

**RESOLUTION OF THE MANAGEMENT BOARD OF THE
CENTRAL BANK OF THE REPUBLIC OF AZERBAIJAN**

No. 18/4

Baku city

12 April 2023

On approval of the “Requirements for the form and content of the compulsory insurance certificate on compulsory insurance of immovable property”, the “Requirements for the form and content of the compulsory insurance certificate on compulsory insurance of civil liability associated with the exploitation of immovable property” and the “Requirements for the form and content of the compulsory insurance certificate on compulsory personal accident insurance of passengers”

In accordance with Article 9.3 of the Law of the Republic of Azerbaijan “On Compulsory Insurance” and Article 22.0.17 of the Law of the Republic of Azerbaijan “On the Central Bank of the Republic of Azerbaijan”, the Management Board of the Central Bank of the Republic of Azerbaijan

HEREBY RESOLVES:

1. To approve the following normative acts:
 - 1.1. “Requirements for the form and content of the compulsory insurance certificate on compulsory insurance of immovable property” (attached hereto),
 - 1.2. “Requirements for the form and content of the compulsory insurance certificate on compulsory insurance of civil liability associated with the exploitation of immovable property” (attached hereto),
 - 1.3. “Requirements for the form and content of the compulsory insurance certificate on compulsory personal accident insurance of passengers” (attached hereto).
2. To instruct the Legal Department (Rana Malikova) to ensure the submission of this Resolution to the Ministry of Justice of the Republic of Azerbaijan within 3 days for inclusion in the State Register of Legal Acts of the Republic of Azerbaijan.

Governor of the Central Bank

Taleh Kazimov

Requirements for the form and content of the compulsory insurance certificate on compulsory insurance of immovable property

1. General provision

These Requirements have been developed in accordance with Article 9.3 of the Law of the Republic of Azerbaijan “On Compulsory Insurance” (hereinafter - the “Law”) and determine requirements for the form and content of the compulsory insurance certificate (hereinafter – the certificate) on compulsory insurance of immovable property.

2. The form of the certificate

The certificate is developed as an electronic document as per Appendix 1 and Appendix 2 of these Requirements according to the law of the Republic of Azerbaijan “On Electronic Signature and Electronic Document”.

3. The form of the certificate on compulsory insurance of residential houses and apartments

- 3.1. The certificate provided for in Appendix 1 of these Requirements is drawn up for compulsory insurance of residential houses and apartments and 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. the effective date (day, month and year) and time (hours, minutes and seconds) of the insurance contract in Section 1, and the expiry date (day, month and year) and time (hours, minutes and seconds) of the insurance contract, in Section 2.
 - 3.1.3. the name of the insurer in Item 3.1, TIN in Item 3.2, address (location of permanent operating body) in Item 3.3, phone number in Item 3.4, official e-mail in Item 3.5;

- 3.1.4. If the insurance contract is concluded through an insurance intermediary, the following information about that insurance intermediary in Section 4:
 - 3.1.4.1. in case of an individual, his/her name (first name, surname and patronymic name) in Item 4.1, TIN in Item 4.2, the address where he/she is registered in Item 4.3, phone number in Item 4.4, email (if any) in Item 4.5;
 - 3.1.4.2. if a legal entity, its name in Item 4.1, TIN in Item 4.2, address (location of permanent operating body) in Item 4.3, phone number in Item 4.4, official e-mail (if any) in Item 4.5;
- 3.1.5. the following information about the policyholder in Section 5:
 - 3.1.5.1. if an individual, his/her name (name, surname, patronymic) in Item 5.1, PIN in Item 5.2, in case of military personnel, the series and number of their ID cards, registration address in Item 5.3, mobile phone number in Item 5.4, e-mail (if any) in Item 5.5;
 - 3.1.5.2. in case of a legal entity, its name in Item 5.1, TIN in Item 5.2, address of location (location of permanent operating body) in Item 5.3, phone number in Item 5.4, e-mail (if any) in Item 5.5;
- 3.1.6. when a beneficiary person or persons are appointed subject to the requirements of Article 909 of the Civil Code of the Republic of Azerbaijan, the following information about that person or persons in Section 6:
 - 3.1.6.1. in case of an individual, his/her name (first name, surname and patronymic name) in Item 6.1, PIN in Item 6.2, registration address in Item 6.3;
 - 3.1.6.2. if a legal entity, its name in Item 6.1, TIN in Item 6.2, address of its location (location of permanent operating body) in Item 6.3;
- 3.1.7. in case of immovable property, the type of the property (residential house, apartment) in Item 7.1, location address in Item 7.2, the area expressed in square meters in Item 7.3, the series and number of the extract from the State Register in Item 7.4, the State Register No. in Item 7.5, the registration number in Item 7.6, the type of other document granting the right to use in Item 7.7, the series and number of other document granting the right to use in Item 7.8;
- 3.1.8. the insurance amount for compulsory insurance of residential houses and apartments in accordance with the Law in Section 8;
- 3.1.9. the deductible for compulsory insurance of residential houses and apartments in accordance with the Law in Section 9;
- 3.1.10. the insurance rate for compulsory insurance of residential houses and apartments in accordance with the Law in Section 10;
- 3.1.11. the insurance premium amount for compulsory insurance of residential houses and apartments automatically calculated through the electronic

- information system of the Compulsory Insurance Bureau in accordance with the Law in Section 11;
- 3.1.12. the relevant barcode to get acquainted with the information about the person who approved the certificate with an enhanced electronic signature (insurer's representative or insurance intermediary) in Section 12;
 - 3.1.13. the relevant barcode to get acquainted with a memory sheet about the compulsory insurance of residential houses and apartments in Section 13;
 - 3.1.14. the relevant bar code that redirects to the website to apply online to the Central Bank in cases where the policyholder or the insured believes that their rights under this certificate have been violated, in Section 14;
 - 3.1.15. the corresponding barcode to check the availability of the certificate via SMS in Section 15;
 - 3.1.16. the relevant barcode to download (obtain electronically) the certificate in Section 16;
- 3.2. At least one of the information provided in Items 7.4, 7.5, 7.6 and 7.7 of the certificate shall be indicated.
 - 3.3. If no other person is specified as a beneficiary in the Section 6 of the certificate, the policyholder or the insured person shall be indicated in that section.

4. The form of the certificate on compulsory insurance of immovable property, which is not a residential house and apartment

- 4.1. The certificate form in Appendix No. 2 of these Requirements shall be executed for insurance of other immovable property subject to compulsory insurance in accordance with the Law, except for residential houses and apartments.
- 4.2. The certificate provided for in Appendix No. 2 of these Requirements shall include the following information in addition to standard information specified in Clause 3 of these Requirements as per the requirements of the Law:
 - 4.2.1. for immovable property, the type of the property (non-residential areas, buildings) in Item 7.1, actual purpose of exploitation in Item 7.2, location address in Item 7.3, the area expressed in square meters in Item 7.4, the code and name of the type of economic activity (section) used in the calculation of insurance rates and carried out in that property in accordance with the Law in Item 7.5, the risk group to which the type of economic activity is defined in accordance with the Law in Item 7.6, the series and number of the extract from the State Register in Item 7.7, the State Register No. in Item 7.8, the registration number in Item 7.9, the type of other document granting the right to use in Item 7.10, the series and number of other document granting the right to use in Item 7.11;
 - 4.2.2. the calculation coefficient, discount coefficient and insurance rate for the risk group determined in accordance with the Law on the type of compulsory insurance of immovable property in Section 10.

Appendix 1
to the Requirements for the form and content of the
compulsory insurance certificate on compulsory
insurance of immovable property

COMPULSORY INSURANCE CERTIFICATE OF IMMOVABLE PROPERTY
(for residential houses and apartments)

Certificate No.	
1. Valid from (date and time):	
2. Valid to (date and time):	
Type of insurance:	Compulsory insurance of immovable property
3. Insurer:	3.1. Name: 3.2. TIN: 3.3. Address: 3.4. Phone: 3.5. E-mail:
4. Insurance intermediary:	4.1. Name: 4.2. TIN: 4.3. Address: 4.4. Phone: 4.5. E-mail:
5. Policyholder:	5.1. Name: 5.2. PIN/TIN 5.3. Address: 5.4. Phone: 5.5. E-mail:
6. Beneficiary(Beneficiaries):	6.1. Name: 6.2. PIN/TIN 6.3. Address:
7. Information about the immovable property:	7.1. Property type: 7.2. Address: 7.3. Area: 7.4. Series and number of the extract from the State Register: 7.5. State Register No.: 7.6. Registration No.: 7.7. Type of other document granting the right to use; 7.8. Series and number of the document:
Insurance risks:	damage, destruction or loss of the property in any other form as a result of fire, lightning, explosion of domestic and industrial gas, short circuit in electrical wiring, explosion of steam boilers, gas storages, gas pipelines, machines, apparatus and other similar installations or devices, water, heating, sewage pipes and fire extinguishing system

	accidents, as well as flooding as a result of water entering from neighboring buildings, residential and non-residential areas, residential houses and buildings, apartments, rooms, falling, throwing, hitting, spilling, discharge or other impact of any object or its parts, strike by a ground vehicle and actions of third parties; natural disasters - earthquake, volcano, storm, hurricane, typhoon, hail, flood, flood, downpour, landslide.
8. Insurance amount (manat):	
9. Deductible:	
10. Insurance rate:	
11. Insurance premium (manat):	
Insurance premium payment procedure	One-off and cashless
Insurance coverage area:	The Republic of Azerbaijan
<p>Where the policyholder or the insured believes that their rights under this certificate have been violated, they may appeal to the Central Bank of the Republic of Azerbaijan with a complaint by contacting phone numbers (012) 966, (012) 493-50-58 or through the "online appeal" section available on the website www.cbar.az.</p>	
Address: 27 Bulbul Avenue, Baku city, AZ1000, the Republic of Azerbaijan	

12. barcode	13. barcode	14. barcode	15. barcode	16. barcode
This barcode allows finding information about the person who signed the certificate	This barcode redirects to the memory sheet	This barcode allows appealing online to the Central Bank	This barcode allows verifying the availability of the certificate via SMS.	This barcode allows downloading e-certificate

Appendix 2
to the Requirements for the form and content of the
compulsory insurance certificate on compulsory
insurance of immovable property

COMPULSORY INSURANCE CERTIFICATE OF IMMOVABLE PROPERTY
(for immovable property except for residential houses and apartments)

Certificate No.	
1. Valid from (date and time):	
2. Valid to (date and time):	
Type of insurance:	Compulsory insurance of immovable property
3. Insurer	3.1. Name: 3.2. TIN: 3.3. Address: 3.4. Phone: 3.5. E-mail:
4. Insurance intermediary:	4.1. Name: 4.2. TIN: 4.3. Address: 4.4. Phone: 4.5. E-mail:
5. Policyholder:	5.1. Name: 5.2. PIN/TIN 5.3. Address: 5.4. Phone: 5.5. E-mail:
6. Beneficiary(Beneficiaries):	6.1. Name: 6.2. PIN/TIN 6.3. Address:
7. Information about the immovable property:	7.1. Property type: 7.2. Actual purpose of exploitation 7.3. Address: 7.4. Area: 7.5. Code and name of the economic activity type 7.6. Risk group 7.7. Series and number of the extract from the State Register 7.8. State Register No.: 7.9. Registration No.: 7.10. Type of other document granting the right to use; 7.11. Series and number of the document:

Insurance risks:	damage, destruction or loss of the property in any other form as a result of fire, lightning, explosion of domestic and industrial gas, short circuit in electrical wiring, explosion of steam boilers, gas storages, gas pipelines, machines, apparatus and other similar installations or devices, water, heating, sewage pipes and fire extinguishing system accidents, as well as flooding as a result of water entering from neighboring buildings, residential and non-residential areas, residential houses and buildings, apartments, rooms, falling, throwing, hitting, spilling, discharge, and other impact of any object or its parts, strike by a ground vehicle and actions of third parties; natural disasters - earthquake, volcano, storm, hurricane, typhoon, hail, flood, flood, downpour, landslide.			
8. Insurance amount (manat):				
9. Deductible:				
10. Insurance rate:	Calculation coefficient on the risk group: Discount coefficient: Insurance rate:			
11. Insurance premium (manat):				
Insurance premium payment procedure	One-off and cashless			
Insurance coverage area:	The Republic of Azerbaijan			
<p>Where the policyholder or the insured believes that their rights under this certificate have been violated, they may appeal to the Central Bank of the Republic of Azerbaijan with a complaint by contacting phone numbers (012) 966, (012) 493-50-58 or through the "online appeal" section available on the website www.cbar.az.</p>				
Address: 27 Bulbul Avenue, Baku city, AZ1000, the Republic of Azerbaijan				
12. barcode	13. barcode	14. barcode	15. barcode	16. barcode
This barcode allows finding information about the person who signed the certificate	This barcode redirects to the memory sheet	This barcode allows appealing online to the Central Bank	This barcode allows verifying the availability of the certificate via SMS	This barcode allows downloading e-certificate

“Approved”

Central Bank of the Republic of Azerbaijan

Resolution No.18/4

12 April 2023

**Requirements for the form and content of the compulsory insurance certificate
on compulsory insurance of civil liability associated with the exploitation of
immovable property**

1. General provision

These Requirements have been developed in accordance with Article 9.3 of the Law of the Republic of Azerbaijan “On Compulsory Insurance” (hereinafter - the “Law”) and determine requirements for the form and content of the compulsory insurance certificate (hereinafter – the certificate) on compulsory insurance of civil liability associated with the exploitation of immovable property.

2. The form of the certificate

The certificate is developed as an electronic document as per Appendix 1 of these Requirements 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. the effective date (day, month and year) and time (hours, minutes and seconds) of the insurance contract in Section 1, and the expiry date (day, month and year) and time (hours, minutes and seconds) of the insurance contract, in Section 2.
 - 3.1.3. the name of the insurer in Item 3.1, TIN in Item 3.2, address (location of permanent operating body) in Item 3.3, phone number in Item 3.4, official e-mail in Item 3.5;

- 3.1.4. If the insurance contract is concluded through an insurance intermediary, the following information about that insurance intermediary in Section 4:
 - 3.1.4.1. in case of an individual, his/her name (first name, surname and patronymic name) in Item 4.1, TIN in Item 4.2, the address where he/she is registered in Item 4.3, phone number in Item 4.4, email (if any) in Item 4.5;
 - 3.1.4.2. if a legal entity, its name in Item 4.1, TIN in Item 4.2, address (location of permanent operating body) in Item 4.3, phone number in Item 4.4, official e-mail (if any) in Item 4.5;
- 3.1.5. the following information about the policyholder in Section 5:
 - 3.1.5.1. if an individual engaged in entrepreneurial activity without forming a legal entity, his/her name (name, surname, patronymic) in Item 5.1, TIN in Item 5.2, registration address in Item 5.3, mobile phone number in Item 5.4, e-mail (if any) in Item 5.5;
 - 3.1.5.2. in case of a legal entity, its name in Item 5.1, TIN in Item 5.2, address of location (location of permanent operating body) in Item 5.3, phone number in Item 5.4, e-mail (if any) in Item 5.5;
- 3.1.6. for immovable property, the type of the property in Item 6.1, the actual purpose of exploitation in Item 6.2, location address in Item 6.3, the area expressed in square meters in Item 6.4, the code and name of the economic activity (section) used when calculating the insurance rate for compulsory civil liability insurance for the operation of property in accordance with the Law in Item 6.5, the risk group to which the type of economic activity is defined in accordance with the Law in Item 6.6, the series and number of the extract from the State Register in Item 6.7, the State Register No. in Item 6.8, the registration number in Item 6.9, the type of other document granting the right to use in Item 6.10, the series and number of other document granting the right to use in Item 6.11;
- 3.1.7. the insurance premium amount automatically calculated through the electronic information system of the Compulsory Insurance Bureau in accordance with the Law in Section 7;
- 3.1.8. the relevant barcode to get acquainted with the information about the person who approved the certificate with an enhanced electronic signature (insurer's representative or insurance intermediary) in Section 8;
- 3.1.9. the relevant barcode to get acquainted with a memory sheet about the compulsory insurance of residential houses and apartments in Section 9;
- 3.1.10. the relevant barcode that redirects to the website to apply online to the Central Bank in cases where the policyholder or the insured believes that their rights under this certificate have been violated, in Section 10;
- 3.1.11. the corresponding barcode to check the availability of the certificate via SMS in Section 11;

- 3.1.12. the relevant barcode to download (obtain electronically) the certificate in Section 12;
- 3.2. At least one of the information provided in Items 6.7, 6.8, 6.9 and 6.10 of the certificate shall be indicated.

Appendix 1

to the Requirements for the form and content of the compulsory insurance certificate on compulsory insurance of civil liability associated with the exploitation of immovable property

COMPULSORY INSURANCE CERTIFICATE OF CIVIL LIABILITY FOR EXPLOITATION OF THE IMMOVABLE PROPERTY

Certificate No.	
1. Valid from (date and time):	
2. Valid to (date and time):	
Type of insurance:	Compulsory insurance of civil liability for exploitation of immovable property
3. Insurer	3.1. Name: 3.2. TIN: 3.3. Address: 3.4. Phone: 3.5. E-mail:
4. Insurance intermediary:	4.1. Name: 4.2. TIN: 4.3. Address: 4.4. Phone: 4.5. E-mail:
5. Policyholder:	5.1. Name: 5.2. TIN 5.3. Address: 5.4. Phone: 5.5. E-mail:
6. Information about the immovable property:	6.1. Property type: 6.2. Actual purpose of exploitation 6.3. Address: 6.4. Area: 6.5. Code and name of the economic activity 6.6. Risk group 6.7. Series and number of the extract from the State Register 6.8. State Register No.: 6.9. Registration No.: 6.10. Type of other document granting the right to use; 6.11. Series and number of the document:
Insurance risks:	the fact of civil liability arising for the compensation of damage to the health and (or) property of third parties in the following cases as a result of the exploitation of immovable property, including construction, repair, renovation or other works on its territory:

	<ul style="list-style-type: none"> - a fire caused by the use of electric or gas appliances, or the results of measures taken to prevent such a fire; - gas explosion; - short circuit in electrical wiring; - flooding as a result of an accident on the water, heating and sewage networks; - falling, throwing, hitting, spilling, discharging and other impact of any object or its parts. 			
7. Insurance amount (manat):	<ul style="list-style-type: none"> • For damage to the property of third persons: 50,000 (fifty thousand) manat • For damage to the health of third persons: <ul style="list-style-type: none"> - for damage to the health of an individual: 5,000 (five thousand) manat; - 50,000 (fifty thousand) manat per event. 			
Insurance premium payment procedure:	One-off and cashless			
Insurance coverage area:	The Republic of Azerbaijan			
<p>Where the policyholder or the insured believes that their rights under this certificate have been violated, they may appeal to the Central Bank of the Republic of Azerbaijan with a complaint by contacting phone numbers (012) 966, (012) 493-50-58 or through the "online appeal" section available on the website www.cbar.az.</p>				
Address: 27 Bulbul Avenue, Baku city, AZ1000, the Republic of Azerbaijan				
8. barcode	9. barcode	10. barcode	11. barcode	12. barcode
This barcode allows finding information about the person who signed the certificate	This barcode redirects to the memory sheet	This barcode allows appealing online to the Central Bank	This barcode allows verifying the availability of the certificate via SMS	This barcode allows downloading e-certificate

**Requirements for the form and content of compulsory insurance
certificate on compulsory personal accident insurance of passengers**

1. General provision

These Requirements have been developed in accordance with Article 9.3 of the Law of the Republic of Azerbaijan “On Compulsory Insurance” (hereinafter - the “Law”) and determine requirements for the form and content of the compulsory insurance certificate (hereinafter – the certificate) on compulsory personal accident insurance of passengers.

2. The form of the certificate

The certificate is developed as an electronic document as per Appendix 1 of these Requirements 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. the effective date (day, month and year) and time (hours, minutes and seconds) of the insurance contract in Section 1, and the expiry date (day, month and year) and time (hours, minutes and seconds) of the insurance contract, in Section 2.
 - 3.1.3. the name of the insurer in Item 3.1, TIN in Item 3.2, address (location of permanent operating body) in Item 3.3, phone number in Item 3.4, official e-mail in Item 3.5;
 - 3.1.4. If the insurance contract is concluded through an insurance intermediary, the following information about that insurance intermediary in Section 4:

- 3.1.4.1. in case of an individual, his/her name (first name, surname and patronymic name) in Item 4.1, TIN in Item 4.2, the address where he/she is registered in Item 4.3, phone number in Item 4.4, email (if any) in Item 4.5;
 - 3.1.4.2. if a legal entity, its name in Item 4.1, TIN in Item 4.2, address (location of permanent operating body) in Item 4.3, phone number in Item 4.4, official e-mail (if any) in Item 4.5;
 - 3.1.5. the following information about the policyholder in Section 5:
 - 3.1.5.1. if an individual engaged in entrepreneurial activity without forming a legal entity, his/her name (name, surname, patronymic) in Item 5.1, TIN in Item 5.2, registration address in Item 5.3, mobile phone number in Item 5.4, e-mail (if any) in Item 5.5;
 - 3.1.5.2. in case of a legal entity, its name in Item 5.1, TIN in Item 5.2, address of location (location of permanent operating body) in Item 5.3, phone number in Item 5.4, e-mail (if any) in Item 5.5;
 - 3.1.6. on the vehicle, the type of the vehicle in Item 6.1, the state registration number in Item 6.2, a car brand in Item 6.3, a model in Item 6.4, the production year in Item 6.5, the number of passenger seats in Item 6.6, the type of the ownership document in Item 6.7, the series and number of the ownership document in Item 6.8, the type of other document granting the right to use in Item 6.9, the series and number of other document granting the right to use in Item 6.10;
 - 3.1.7. the insurance amount determined according to the Law for each passenger in the vehicle in Item 7.1, the amount derived from the product of the insurance amount determined according to the Law for each passenger by the number of passenger seats in the vehicle in Item 7.2;
 - 3.1.8. the insurance premium amount automatically calculated through the electronic information system of the Compulsory Insurance Bureau in accordance with the Law in Section 8;
 - 3.1.9. the relevant barcode to get acquainted with the information about the person who approved the certificate with an enhanced electronic signature (insurer's representative or insurance intermediary) in Section 9;
 - 3.1.10. the relevant barcode to get acquainted with a memory sheet about the compulsory insurance of residential houses and apartments in Section 10;
 - 3.1.11. the relevant barcode that redirects to the website to apply online to the Central Bank in cases where the policyholder or the insured believes that their rights under this certificate have been violated, in Section 11;
 - 3.1.12. the corresponding barcode to check the availability of the certificate via SMS in Section 12;
 - 3.1.13. the relevant barcode to download (obtain electronically) the certificate in Section 13;
 - 3.2. At least one of the information provided in Items 6.7 and 6.9 of the certificate shall be indicated.

Appendix 1

*to the Requirements for the form and content of the compulsory
insurance certificate on compulsory personal accident
insurance of passengers*

**COMPULSORY INSURANCE CERTIFICATE OF PERSONAL ACCIDENT
INSURANCE OF PASSENGERS**

Certificate No.	
1. Valid from (date and time):	
2. Valid to (date and time):	
Type of insurance:	Compulsory insurance of passengers' personal accident
3. Insurer	3.1. Name: 3.2. TIN: 3.3. Address: 3.4. Phone: 3.5. E-mail:
4. Insurance intermediary:	4.1. Name: 4.2. TIN: 4.3. Address: 4.4. Phone: 4.5. E-mail:
5. Policyholder:	5.1. Name: 5.2. TIN: 5.3. Address: 5.4. Phone: 5.5. E-mail:
6. Information about vehicles:	6.1. Type of the vehicle: 6.2. State registration number: 6.3. Brand: 6.4. Model: 6.5. Production year: 6.6. Number of passenger seats: 6.7. Type of the ownership document: 6.8. Series and number of the document: 6.9. Type of other document granting the right to use; 6.10. Series and number of the document:
Insurance risks:	Minor, less severe, severe injury, complete or partial loss of occupational capacity or death as a result of damage to the body parts and tissues of passengers that occurred during the operation of vehicles while the insured passengers are in air, water, railway and motor vehicles carrying out passenger transportation services on the territory of the Republic of Azerbaijan, as well as to foreign countries or from foreign countries in accordance with law, which are in motion or at stops for this purpose (at airports, sea, railway or bus stations, stations, platforms or bridges).
7. Insurance amount (manat):	7.1. 5,000 (five thousand) manat per passenger

	7.2. on the vehicle:
8. Insurance premium (manat):	
Insurance premium payment procedure:	One-off and cashless
Insurance coverage area:	All areas where the vehicle carries out the passenger transportation service

Where the policyholder or the insured believes that their rights under this certificate have been violated, they may appeal to the Central Bank of the Republic of Azerbaijan with a complaint by contacting phone numbers (012) 966, (012) 493-50-58 or through the "online appeal" section available on the website www.cbar.az.

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

9. barcode	10. barcode	11. barcode	12. barcode	13. barcode
This barcode allows finding information about the person who signed the certificate	This barcode redirects to the memory sheet	This barcode allows appealing online to the Central Bank	This barcode allows verifying the availability of the certificate via SMS	This barcode allows downloading e-certificate