Travel Insurance (Assistance)
on the territory of the Republic of Bulgaria

Insurance Product Information Document

Company: ZEAD BULSTRAD VIENNA INSURANCE GROUP

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

BULSTRAD
VIENNA INSURANCE GROUP

Product:
Tourist Insurance
on the Territory of the Republic of Bulgaria

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

The Tourist Insurance on the Territory of the Republic of Bulgaria is designed for persons not older than 75 years, while they are engaged in leisure travel and tourism and it covers emergency medical, surgical, pharmacy and hospital expenses incurred in relation to occurrence of the risks of accident and/or sudden sickness.

What is covered by the insurance?

- ✓ Medical expenses;
- ✓ Search and rescue costs, including help in case of mountain accidents;
- ✓ Selection of a medical team in case of necessary hospitalization or surgical procedures;

Additional covers may be provided for:

- ✓ Death or long-term disability due to an accident
- ✓ Winter sports
- ✓ Trip cancellation or trip interruption
- ✓ Burglary and theft of personal luggage, as well as money from a hotel in-room safe.

What risks are not covered by the insurance?

- ✘ Bodily injury, sickness or effects from events which have occurred outside the insurance period;
- ✘ Any illness or treatment (incl. AIDS related) other than cases of sudden sickness;
- ✘ Mental disorders or a state of insanity;
- ✘ Pregnancy, giving birth or miscarriage, as well as complications or illnesses ensuing thereof;
- ✘ Use of alcohol, opiates or their derivatives;

Detailed information on the general and special exclusions under the Tourist Insurance on the territory of Bulgaria can be found in Section VIII “General Exclusions” and Section XVII “Insurance Covers” of the general conditions.

Are there restrictions in the scope of the insurance cover?

- ! The risk of “Death due to an accident” is not covered for incapacitated persons and persons under 14 (fourteen) years of age;
- ! Not covered are claims resulting from physical fights (except in self-defense), suicide, crime under common law, use of alcohol, opiates or drugs;
- ! Professional practice of sports, extreme sports, aerial sports and participation in sports competition, unless otherwise agreed between the parties under an endorsement to the policy;
- ! Deliberate actin on the part of the Insured or a person entitled to receive insurance indemnity;
- ! Bathing or swimming in unguarded water, outside the working hours of the lifeguard service, or during a warning flag that prohibits swimming;

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Where does my insurance cover apply?

✓ The cover under this insurance is valid on the territory of the Republic of Bulgaria.

What are my obligations?

- To pay the due insurance premium stated in the policy.
- During the validity of the contract, you need to state to the Insurer all newly occurred circumstances of importance for 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 a free-form written text, accompanied by an official document about the occurrence.
- In case of an emergency, to contact the 24/7 call center of the Assistance company Global Services Bulgaria AD, at +359 2 8197 197 free-of-charge, to state your name, as well as the number and validity period of the insurance policy, and follow the advice provided to you by the Assistance company in this regard.
- Should a life-threatening situation arise and you are not able to contact Global Services Bulgaria AD, you or your representative need to arrange, in the most appropriate and expedient manner, emergency transport to a hospital close to the event location and then contact the 24/7 call center of the Assistance company in order to report your case as soon as possible.
- To present all documents you have, as well as any which may be requested by the Insurer, necessary for ascertaining the event and amount of the claim, depending on the type of event.

When and how to pay?

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

When does the cover begin and end?

The maximum insurance period is 365 (three hundred and sixty-five) days.

The insurance cover takes effect after the payment of the insurance premium and is terminated upon the contract's expiration or its termination by any of the parties.

How can I terminate the contract?

You can terminate a concluded insurance provided that the termination is before the initial date of the policy.

You may terminate a contract after its validity has commenced with a 14 (fourteen)-day written notice sent to the Insurer.