

“Approved”
Central Bank of the Republic of Azerbaijan
Resolution № 60/4
28 December 2022

Requirements for the form and content of the compulsory insurance certificate on vehicle owners’ compulsory civil liability insurance

1. General provision

These Requirements have been developed according to Article 9.3 of the Law of the Republic of Azerbaijan ‘on Compulsory Insurances’ (hereinafter – the Law) and determine requirements for the form and content of the compulsory insurance certificate on standard and border insurance contracts (hereinafter – certificate) on vehicle owners’ compulsory civil liability insurance.

2. The form of the certificate

The certificate is developed as an electronic document as per Annex 1 herein according to the Law of the Republic of Azerbaijan ‘on Electronic signature and electronic document’.

3. The content of the certificate

3.1. The certificate includes the following information along with standard information as per the requirements of the Law:

3.1.1. The corresponding number automatically assigned by the electronic information system of the Compulsory Insurance Bureau in the ‘Certificate No.’ section;

3.1.2. In Section 1, the effective date (day, month and year) and time (hours, minutes and seconds) of the insurance contract, in Section 2 the expiry date (day, month and year) and time (hours, minutes and seconds) of the insurance contract);

3.1.3. In section 3 the type of vehicle owners’ compulsory civil liability insurance contract (standard or border insurance contract);

3.1.4. 4 the name of the insurer in Item 4.1, TIN in Item 4.2, location (place of permanent operating body) in Item 4.3, a phone number in Item 4.4 and official e-mail in Item 4.5;

3.1.5. In section 5 if the insurance contract is concluded with an insurance intermediary, the following information on that insurance intermediary:

3.1.5.1. if an individual, his/her name in Item 5.1 (1st, last, middle names), TIN in Item 5.2, the registration address in item 5.3, a phone number in Item 5.4 and e-mail (if any) in Item 5.5;

3.1.5.2. if a legal entity, its name in Item 5.1, TIN in Item 5.2, the address of location (place of permanent operating body) in Item 5.3, a telephone number in Item 5.4 and e-mail address (if any) in Item 5.5;

3.1.6. In Section 6 the following information on a policyholder:

3.1.6.1. if an individual, his/her name (1st, last, middle names) in Item 6.1, the PIN in Item 6.2, in relation to military personnel, the series and number of their ID cards, in case of a driving license, its series and number in Item 6.3, the registration address in Item 6.4, a mobile phone number in Item 6.5, the e-mail address (if any) in Item 6.6;

3.1.6.2. if a legal person, its name in Item 6.1, the TIN in Item 6.2, the address of location (place of permanent operating body) in Item 6.3, a telephone number in Item 6.4 and e-mail address (if any) in Item 6.5;

3.1.7. *In section 7, for a motor vehicle, the country of registration of the vehicle in item 7.1, the state registration plate in item 7.2, the brand in item 7.3, the model in item 7.4, the type of vehicle in item 7.5, in addition, when concluding a standard insurance contract, the vehicle identification number indicated in the registration certificate, in item 7.6, the number of the engine indicated in the registration certificate, in item 7.7, the chassis number indicated in the registration certificate, in item 7.8, the year of manufacture, in item 7.9, the engine capacity in item 7.10, the maximum permissible mass in relation to trucks and other motor vehicles manufactured on their basis in item 7.11, the number of passenger seats in relation to buses, minibuses and other motor vehicles manufactured on their basis in item 7.12;*

3.1.8. in section 8 the number of persons entitled to drive the vehicle;

3.1.9. in section 9 whether the vehicle owner is a legal entity;

3.1.10. *in section 10, the term of the insurance contract for calculation of insurance premiums in accordance with the Regulation for calculating insurance premiums for compulsory civil liability insurance of motor vehicle owners, in item 10.1, the base insurance premium amount when concluding a standard insurance contract, in item 10.2, the Bonus-Malus coefficient in item 10.3, the coefficient for the type of motor vehicle in item 10.4, the coefficient for the driving experience and age of the insured in item 10.5, the coefficient for the area where the motor vehicle is most often used in item 10.6, the coefficient for the period of operation of the motor vehicle*

in item 10.7, the coefficient for the number of persons entitled to drive the motor vehicle in item 10.8, the coefficient whether the owner and (or) possessor of the vehicle is a legal entity in item 10.9;

3.1.11. in section 11 insurance premium amount automatically calculated by the electronic information system of the Compulsory Insurance Bureau on vehicle owners' compulsory civil liability insurance according to the 'Regulation on calculation of insurance premium amounts on vehicle owners' compulsory civil liability insurance';

3.1.12. in section 12 the relevant barcode to get acquainted with the information on the person (insurer's representative or insurance intermediary) who approved the certificate with an enhanced electronic signature;

3.1.13. in section 13 the relevant barcode to get familiarized with a memory sheet on vehicle owners' compulsory civil liability insurance;

3.1.14. in section 14 a relevant barcode that redirects to the website to appeal online to the Central Bank in cases where the policyholder or the insured person believes that their rights under this certificate have been violated;

3.1.15. in section 15 the relevant barcode to check availability of the certificate via SMS; 3.1.16. in Section 16 the barcode to download (obtain electronically) the certificate.

3.2. *When concluding a standard insurance contract, at least one of the information specified in paragraphs 7.6, 7.7 and 7.8 of the certificate shall be indicated.*

3.3. *The information provided for in sections 8 and 9 of the certificate shall be recorded only when concluding a standard insurance contract.*

3.4. *When concluding a border insurance contract, items 7.6 - 7.12 and 10.2 - 10.9 of the certificate are not reflected in the content of the certificate.*

Annex 1 to the Requirements for the form and
content of the compulsory insurance certificate on
vehicle owners' compulsory civil liability insurance

COMPULSORY INSURANCE CERTIFICATE OF VEHICLE OWNERS' CIVIL LIABILITY

Certificate №

1. Valid from (date and time):

2. Valid to (date and time):

Type of insurance:

Vehicle owners' compulsory civil liability insurance

3. Type of the insurance contract:

4. Insurer:

4.1. Name:

4.2. TIN:

4.3. Address:

4.4. Phone number:

4.5. E-mail address:

5. Insurance intermediary:

5.1. Name:

5.2. TIN:

5.3. Address:

5.4. Phone number:

5.5. E-mail address:

6. Policyholder:

6.1. Name:

6.2. PIN/TIN:

6.3. Driving license series and number:

6.4. Address:

6.5. Phone number:

6.6. E-mail address:

7. Vehicle:

7.1. *Country of registration:*

7.2. *State registration number:*

7.3. *Brand:*

7.4. *Model*

7.5. *Type of vehicle:*

7.6. *Vin code:*

7.7. *Engine number:*

7.6. *Chassis number:*

7.7. *Production year:*

7.8. *Chassis number:*

7.9. *Manufacture year:*

7.10. *Volume of engine:*

7.11. *Maximum mass:*

7.11. Number of passenger seats:

8. The number of persons entitled to drive the vehicle:

9. Whether the vehicle owner is a legal entity:

Insurance risks:

Damage to health and (or property) of injured third persons as a result of the use of the vehicle in the territory of the Republic of Azerbaijan

Insurance amount:

Damage to property of third persons: AZN5 000 (five thousand).

Damage to health of third persons:

- Damage to health of one individual: AZN5 000 (five thousand);

- Per event AZN50 000 (fifty thousand).

10. Calculation of insurance premium:

10.1. Term of insurance contract:

10.2. Base insurance premium:

10.3. Bonus-Malus coefficient:

10.4. Coefficient by the type of the vehicle:

10.5. Coefficient by the driving experience and age of the policyholder:

10.6. Coefficient by the area where the vehicle is mostly used:

10.7. Coefficient for the operating life of the vehicle:

10.8. Coefficient by the number of persons entitled to drive the vehicle:

10.9. Coefficient whether the vehicle owner and (or) proprietor is a legal entity:

11. Insurance premium (manat):

How insurance premiums are paid:

One-off and cashless

Where the coverage is valid:

The Republic of Azerbaijan

Where the policyholder or the insured person believes that his/her rights under this certificate have been violated, he/she may contact (012) 966, (012) 493-50-58 or appeal to the Central Bank of the Republic of Azerbaijan with a complaint through the 'online appeal' section of the website www.cbar.az.

Address: Bulbul Ave. 27, Baku city AZ1000, the Republic of Azerbaijan

12. Barcode

This barcode allows familiarizing with the person who signed the certificate.

13. Barcode

This barcode redirects to the memory sheet.

14. Barcode

This barcode allows appealing online to the Central Bank.

15. Barcode

This barcode allows verifying availability of the certificate with SMS.

16. Barcode

This barcode allows downloading e-certificate.