M. Kosherbayeva) shall:

1) together with the Legal Department (N.V.Sarsenova) ensure state registration of this resolution with the Ministry of Justice of the Republic of Kazakhstan;

2) within ten calendar days of the state registration of this resolution, send it in Kazakh and Russian to the Republican State Enterprise with the Right of Economic Management “Republican Center of Legal Information” for its official publication and inclusion into the Reference Control Bank of Regulatory Legal Acts of the Republic of Kazakhstan;

3) place this resolution on the official website of the National Bank of the Republic of Kazakhstan after its official publication;

4) within ten working days of the state registration of this resolution, submit information on the implementation of measures, provided for in subparagraphs 2), 3) of this paragraph and paragraph 3 of this resolution, to the Legal Department.

3. Within ten calendar days of the state registration of this resolution, the Directorate of Protection of the Rights of Consumers of Financial Services and External Communications (A.L. Terentyev) shall send its copy to print periodicals for official publication.

4. Control over execution of this resolution shall be entrusted to the Deputy Chairman of the National Bank of the Republic of Kazakhstan, Zh.B. Kurmanov.

5. This resolution shall take effect on January 1, 2019 and be subject to official publication.

Chairman of the National Bank

D.Akishev

Appendix 1 to Resolution
№ 260 of the Board of the
National Bank of the
Republic of Kazakhstan
as of October 29, 2018

Requirements for the assistance company with which the insurer concludes a contract for providing assistance to the insured

1. These Requirements for the assistance company with which the insurer concludes a contract for providing assistance to the insured (hereinafter referred to as the Requirements) are developed in accordance with the Law of the Republic of Kazakhstan “On Compulsory Travel Insurance” as of December 31, 2003 (hereinafter referred to as the Law) and specify the requirements for the assistance company with which the insurer concludes a contract for providing assistance to the insured (hereinafter referred to as the contract).

2. To conclude the contract, the insurer shall select an assistance company with a 24-hour multilingual coordination center and regional network in the country (place) of temporary stay of the insured or having contracts with carriers, health facilities and other institutions licensed to provide services to the insured, which shall meet the following requirements:

1) it shall be a legal entity, either a resident or non-resident of the Republic of Kazakhstan ;

2) it shall have provided the assistance service for at least 10 (ten) years;

3) it shall have a website, a multi-channel phone number and (or) a mobile application for receiving an urgent message about an insured event, for reporting data on an insurance certificate and (or) an insurance policy from the insured or his/her representative in order to provide assistance, coordinate actions and make expenses provided for in the Compulsory Travel Insurance Program in accordance with the annex to the Law;

4) it shall serve the insured through its website, multi-channel telephone number and (or) mobile application 365 (three hundred and sixty-five) days a year by its employees speaking, among other languages, Kazakh and (or) Russian and English, by:

giving recommendations and (or) instructions on the actions of the insured in case of events with the signs of an insured event and the order for obtaining necessary services in the coverage territory;

arranging medical and other services to the insured upon receipt of information on the event occurred and its recognition as an insured event;

providing a guarantee of payment for medical and other services rendered to the insured, also by requesting such a guarantee from the insurer (if health facilities and other institutions have such a requirement);

controlling the quality and the volume of medical and other services provided to the insured, as well as the timing of their rendering;

seeing to that medical and other services rendered to the insured match the invoice issued for payment, and also the cost of the rendered medical and other services match current prices in the coverage territory;

payment of the cost of rendered services to a health facility or another institution in accordance with the Rules for the insurer's cooperation with the assistance company and payment for services rendered to the insured by the health facility and another institution in consultation with the assistance company approved by this resolution;

5) it shall maintain the recording of applications from the insured, as well as the reception and retention of information and (or) documents received from:

the insurer on issued insurance policies;

the insured or his/her representative on events recognized as insured events (telephone conversations, images, text, audio, video messages);

health facilities and other institutions on services rendered to the insured.

3. The assistance company shall comply with the requirements specified in paragraph 2 of the Requirements as of the date of conclusion of the contract with the insurer, and also within the entire term of the contract's validity.

Appendix 2 to Resolution
№ 260 of the Board of the
National Bank of the
Republic of Kazakhstan
as of October 29, 2018

Rules for the insurer's cooperation with the assistance company and payment for services

rendered by a health facility and another institution to the insured in consultation with the assistance company

Chapter 1. General provisions

1. These Rules for the insurer's cooperation with the assistance company and payment for the services rendered by a health facility and another institution to the insured in consultation

with the assistance company (hereinafter referred to as the Rules) are developed in accordance with the Law of the Republic of Kazakhstan “On Compulsory Travel Insurance” as of December 31, 2003 and set out the procedure for the insurer’s cooperation with the assistance company and payment for services rendered by a health facility and another institution to the insured in consultation with the assistance company.

2. The insurer cooperates with the assistance company to provide insurance coverage for the insurer’s property interests in the country (place) of temporary stay, in case of unforeseen expenses as a result of events recognized as insured events specified in paragraph 1 of Article 17 of the Law in accordance with the contract for providing assistance to the insured (hereinafter referred to as the contract).

3. When the insurer cooperates with the assistance company, both shall be guided by the following principles:

- 1) legality of actions performed (services rendered);
- 2) timeliness of performing actions (rendering services);
- 3) completeness of actions (services);
- 4) transparency of actions performed (services rendered);
- 5) control over actions performed (services rendered).

Chapter 2. The procedure for the insurer’s cooperation with the assistance company

4. The insurer instructs the assistance company to provide assistance to the insured upon the occurrence of insured events specified in paragraph 1 of Article 17 of the Law.

5. In order to arrange immediate assistance to the insured that contacted the assistance company, the insurer:

1) after the issuance of an insurance policy and an insurance certificate, provides the assistance company either online or on a daily and a monthly basis with information including the insurance policy’s number and term of validity, coverage territory, insurance coverage, the last and first names, patronymic (if any), date of birth and place of residence of the insured;

2) receives information from the assistance company on insured events, diagnoses of the insured, the cost of medical and other services rendered to the insured;

3) cooperates with the assistance company 24 hours a day, 365 (three hundred and sixty-five) days a year;

4) sets the order for decision making on the recognition of an event with signs of an insured event as insured events;

5) provides guarantees of payment for medical and other services rendered to the insured (if health facilities and other institutions have such a requirement);

6) sets the retention periods for information and documents provided under the contract, as well as the requirement for their destruction;

7) determines the procedure and deadlines for submitting a report on the work performed to arrange the provision of assistance to the insured by the assistance company.

6. Information and documents provided under the contract are not subject to disclosure and (or) transfer to third parties, except for health facilities and other institutions in order to provide medical and other services in the interests of the insured. At the same time, information on the insured specified in subparagraph 1) of paragraph 5 of the Rules is transferred to health facilities and other institutions only to the extent necessary for the provision of medical and other services to the insured.

7. The insurer and the assistance company on their own determine the cost, term, currency of and method of payment for the assistance company's services.

8. If the insurer discovers the assistance company's non-compliance with the requirements set out in paragraph 2 of the Requirements for the assistance company, with which the insurer concludes a contract for providing assistance to the insured, approved by this resolution, the insurer shall terminate cooperation with this assistance company and conclude a new contract with the assistance company that meets the requirements specified in paragraph 2 of the Requirements to the assistance company with which the insurer concludes a contract for providing assistance to the insured, approved by this resolution.

9. The insurer and the assistance company shall immediately inform each other on any circumstances that impede the fulfillment of obligations under the contract, in order to take prompt action to provide assistance to the insured.

10. The responsibility for a failure to provide the insured with assistance or to provide assistance in full shall be borne by the insurer.

Chapter 3. The procedure for payment for services rendered by a health facility and another institution to the insured in consultation with the assistance company

11. The insurer pays insurance benefit by paying for services rendered by a health facility and another institution to the insured in consultation with the assistance company in foreign currency in accordance with the currency legislation of the Republic of Kazakhstan.

12. In case of recognition of an event as an insured one and arrangement of assistance to the insured, the assistance company provides health facilities and other institutions with guarantees of payment for their services (if health facilities and other institutions have such a requirement).

13. By agreement, the insurer and the assistance company shall decide on one of the following options of the assistance company's payment for services rendered by health facilities and other institutions to the insured:

1) after receiving an insurance benefit from the insurer;

2) using the insurer's money intended for emergency (urgent) settlement of insured events, which is on the assistance company's bank account;

3) using the assistance company's money (subsequently refunded in full with an insurance benefit received from the insurer).

14. In order to ensure timely insurance coverage for the interests of the insured in the coverage territory, the deadlines for the payment for services rendered by a health facility and another institution to the insured are set by the assistance company on the basis of the deadlines specified in contracts concluded by the assistance company with health facilities and other institutions authorized (licensed) to provide services to the insured or being state-run institutions of the country (place) of temporary stay of the insured.

The deadlines for paying insurance benefits by the insurer are set by agreement of the insurer and the assistance company on the basis of the procedure and deadlines for the payment of services rendered by a health facility and another institution to the insured by the assistance company.

Appendix 3 to Resolution
№ 260 of the Board of the
National Bank of the
Republic of Kazakhstan
as of October 29, 2018
Table

Coverage territory under compulsory travel insurance programs

Program 1	Program 2	Program 3
European countries	European countries	North and South American countries
Belarus (Republic of Belarus)	Austria (Republic of Austria)	United States of America
Bosnia and Herzegovina	Albania (Republic of Albania)	Antigua and Barbuda
Moldova (Republic of Moldova)	Andorra (Principality of Andorra)	Argentina (Argentine Republic)
Serbia (Republic of Serbia)	Belgium (Kingdom of Belgium)	Bahamas (Commonwealth of the Bahamas)
Russia (Russian Federation)	Bulgaria (Republic of Bulgaria)	Barbados
Ukraine	Vatican	Belize
Montenegro (Republic of Montenegro)	Hungary	Bolivia (Plurinational State of Bolivia))
Asian countries	Germany (Federal Republic of Germany)	Brazil (Federative Republic of Brazil)
A b k h a z i a	Greece (Hellenic Republic)	Venezuela (Bolivarian Republic of Venezuela)
Armenia (Republic of Armenia)	Denmark (Kingdom of Denmark)	Haiti (Republic of Haiti)
Afghanistan (Islamic Republic of Afghanistan)	Ireland (Republic of Ireland)	Guyana (Cooperative Republic of Guyana)

Azerbaijan (Republic of Azerbaijan)	Iceland (Republic of Iceland)	Guatemala (Republic of Guatemala)
Bangladesh (People's Republic of Bangladesh)	Spain (Kingdom of Spain)	Honduras (Republic of Honduras)
Bahrain (Kingdom of Bahrain)	Italy (Italian Republic)	Grenada
Brunei (State of Brunei Darussalam)	Latvia (Republic of Latvia)	Dominica (Dominican Republic)
Bhutan (Republic of Bhutan)	Lithuania (Lithuanian Republic)	C a n a d a
United Arab Emirates	Liechtenstein (Principality of Liechtenstein)	Colombia (Republic of Colombia)
Georgia	Luxembourg (Grand Duchy of Luxembourg)	Costa Rica (Republic of Costa Rica)
Jordan (Hashemite Kingdom of Jordan)	Macedonia (Republic of Macedonia)	Cuba (Republic of Cuba)
Iran (Islamic Republic of Iran)	Malta (Republic of Malta)	Mexico (United Mexican States)
Yemen (Republic of Yemen)	Monaco (Principality of Monaco)	Nicaragua (Republic of Nicaragua)
Cambodia (Kingdom of Cambodia)	Netherlands (Kingdom of the Netherlands)	Panama (Republic of Panama)
Qatar (State of Qatar)	Norway (Kingdom of Norway)	Paraguay (Republic of Paraguay)
Kuwait (State of Kuwait)	Poland	Peru (Republic of Peru)
Kyrgyzstan (Kyrgyz Republic)	Portugal (Portuguese Republic)	El Salvador (Republic of El Salvador)
China (People's Republic of China)	R o m a n i a	Saint Vincent and the Grenadines
Lebanon (Lebanese Republic)	San Marino (Republic of San Marino)	Saint Kitts and Nevis (Federation of Saint Kitts and Nevis)
Mongolia	Slovakia (Slovak Republic)	Saint Lucia
Myanmar (Republic of the Union of Myanmar)	Slovenia (Republic of Slovenia)	Suriname (Republic of Suriname)
Nepal (Federal Democratic Republic of Nepal)	Finland (Republic of Finland)	Trinidad and Tobago (Republic of Trinidad and Tobago)
Oman (Sultanate of Oman)	France (French Republic)	Uruguay (Oriental Republic of Uruguay)
South Ossetia (Republic of South Ossetia)	Czech Republic (Czech Republic)	Chile (Republic of Chile)
Uzbekistan (Republic of Uzbekistan)	Switzerland (Swiss Confederation)	Ecuador (Republic of Ecuador)
Pakistan (Islamic Republic of Pakistan)	Sweden (Kingdom of Sweden)	J a m a i c a
Saudi Arabia (Kingdom of Saudi Arabia)	United Kingdom (United Kingdom of Great Britain and Northern Ireland)	Australia and Oceania
Syria (Syrian Arab Republic)	Estonia (Republic of Estonia)	Australia (Commonwealth of Australia)
Thailand (Kingdom of Thailand)	Asian countries	Vanuatu (Republic of Vanuatu)

Tajikistan (Republic of Tajikistan)	Vietnam (Socialist Republic of Vietnam)	New Zealand
Turkey (Republic of Turkey)	Japan	Kiribati (Republic of Kiribati)
Turkmenistan	Israel (State of Israel)	Marshall Islands (Republic of the Marshall Islands)
India (Republic of India)	Indonesia (Republic of Indonesia)	Micronesia (Federated States of Micronesia)
Philippines (Republic of the Philippines)	Iraq (Republic of Iraq)	Nauru (Republic of Nauru)
Sri Lanka (Democratic Socialist Republic of Sri Lanka)	Cyprus (Republic of Cyprus)	Palau (Republic of Palau)
East Timor	Korea (Democratic People's Republic of Korea)	Papua New Guinea (Independent State of Papua New Guinea)
	Korea (Republic of Korea)	Samoa (Independent State of Samoa)
	Laos (Lao People's Democratic Republic)	Solomon Islands
	Malaysia	Tonga (Kingdom of Tonga)
	Maldives (Republic of Maldives)	Tuvalu
	Palestine (State of Palestine)	Fiji (Republic of the Fiji Islands)
	Singapore (Republic of Singapore)	African countries
	African countries	Benin (Republic of Benin)
	Algeria (People's Democratic Republic of Algeria)	Botswana (Republic of Botswana)
	Angola (Republic of Angola)	Burkina Faso
	Egypt (Arab Republic of Egypt)	Burundi (Republic of Burundi)
	Libya (State of Libya)	Gabon (Gabonese Republic)
		Gambia (Republic of Gambia)
		Ghana (Republic of Ghana)
		Guinea (State of Guinea)
		Guinea-Bissau (Republic of Guinea-Bissau)
		Djibouti (Republic of Djibouti)
		Congo (Republic of the Congo)
		Zambia (Republic of Zambia)
		Zimbabwe (Republic of Zimbabwe)
		Cape Verde (Republic of Cape Verde)
		Cameroon (Republic of Cameroon)
		Kenya (Republic of Kenya)
		Comoros (Union of the Comoros)
		Cote d'Ivoire (Republic of Cote d'Ivoire)
		Lesotho (Kingdom of Lesotho)

	Liberia (Republic of Liberia)
	Mauritius (Republic of Mauritius)
	Mauritania (Islamic Republic of Mauritania)
	Madagascar (Republic of Madagascar)
	Malawi (Republic of Malawi)
	Mali (Republic of Mali)
	Morocco (Kingdom of Morocco)
	Mozambique (Republic of Mozambique)
	Namibia (Republic of Namibia)
	Niger (Republic of Niger)
	Nigeria (Federal Republic of Nigeria)
	South African Republic
	South Sudan (Republic of South Sudan)
	Central African Republic
	Rwanda (Republic of Rwanda)
	Seychelles (Republic of Seychelles)
	Sao Tome and Principe (Democratic Republic of Sao Tome and Principe)
	Swaziland (Kingdom of Swaziland)
	Senegal (Republic of Senegal)
	Somalia (Federal Republic of Somalia)
	Sudan (Republic of Sudan)
	Sierra Leone (Republic of Sierra Leone)
	Tanzania (United Republic of Tanzania)
	Togo (Togolese Republic)
	Tunisia (Tunisian Republic)
	Uganda (Republic of Uganda)
	Chad (Republic of Chad)
	Equatorial Guinea (Republic of Equatorial Guinea)
	Eritrea (State of Eritrea)
	Ethiopia (Federal Democratic Republic of Ethiopia)

Note:

If a tour includes visits of the insured to several countries belonging to different coverage territories under compulsory travel insurance programs, it is necessary to choose the coverage territory under the compulsory travel insurance program with the highest insurance amount specified in the Compulsory Travel Insurance Program in accordance with the Annex to the Law of the Republic of Kazakhstan “On Compulsory Travel Insurance” as of December 31, 2003.

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