

# Travel Insurance (Assistance)

## Insurance Product Information Document

Company: ZAD BULSTRAD VIENNA INSURANCE GROUP

Republic of Bulgaria, License of insurance activity № 11/16.07.1998

**BULSTRAD**  
VIENNA INSURANCE GROUP

Product:  
Bulstrad Travel Package

The aim of this document is to provide to you the main information regarding your insurance. Full contractual and pre-contractual information about the product can be found in the set of documents comprising a proposal for insurance, insurance policy, general conditions, etc. To be fully informed, please read the entire set of documents!

### Type of insurance

Bulstrad Travel Package insurance is designed for persons up to 75 years old who are travelling abroad and it covers medical, surgical, pharmacy, hospital or other expenses related to emergencies and incurred under a medical prescription, in case of personal accident or sudden sickness occurrence. It is suitable for persons undertaking multiple trips during the year.



#### What is insured?

- ✓ Medical, surgical, pharmacy and hospital expenses incurred as a result of personal accident or sudden sickness;
- ✓ Expenses for hospital treatment of up to 15 (fifteen) days, starting from the date of the accident or sudden sickness;
- ✓ Expenses incurred for medical transportation and repatriation of the Insured or her/his mortal remains in case of death as a result of a personal accident or sudden sickness, to the site of burial in the Republic of Bulgaria;
- ✓ Emergency dental care as a result of personal accident or acute stomatitis;
- ✓ Expenses for legal defence;
- ✓ Legal assistance;
- ✓ General third party liability;
- ✓ Cancellation of the voyage;
- ✓ Interruption of the voyage;
- ✓ Extension of the voyage;
- ✓ Delay or cancellation of a regular flight;
- ✓ Missing a regular connecting flight;
- ✓ Delay, damage, loss or theft of luggage and documents;
- ✓ Visit, stay and related expenses of a person to attend the Insured, in case the Insured is hospitalized for more than 7 (seven) consecutive days due to accident or acute medical condition while travelling abroad;
- ✓ Arranging the return of children who have come abroad with the Insured but were left unattended;
- ✓ Search and rescue expenses;
- ✓ Delivery of medications and medical products;
- ✓ Loan money to cover emergency expenses;
- ✓ Delivery of emergency information;
- ✓ Assistance in case the voyage needs to be extended;
- ✓ Emergency extension of the insurance period;
- ✓ Accident abroad.



#### What is not insured?

- ✗ Illness or treatment of any kind (incl. related to AIDS), except for cases of sudden sickness;
- ✗ Mental disorders or a state of insanity;
- ✗ Pregnancy, child birth or abortion by the Insured;
- ✗ Military activities, civil disorder, nuclear reactions or radiation;
- ✗ Dental treatment;
- ✗ Occurrences as a result of spa treatments, physical therapy, heliotherapy or aesthetic treatment;

Detailed information on all exclusions under Bulstrad Travel Package may be found in Chapter X "General Exclusions" and Chapter XXII.



#### Are there any restrictions to the scope of the cover?

- ! Damage as a result of deliberate action or gross negligence on the part of the Insured or a person entitled to receive the entire indemnity or a portion of it;
- ! Damage resulting from a fight (except in self-defense), suicide, general crime, use of alcohol, opiates or intoxicating substances;
- ! Damage during involvement in high-risk sports, including but not only: mountaineering, caving, paragliding, hang gliding, parachuting, underwater sports, winter sports, hunting and equestrian sports, water motor sports, car, motorcycle or air sports, racing, testing and other like;
- ! Damage incurred during or in relation to compensated labor by the Insured while abroad, irrespective of whether it is under an employment, service or another contract or not.



## Where does my insurance cover apply?

- ✓ This insurance cover is valid for the territory of all countries in the world except for the Republic of Bulgaria, whereas in case of foreign citizens with a long-term or permanent residence in Bulgaria – with the exception of the countries whose citizens they are.



## What are my obligations?

- To pay the due insurance premium stated in the policy.
- During the validity of the insurance contract, you need to state to the Insurer all newly occurred circumstances which are known to you and are of importance for assessment of the risk.
- To take all appropriate, customary and reasonable preventive measures to ensure the safety of the Insured or your own safety.
- To notify the Insurer within 7 (seven) days after an insured occurrence in free-form written text accompanied by an official document about the occurrence.
- In case of emergency, to call immediately or as soon as possible the Assistance company Global Services Bulgaria JSC at +359 2 8197 197 free-of-charge, provide the following information: your name, number and validity period of the insurance policy, and follow the instructions given to you by the Assistance company.
- If you are not able to inform Global Services Bulgaria JSC concerning a life-threatening situation, you or your representatives need to arrange in the most expedient manner an emergency transport to a hospital close to the place of occurrence and then contact the Assistance company's 24/7 Customer Center in order to give them the necessary information as soon as possible.
- To present all documents that you have, as well as any documents requested by the Insurer, related to establishing the occurrence and the amount of the claims, depending on the nature of the occurrence.



## When and how to pay?

You can pay the full premium amount on contract conclusion. The insurance premium may be paid in cash, with a bank card or via bank transfer.



## When does the cover start and end?

The maximum insurance period is 365 (three hundred sixty-five) days, depending on the duration of the Insured's journey abroad.

The insurance cover commences on payment of the insurance premium for the policy or the first installment in case of deferred premium payment. The cover terminates with the expiry of the contract period or in case of termination of the contract by any of the parties.



## How can I terminate the contract?

You may terminate a concluded insurance in case you desire to cancel it prior to the beginning date of the policy. You may also terminate the insurance after it has commenced provided that the journey has not taken place due to objective circumstances or with a 14 (fourteen) day written notice sent to the Insurer.