

E-commerce Distribution

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CJSC “Chartis”



- Travel Guard / Chartis & Airlines / Авиалинии
- Sample On-line Proposition / Пример взаимодействия
- On-line legal Issues / Юридические аспекты страхования on-line

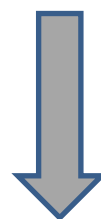
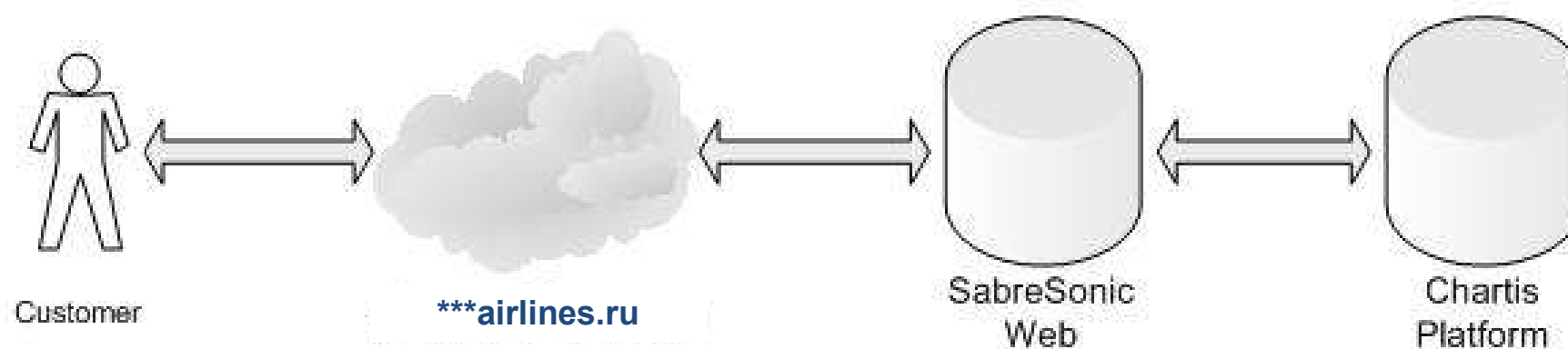
The background is a solid orange color with several overlapping, semi-transparent orange shapes of various sizes and orientations. Two thin white lines intersect diagonally across the lower half of the image, creating a cross-like pattern.

Travel Guard / Chartis & Airlines

С кем работаем уже Proven Expertise



Схема взаимодействия



Ценовое и продуктовое предложение страхования клиенту



Purchase your trip



Dear Customer

There is a schedule change in your itinerary in at least one of the segments. You may proceed with the existing flights or select other flights (you will need to delete the existing flight segments before booking others). (5002)

We strongly recommend Travel Protection to cover your trip (not available on domestic routes). (64209)

1,271.60 USD **Total price for all travellers** [Purchase Conditions](#)

San Jose to Buenos Aires Saturday, July 17, 2010 15:40 - 04:17 **+1 day(s)** [i](#)
Buenos Aires to San Jose Saturday, July 24, 2010 06:37 - 13:30

Airline(s): Taca Intl Airlines
Traveller(s): Adsf Asdf

Ticket delivery: E-ticket
Payment: Credit Card


Travel Insurance

We strongly recommend you cover your trip with insurance

☐ I don't want insurance.

☒ Yes, I want to purchase TACA Travel Protection!

Maximum age to be eligible for coverage: 75 years.

[View Details](#) 

(19.99 USD)

19.99 USD

Total price for insurance for all travellers.

Продуктовое наполнение



Product

- Поездка «туда» и «обратно» / Round-trip Itineraries

Benefits	Destination (USD)		
	Domestic	Asia	Worldwide
Accident & Sickness Medical Expense	10,000*	25,000	50,000
Hospital Income	10 per day up to 20 days	25 per day up to 20 days	50 per day up to 20 days
Evacuation & Repatriation	10,000	25,000	25,000
Compassionate Visit	N/A	3,000	3,000
Personal Accident	25,000	25,000	25,000
Travel Cancellation	1,000	3,000	5,000
Flight Delay	30 per 8 hrs. up to 24 hours	50 per 8 hrs. up to 24 hours	50 per 8 hrs. up to 24 hours
Personal Baggage	300	500	1,000
Baggage Delay	30 per 8 hrs. up to 24 hours	100 per 8 hrs. up to 24 hours	100 per 8 hrs. up to 24 hours
Travel Documents	300	1,000	1,500
Personal Liability	N/A	50,000	50,000
Emergency Assistance	Included	Included	Included
Automatic Extension	Included	Included	Included
Terrorism Coverage	Included	Included	Included

Продуктовое наполнение



Product

- В одну сторону / A one-way

Benefits	Destination (USD)		
	Domestic	Asia	Worldwide
Personal Accident	25,000	25,000	25,000
Travel Cancellation	1,000	3,000	5,000
Flight Delay	30 per 8 hrs. up to 24 hours	50 per 8 hrs. up to 24 hours	50 per 8 hrs. up to 24 hours
Personal Baggage	300	500	1,000
Baggage Delay	30 per 8 hrs. up to 24 hours	100 per 8 hrs. up to 24 hours	100 per 8 hrs. up to 24 hours
Travel Documents	300	1,000	1,500
Terrorism Coverage	Included	Included	Included

Service Provider

Компания Содействия



TRAVEL GUARD[®]
CHARTIS

AGENTLINK:

[Travel Insurance](#) / [Get A Quote](#) / [All Products](#) / [Customer Service](#) / [Why Travel Insurance?](#) / [Travel News](#) / [About Us](#)

Not a resident of the United States?

GET TRAVEL INSURANCE THE WAY YOU WANT IT!

COMPARE PLANS

Get a *custom* comparison of prices and options for our most popular travel and trip insurance plans by entering basic information about your trip.

[Compare Plans](#)

TRAVEL GUARD'S GOLD PLAN

The Gold Plan is our most popular comprehensive package of travel insurance & assistance services for travelers.

[Get A Quote](#)



**Price Comparison
TOOL**

Don't know what you're looking for?

Travel Guard's Price Comparison Tool can help you find the right travel insurance plan for your travel budget.

[Try it now!](#)

My Travel Guard Plan

Choose the travel insurance coverage that meets your travel needs whether you're going on a cruise or European getaway.

Gold Plan

Perfect for family summer vacations. Provides coverage for trip cancellation, travel delays, lost luggage, medical emergencies and more. And kids are covered at no additional cost.

[Get A Quote](#)

2012 Outside Travel Awards



Travel Guard has been named Outside Magazine's [Best Travel Investment](#) in the first-ever Outside

Travel News



[Travel Destination Planners](#)

Headed overseas or to the Caribbean? Use

our collection of Travel Destination Planners to prepare for your trip and stay safe while travelling. Our extensive collection covers the globe and includes Europe, Latin America, North America, South America, the Caribbean, Asia, and Australia.

[More travel news stories](#)

Information

For Businesses:

Offer Travel Guard Plans

More than 12,000 travel companies through virtually every distribution channel in the travel industry sell Travel Guard.

[Learn more](#)

Форма предложения

Marketing format

The screenshot shows the Vietnam Airlines website during a flight booking confirmation process. The header includes the Vietnam Airlines logo and a navigation bar with links like 'Home', 'Shop for Travel', and 'Login'. A breadcrumb trail indicates the current step: 'Request > Select flight > Review Itinerary > Payment > Confirmation'. The main content area displays flight details for two segments: a departure from Ho Chi Minh City (SGN) to Da Nang (DAD) on Friday, May 13, and a return from Da Nang (DAD) to Ho Chi Minh City (SGN) on Monday, May 16. The total price for the trip is 1298000 VND. The left sidebar contains a shopping cart icon and a language selector set to English.

Travel Insurance



Highly recommended! Reasons why you should buy Travel Insurance

- * Affordable & exclusive coverage
- * Protects you from medical emergencies
- * Covers rescheduled flights, baggage & other unforeseen events

- ☒ Yes! Please add Travel Insurance to my trip.
- ☐ No, I will travel without protection.

Payment Information

Note: Vietnam Airlines will not accept Virtual or single-use cards and reserves the right to refuse providing services if above mentioned cards are used. Vietnam Airlines is not responsible for any charges that may be levied by issuing bank.

Форма предложения

Marketing format



Medical Benefits

Medical Care Paid For

A Subsequent benefit does not pay benefits. Benefits that triggered for a 30-day day has been ending the rest of 30 days.

Despite the injury, the holiday was far from over as Firefly Travel Protection paid for the medical care.

Firefly
Travel Protection
Travel & Medical Insurance

TRAVEL GUARD
CHARTIS C

• Medical benefits • Cancellation & Reinstatement benefits • Accident benefits
• Travel Interruption benefits • Domestic returning Travel Insurance



Fare Pricing

	SGD
449.00 x 1 Adult	SGD 449.00
Airport/Departure Taxes	SGD 38.00
Carrier Charges	SGD 70.00
Total Price	SGD 557.00

A breakdown of the taxes will be provided in the subsequent payment and confirmation pages.

Continue Booking

Login as a KralFlyer member

Speed up your booking by logging in as a KralFlyer member and your particulars will be filled in automatically when applicable.

Enter KralFlyer number and PIN in boxes below

KralFlyer Number: PIN:

Travel Insurance

AIG **SilkGuard Travel Protection**
This product is underwritten by AIGAC*

The premium for this policy is only **SGD 28.00**

Add SilkGuard to your itinerary? ☐ Yes, Please ☐ No, Thanks

SilkGuard protects you and your trip from unexpected events such as accidents, lost luggage, delayed flights and lost documents. Travel insurance lets you leave your worries behind so you can unwind, with peace of mind.

Now, if you choose to add SilkGuard, you'll only be able to pay with Visa, MasterCard, American Express.

* SilkGuard Travel Protection is underwritten by American Home Assurance Company, Singapore Branch (AIGAC), an AIG company.



Are you purrrected?

tiger purrtection **TRAVEL GUARD**
CHARTIS C

It's my little girl's first trip to the beach. I'm not worried because I know she's purrrected!

Tiger Purrtection will reimburse your medical bills resulting from an accident or sickness (available with the Full-Trip Plan for round-trip itineraries only)*.

Add Tiger Purrtection next time your travel!

Tiger Purrtection Travel Insurance is underwritten by Chartis Singapore Insurance Pte. Ltd. and is available for ages 18-65 only. For more information and conditions, please visit tigerpurrtection.com

*Nome con

*End

*C

*CEP/Cod. I

*Tel

*Confirme o

☐ Desejo me cadastrar no programa de vantagens Tudo Azul

Nome de usuário: Senha: Usar letras e números, mínimo 8 caracteres.

Senha: Confirmar senha:

Detalhes do Passageiro

Passageiro 1

☐ As mesmas informações do contato*Nome

*Nome completo:

*Sexo: *Nascimento:

CPF:

Nº Tudo Azul:

Sua viagem mais tranquila e totalmente protegida. Apenas R\$15,00 por pessoa

Contrate agora mesmo e aproveite as vantagens.

saiba mais

CONTINUAR SEM SEGURO VIAGEM

CONTINUAR COMPRA COM SEGURO VIAGEM



**Cadastre-se agora
e ganhe 30 créditos,
além de ganhar 5%
da tarifa das passagens
que comprar.**



☐ Seguro Viagem Azul. Verifique as vantagens aqui.

**Economize até 60%
na compra antecipada
de sua bagagem extra**



RoundTrip Fare (MAA to BLR)	
Base Fare and	Rs 1,505.00
Airline Fuel Charge	Rs 332.00
Fees & Taxes [details]	Rs 3,926.00
Total Price	

Adult 1:

Title	First Name	Last Name	Birth Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
OutBound		InBound	
IndiMeals	<input type="text" value="Meal Combo- None"/>	<input type="text" value="Meal Combo- None"/>	
IndiBags	<input type="text" value="Excess Baggage- None"/>	<input type="text" value="Excess Baggage- None"/>	

Travel Insurance by



Pay only
Rs. 129



Flight Delay



Trip Cancellation



Accidental Death
& Dismemberment



Medical
Emergency



Baggage Loss

You can avail Travel Insurance, specially designed for IndiGo by TATA AIG General Insurance Company Ltd., for Rs. 129 per person. We have pre-selected this option for you. Please read the [policy information](#) for list of all benefits and terms & conditions.

- ☐ No, thank you.
- ☒ Yes, I want to insure the trip with TATA AIG General Insurance Company Limited.
- ☐ I have read and accept [terms and conditions](#).

1 Search & Choose

2 Select & Pay

3 Print & Fly

Personalise Your Trip

Please Select Air Arabia Add-On Services and enjoy the extra comfort during travel.

Select Your Seat

Now you can reserve a favorite seat for the journey.

- ☒ Yes, I would like to select my seat.
- ☐ No thanks

Add To My Trip Now

Secure Your Trip with Travel Secure

For your extra comfort during travel, we have added Travel Secure travel insurance to your booking. It is underwritten by Chartis Inc. member companies or third parties licensed to provide travel insurance in the country of origin of travel. It covers you for trip cancellation, baggage loss, flight delay, personal accident and much more*. [Click here](#) to learn more about Travel Secure.

Travel Secure by for this trip costs 37.00 AED

- ☒ Yes, I would like to purchase Travel Secure travel insurance.

Uncheck the box if you do not wish to purchase.

Travel insurance

TRAVEL GUARD
CHARTIS

To protect yourself, your family and your fellow travelers Czech Airlines recommends you take out travel insurance covering cancellation (air ticket cancellation) and baggage. As there are various limitations imposed on the air tickets you will be protected against possible cancellation fees in case you have to cancel or postpone your journey due to acute illness or other insured event. You can also be protected against other risks that includes cover for medical expenses, travel assistance and accident.



Insured from

4.2.2011

To

8.2.2011

Number of insured passengers

1

☐ **MULTI RISK CZECH**

This product covers the insured against a variety of risks including loss of baggage, money as well as cancellation of holidays and medical

Price **246 CZK**

Travel insurance

TRAVEL GUARD
CHARTIS

To protect yourself, your family and your fellow travelers Czech Airlines recommends you take out travel insurance covering cancellation (air ticket cancellation) and baggage. As there are various limitations imposed on the air tickets you will be protected against possible cancellation fees in case you have to cancel or postpone your journey due to acute illness or other insured event. You can also be protected against other risks that includes cover for medical expenses, travel assistance and accident.



Insured from

4.2.2011

To

8.2.2011

Number of insured passengers

1

☐ **MULTI RISK CZECH**

This product covers the insured against a variety of risks including loss of baggage, money as well as cancellation of holidays and medical

Price **246 CZK**

The travel insurance is provided for persons who have their permanent residence in the Czech Republic. I agree with the Travel Insurance Conditions under Section 68 of Act No. 37/2004 Coll.

Insurance is not provided for persons under 65 years of age.

Insurance is provided for persons under 65 years of age.

Travel insurance

You have chosen a ticket without travel insurance. Do you wish to take out insurance?

Take out insurance

Continue

Prices

Passenger	Fare type	Base amount	Fuel surcharge	Tax	Fee	Total amount
Adult	Adult fare	2 090 CZK	1 496 CZK	1 187 CZK	490 CZK	5 263 CZK
						Total price: 5 263 CZK



- CHEAP FLIGHTS
- HOTELS
- CARS
- INSURANCE
- TRAVEL INFO
- LOGINS

Payment

- Search
- Select Flights
- Passengers
- Seats
- Payment
- Confirmation

Extras and ancillary items are non-refundable if you do not travel or if you change your booking to a flight where the extra or ancillary is not available, except when you request a refund in conjunction with your airfare (if permitted under the applicable fare rules).

BOOKING SUMMARY

- CHEAP FLIGHTS
- HOTELS
- CARS
- INSURANCE
- TRAVEL INFO
- LOGINS

- Search
- Select Flights
- Passengers
- Seats
- Payment
- Confirmation

Extras and ancillary items are non-refundable if you do not travel or if you change your booking to a flight where the extra or ancillary is not available, except when you request a refund in conjunction with your airfare (if permitted under the applicable fare rules).

TRAVEL INSURANCE

Don't forget Travel Insurance

Buy yourself a little peace of mind with Chartis travel insurance. JetCover Travel Insurance \$29.00

☒ Yes ☐ No, I don't want this insurance

Want to learn more about JetCover Travel Insurance? Click [here!](#)

☐ I have read, considered and agree with the [terms](#), [conditions](#), [exclusions](#) and [declarations](#) of this insurance. I also accept that the policy is non-refundable and non-cancelable after it is issued; and that I understand the change rules for this policy. I accept that the policy is only valid for passengers 75 years and below.

Total: SGD \$29.00

[Remove from booking](#)

BOOKING SUMMARY

DEPARTURE

05 Sep 10 SGD \$174.95
Per Passenger

SIN - 6:40 AM
HKG - 10:25 AM

RETURN

12 Sep 10 SGD \$243.95
Per Passenger

HKG - 11:10 AM
SIN - 14:50 PM

Departure Total	\$174.95
Adult	\$146.95
Taxes and surcharges	\$28.00
Airfare per paying Adult	\$174.95
1 x Adult Subtotal	\$174.95
Return Total	\$243.95

AUD \$69
Per Passenger

AUD \$129
Per Passenger

Total	\$69.00
	\$62.73
	\$6.27
1 x Adult	\$69.00
Subtotal	\$69.00
	\$129.00
	\$117.27

Sample of On-line Proposition

The background of the slide is a solid orange color. It features several overlapping, semi-transparent orange shapes, including a large circle in the center and various angular, polygonal shapes. Two thin white lines intersect diagonally across the lower half of the slide, creating a cross-like pattern.

Steps: 2. Flight 3. Review 4. Passenger 5. Purchase 6. Itinerary

Step 5 of 6: Confirm your Purchase

678,924 KZT Total price for all passengers

Passengers	Flights	Taxes	
2 adult(s)	x (319,999	+ 19,463)	= 678,924 KZT
Total for insurance for all travellers			0 KZT
Total for all passengers			678,924 KZT

Almaty to Beijing
Beijing to Almaty
Thursday, November 11, 2010
Monday, November 22, 2010
16:00 - 23:00
00:30 - 04:15
Airline(s): Air Astana
Passenger(s): Heja Ram, And Ram

Ticket delivery information

* = mandatory fields

E-ticket

* The following photo document(s) will be used for identification purposes during Check-In.

Heja Ram	* ID document Passport	* ID document number
And Ram	* ID document Passport	* ID document number

Travel Insurance

We strongly recommend you secure your trip with insurance.

- ☒ Multi Risk Travel Insurance for all travellers (10,688 KZT)
- ☐ Trip Cancellation Insurance for all travellers (31,366 KZT)
- ☐ I do not want to add travel insurance (no charge)

10,688 KZT Total price for insurance for all travellers

I accept the following

Please note the following item(s) and check to indicate that you accept in order to continue.

* ☐ I have read the Fare Conditions above.

Any attempt at fraudulent use of credit cards to purchase air tickets will be fully investigated. In order to avoid instances of fraud Air Astana may seek additional documents. Failure to submit these documents may result in cancellation of the ticket and consequently denial of service.

Start over

Next

Multi Risk is selected by default

Alternative option - Trip Cancellation

Check box to accept Terms and Conditions of Insurance and airline

Страховой Сертификат / Insurance Certificate

К Договору страхования № / Insurance Policy:	0202A00464
Страхователь / Policyholder:	
Застрахованное лицо / Insured Person:	/
Дата рождения / Date of Birth:	
Период действия страхования / Duration of the Insurance:	с « » 20 г. по « » 20 г. from « », 20 to « », 20

Настоящим Сертификатом подтверждается, что указанное выше лицо является застрахованным в соответствии с условиями Договора №0202A00464 по указанным ниже покрытиям / This Certificate is to confirm that the above mentioned Person has been insured under policy # 0202A00464 for the following coverages:

Перечень страховых покрытий и страховых сумм / Risks Covered and Sums Insured:

Медицинские расходы, понесенные в результате несчастного случая или внезапного заболевания (стоматология – не более \$200) во время поездок за пределами территории РФ, при условии, что Застрахованное лицо не является ни гражданином государства, по территории которого совершается поездка, ни лицом в таком государстве преимущественно проживающим (более 183 календарных дней в год) / Emergency Medical Expenses due to Accident or sudden and unexpected Sickness (dental care up to \$200) during trips outside the territory of the RF, only if Insured Person is not a citizen or permanent resident of the country (more than 183 days in a calendar year), where insured trip takes place.	USD 200 000
Содействие при несчастном случае или внезапном заболевании во время поездок за пределами территории РФ, при условии, что Застрахованное лицо не является ни гражданином государства, по территории которого совершается поездка, ни лицом в таком государстве преимущественно проживающим (более 183 календарных дней в год), включая: / Travel Assistance package due to Accident or sudden and unexpected Sickness during trips outside the territory of the RF, only if Insured Person is not a citizen or permanent resident of the country (more than 183 days in a calendar year), where insured trip takes place, including:	
Транспортировка в медицинское учреждение / Transport to medical institution	USD 100 000
Репатриацию Застрахованного лица / Repatriation of the Insured Person	USD 100 000
Репатриацию тела Застрахованного лица к месту, где Застрахованное лицо постоянно проживало/ Repatriation of body of the Insured Person to the place of permanent residence	USD 5 000
Компенсацию стоимости гроба / Coffin cost reimbursement	USD 2 000
Репатриацию детей Застрахованного лица (при его госпитализации) / Emergency travel repatriation of child(ren) (in case of hospitalization of the Insured Person)	USD 2 500
Премияльные транспортные расходы для члена семьи Застрахованного лица / Emergency travel expenses for a family member of the Insured Person	USD 2 500
Юридическое содействие после автомобильной аварии / Legal assistance following automobile accident	USD 3 000
Смерть и постоянная полная нетрудоспособность, наступившая в результате несчастного случая / Accidental Death and Permanent Total Disability as a result of accident	USD 25 000
Смерть и постоянная полная нетрудоспособность, наступившая в результате несчастного случая на средстве транспорта, зарегистрированного перевозчика / Accidental Death and Permanent Total Disability as a result of accident on Common Carrier	USD 50 000

Выплатить по рискам, отмеченным (), не суммируются / Claim payments for coverages marked by (*) are not summed up*

Время действия страхового покрытия / Operative time of cover:

Все выше перечисленные покрытия действительны 24 часа в сутки во время поездок Застрахованного лица за пределами территории РФ, при условии, что Застрахованное лицо не является ни гражданином государства, по территории которого совершается поездка, ни лицом в таком государстве преимущественно проживающим. Продолжительность одной поездки не может превышать 60 дней. Страхование распространяется на неограниченное количество поездок в течение срока действия международной пластиковой карты типа "Gold". Страхование во время поездки действительно в случае полной или частичной оплаты поездки международной пластиковой картой типа "Gold", выданной Страхователем в период действия Договора, до наступления страхового случая. Полной или частичной оплатой поездки будет считаться любая из следующих оплат: оплата транспортных расходов (исключая оплату топлива), оплата проживания в гостинице во время поездки, любая оплата в пользу тур агентства, оплата товаров в магазинах беспошлинной торговли Duty Free или любые другие расходы в самой поездке. В случае, если транспортные расходы оплачиваются картой Банка до начала поездки, страхование действительно с момента начала поездки Застрахованного лица. В случае, если проживание в гостинице оплачивается картой Банка или бронируется картой Банка до начала поездки при условии последующей частичной или полной оплаты проживания в данной гостинице картой Банка, за исключением тех случаев, когда такая оплата не могла быть осуществлена по независящим от Застрахованного лица причинам, страхование действительно с момента начала поездки Застрахованного лица.

По данному Договору страхования в том числе подлежат возмещению расходы, причиной возникновения которых явилось падение Застрахованного лица на горных лыжах, сноуборде (за исключением не предусмотренных для этого трасс), занятия дайвингом или рафтингом. The coverage described above shall also include lists of insured events, which occurred due to mountain skiing, snowboarding, (with the exception of inappropriate routes), diving and rafting.

All coverages listed above apply on a 24-Hr. basis during any trips of the Insured Person outside the territory of the RF only if the Insured Person is not a citizen or a permanent resident of the country, on the territory of which trip is being undertaken. Duration of one trip can not exceed 60 days. Coverage is effective for unlimited number of trips during the term of validity of international plastic card "Gold". The insurance becomes effective provided that the trip had been fully or partially paid for by international plastic card "Gold", issued by the Policyholder during the policy duration before the loss occurred. Any of the following payments will be considered to be a full or partial payment of the trip: transport charges (including payment of fuel), hotel stay during the insured trip, any payment in favour of the tour agency, payment of goods in Duty Free shops or any other expenses during the trip. If transport charges are paid by the card of the bank before the trip, insurance comes in force from the moment when trip of the Insured Person begins. If hotel stay is paid or reserved by the card before the trip subject to further partial or full payment of stay in this hotel by the card of the bank, excluding the cases, when such payment could not have been made due to reasons beyond the control of the Insured person, insurance comes in force from the moment when trip of the Insured Person begins.

Вам необходимо связаться с Travel Guard до обращения к врачу и следовать рекомендациям оператора. / Please contact Travel Guard prior to visiting a Doctor and follow recommendations of operator.

Обратившись Застрахованным лицом Страхового Сертификата подтверждает, что Застрахованное лицо было проинформировано, что Полные условия страхования являются неотъемлемой частью Договора страхования, подтвержденного Страховым Сертификатом, и было ознакомлено с указанными Полными условиями и согласно с ними. / The fact of acceptance of the Insurance Certificate confirms that the Insured Person has been informed that policy wording is an integral part of the insurance contract confirmed by Insurance Certificate and has read and agreed to the above policy wording.

Данный Сертификат выдан на основании Договора # 0202A00464, но не заменяет данный Договор / This certificate issued on the basis of the insurance policy # 0202A00464 is not a substitute for insurance policy.

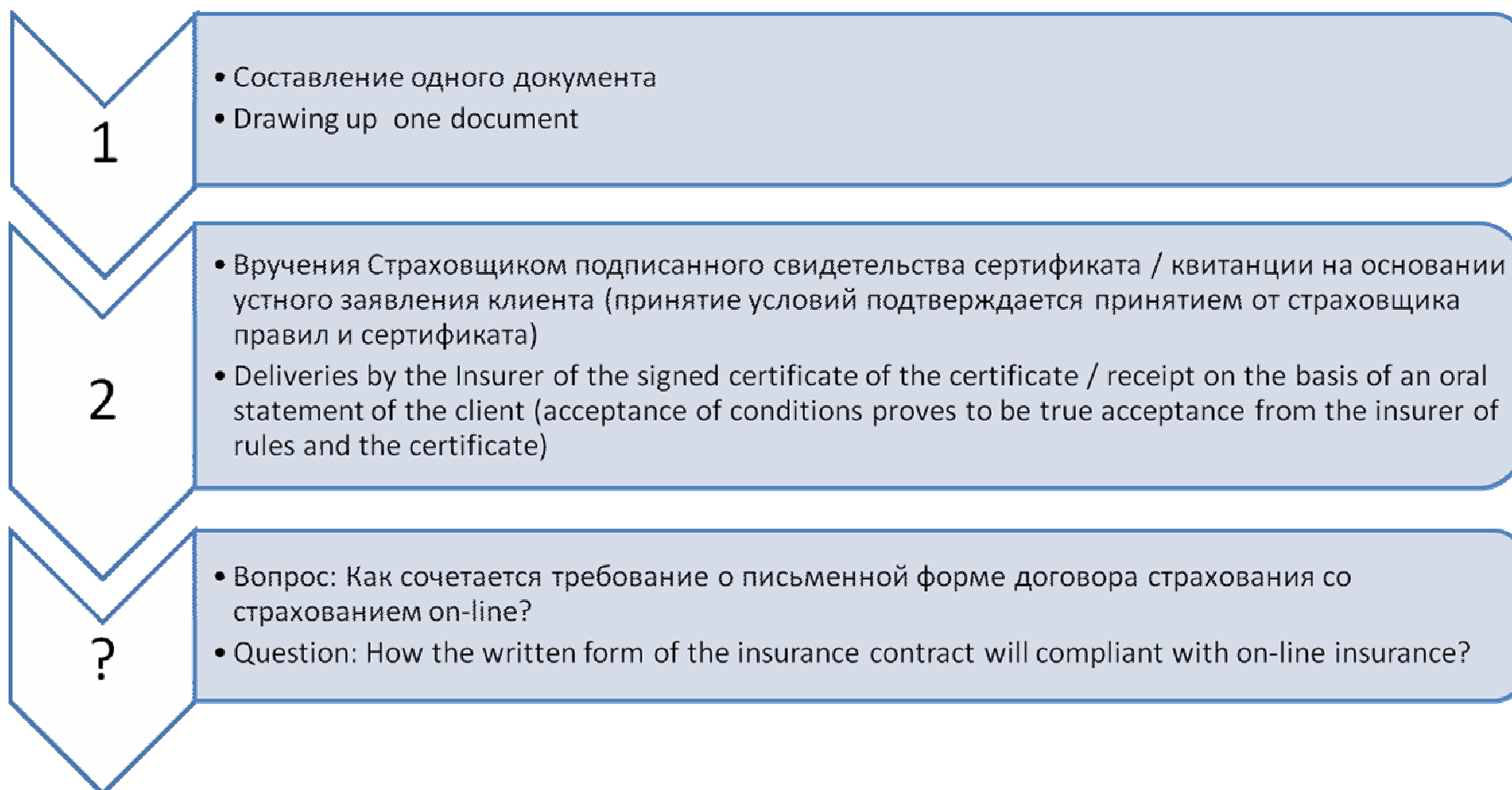
On-line insurance - legal environment in Russia

The background of the slide is a solid orange color. It features several large, overlapping, semi-transparent orange circles and triangles. Two thin white lines intersect diagonally across the lower half of the slide, forming an 'X' shape.

Юридический аспект

Legal framework

- Договор страхования должен быть заключен в письменной форме. По общему правилу, несоблюдение письменной формы влечет недействительность договора страхования
- The insurance contract should be concluded in writing. As a general rule, failure to comply with this requirement leads to insurance contract waiver



Форма Договора по ГК

Civil Code Contract Form



Общая норма ГК: договор может быть заключен в любой форме, предусмотренной для совершения сделок, если законом для договоров данного вида не установлена определенная форма

Форма договора страхования – письменная

Письменная форма

В соответствии с ГК:

Договором в письменной форме может быть заключен путем составления одного документа, подписанного сторонами, а также путем обмена документами посредством почтовой, телеграфной, телетайпной, телефонной, электронной или иной связи, позволяющей достоверно установить, что документ исходит от стороны по договору

Civil Code: the contract can be concluded in any form provided for transactions if a specific form was not established

Insurance contract should be performed in written form

Written form

According to Civil Law:

The written form of contract can be concluded by a way of drawing up one document signed by both parties, and also could be an exchange of documents by means of mail, teletype, telephone, electronic or other service allowing authentically establish that the document proceeds from the party under the contract

Алгоритм сделки

Transaction Algorithm



Регламент заключения сделки в целях соблюдения письменной формы:

Наличие оферты

Оферта должна содержать все существенные условия договора

Оферта/Offer existence

Акцепт (оплата премии или 1-ого взноса)/
Acceptance (premium paid or 1st payment made)

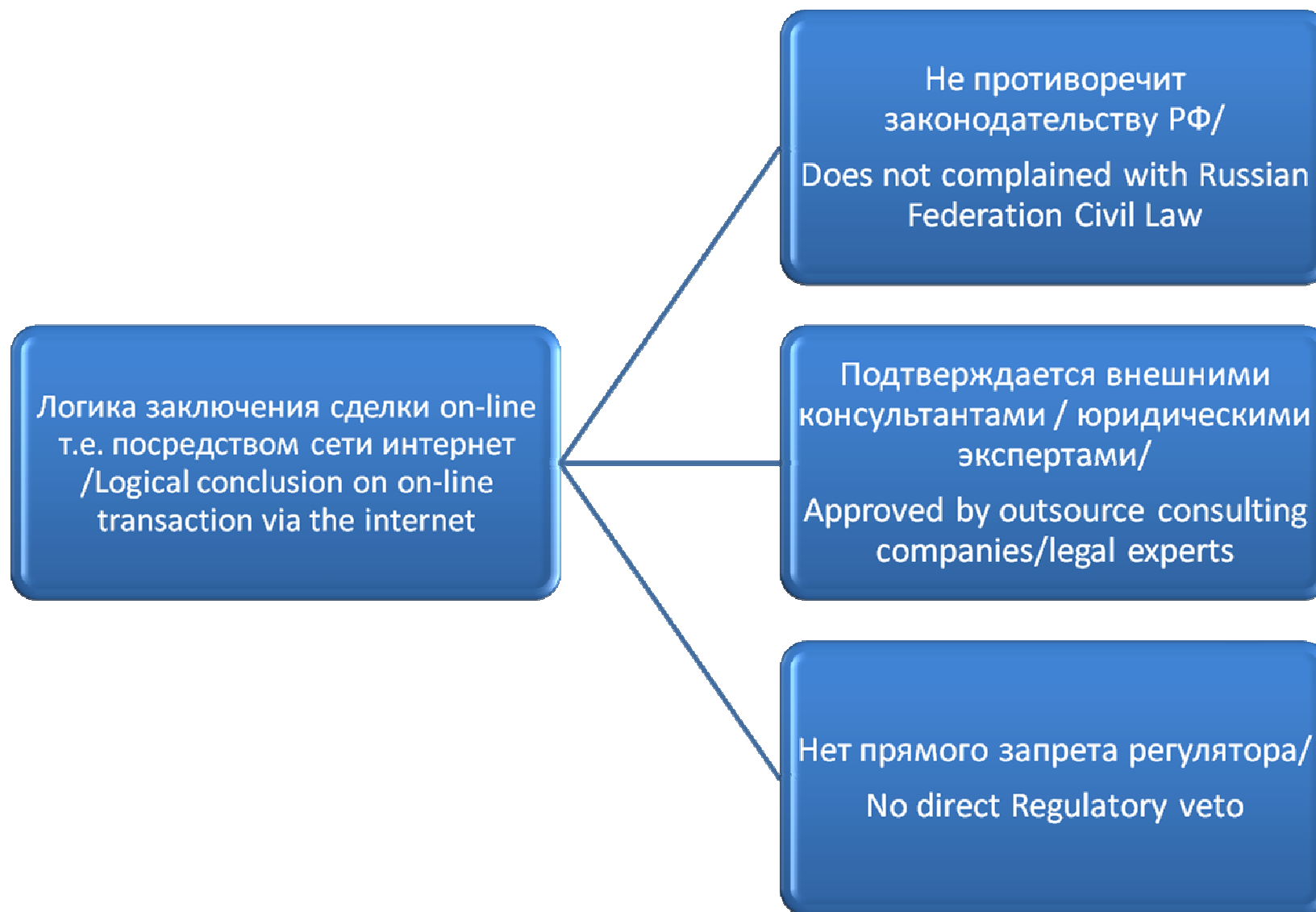
Договор заключен/ Contract is Endorsed

Regulations of transaction conclusion in order to follow with a written form:

Offer existence

Offer contains essence of the contract

Предварительный Вывод Preliminary Conclusion



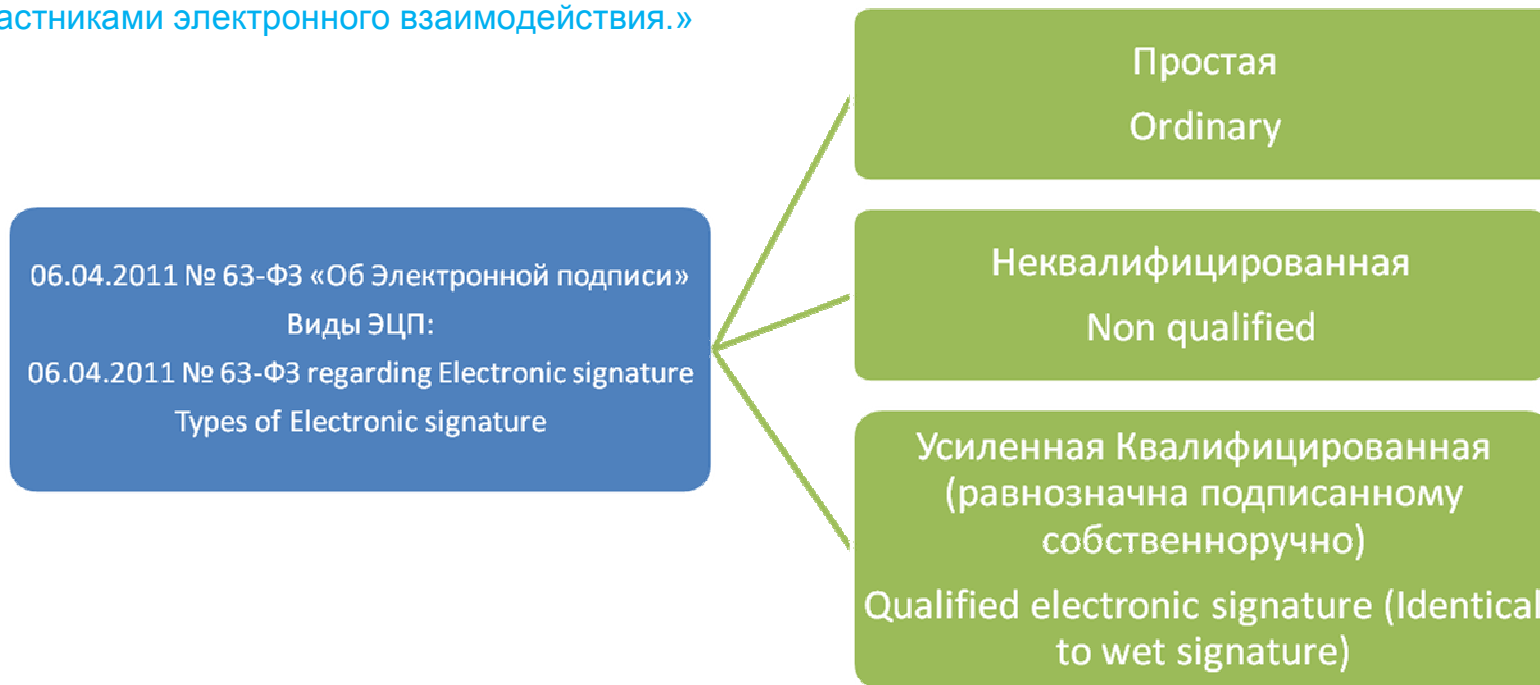
Возможность страхования

On-line

insurance options available



«Определено право участников электронного взаимодействия использовать электронную подпись любого вида по своему усмотрению, если требование об использовании конкретного вида электронной подписи в соответствии с целями ее использования не предусмотрено федеральными законами или принимаемыми в соответствии с ними нормативными правовыми актами либо соглашением между участниками электронного взаимодействия.»



«Provided the requirement about use of a concrete type of a digital signature according to the purposes of its use is not defined by federal laws or regulating legal acts adopted in line with those federal laws or specific agreement between electronic interaction participants - The rights of electronic interaction participants to use digital signature of any kind is at their own discretion.»

Ясность и Сомнения / Clarity vs. doubt

В целях соответствия исключительно консервативному подходу и учитывая позицию регулятора:

заключение договоров страхования следует подкреплять устным заявлением страхователя с помощью телефонной связи и соответствующей регистрацией таких устных заявлений



To follow with conservative approach and following the regulator's position:

Contract acquisition should proceed together with oral statement through the phone and should be filed accordantly

Questions?
Thank you

