



Policy no. 6-104884
Policy replacement: 100867
Type of insurance: Other liab. 1399
Insurance code: HQ of PO
Business unit: Directorate
Partner no.: 326083
Place: Belgrade
Date: 06/10/2023

POLICY LIABILITY INSURANCE

Policyholder: GROSS PROFIT, 11030 Belgrade, 15/21, Obalskih radnika
TIN: 105431829 Company ID:20381914

Insured: GROSS PROFIT, 11030 Belgrade, 15/21, Obalskih radnika
TIN: 105431829 Company ID: 20381914

Start of insurance: 15/10/2023 End of insurance: 15/10/2024 Maturity:

The insurance was provided under the enclosed terms and conditions: General Terms and Conditions of Liability Insurance. Special Terms and Conditions of Professional Liability and Product Liability Insurance.
The Insured hereby acknowledges the receipt of the specified terms and conditions at the time of this contract conclusion.

No.	Covered by insurance	Sum insured (EUR)	Insurance term total limit	Insurance premium (EUR)	Insurance premium (RSD)
1 Liability insurance					
1	Professional liability of the Insured for damages arising as a result of a professional error, negligent or unprofessional procedure, i.e., omissions of the Insured during the performance of its registered activity (Code of activity 6920 - Accounting, bookkeeping and auditing activities) Participation in damages (deductible) of 10%, minimum EUR 100.00 in dinar equivalent at the middle exchange rate of the NBS applicable on the date of the loss event. Sum insured (liability limit): EUR 25,000,00 per loss event, and EUR 125,000 in total for the entire insurance period in dinar equivalent at the middle exchange rate of the NBS applicable on the date of the insurance policy. The annual premium per policy is EUR 490.00 in dinar equivalent at the middle exchange rate of the NBS applicable on the date of the insurance policy and is	25,000.00	125,000.00	490.00	57,428.74
Total:				490.00	57,428.74
INSURANCE PREMIUM				490.00	57,428.74
Tax:				24.50	2,871.44
TOTAL TO BE PAID:				514.50	60,300.17



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NOTE:

Sums insured determined by the Insured/Policyholder. Territorial coverage: Republic of Serbia. The insurance proposal is an integral part of the insurance policy. The maximum liability of the Insurer shall be the actual amount of damages, which may not be higher than the agreed sum insured calculated in RSD equivalent of the agreed currency at the middle exchange rate of the National Bank of Serbia prevailing on the date of the insured event.

Insurance premium shall be in RSD equivalent of EUR, calculated at the middle exchange rate of the National Bank of Serbia prevailing on the date of entry into the insurance contract. If the insurance premium is paid after the agreement date, such premium shall be paid in RSD equivalent of the amount of premium in EUR, calculated at the middle exchange rate of the National Bank of Serbia prevailing on the payment date.

Insurance premium of EUR 490.00, calculated for the period from October 15, 2023 to October 15, 2024, shall be paid based on the issued invoice.

The Insurer reserves the right to correct calculation and other errors of the partners.

The Policyholder guarantees the correctness and validity of information provided to the Insurer with respect to entry into Insurance Agreement and undertakes to reasonably notify the Insurer of any change of information which is relevant to such Agreement. Otherwise, the Policyholder shall bear all damages that may arise thereby.

The parties agree to use the addresses indicated in this proposal in their mutual communication.

In the event of a change in the addresses, the parties agree they shall inform the other party thereof, whereby the Policyholder shall specify the policies to which such a change applies.

I consent and confirm that I have voluntarily provided to the Insurer my personal data and I consent to such data being placed on record and further processed by the Insurer, in accordance with the relevant law, forwarded to the relevant authorities and persons to which the Insurer is required to submit such data, forwarded/presented for review to the Insurer's related parties at UNIQA Group, and any other persons on a need-to-know basis whose nature of work being performed for the Insurer requires access to such data, and any third parties for providing services related to the relevant insurance contract.

By signing this policy, Policyholder acknowledges that it has received sufficient Information for the Policyholder and the person insured with third party liability insurance for any damage caused to third parties or the property of third parties, for each person insured under the relevant insurance policy, and also undertakes to deliver the same to each insured and include proof of relevant delivery.

The Insurer undertakes to act in accordance with the provisions of the Law on Personal Data Protection when processing the data received from the Policyholder/Insured

By signing this document, I confirm that I am familiar with and agree with the Personal Data Processing Notice, which is appended hereto and forms an integral part of this document.

In the event that the Policyholder and the Insured and/or the Insurance Beneficiary are different persons, the Policyholder, by signing this document, undertakes to familiarize the Insured and the Insurance Beneficiary with the Personal Data Processing Notice, provided by the Insurer and appended hereto.

The Parties agree that the risk coverage under this Contract shall be effective upon payment of the insurance premium or its agreed part, unless the insurance premium has been agreed to become due after the conclusion of the Contract.

The parties agree that in the event of non-payment of the insurance premium, the contract shall be terminated within 30 days as of the date of the Contract conclusion.

In the event of termination of the Insurance Contract due to non-payment of the insurance premium, the Insurer shall not be entitled to claim the insurance premium as no insurance coverage has been provided.

The Policy shall be effective with a scanned seal and signature of the person authorized to sign this Policy on behalf of the Insured, and such seal and signature shall have the evidentiary and legal effects of the handwritten signature and original seal.

Sanctions clause

Notwithstanding all other provisions of this Contract, this (Re)Insurance Contract shall provide coverage if the insurance coverage is not in contravention of the economic, commercial or financial sanctions and/or embargoes of the United Nations (UN) Security Council, the European Union (EU), or any local regulation applicable to the contracting parties. This shall also apply to the economic, commercial or financial sanctions and/or embargoes imposed by the United States of America or other countries, provided that this is not contrary to the European Union (EU) or local legislation.

Milena Vidojević

Milena Conić



L.S.

For Policyholder