

Property insurance

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:
Combined insurance policy
Personal Accident

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 combined Personal Accident insurance policy is voluntary insurance, under which the Insurer, in consideration of paid insurance premium, undertakes to bear the risk of occurrences affecting the life, health and bodily integrity of the Insured according to the covered risk and to pay the agreed sums insured and/or indemnities to the Insured, his or her heirs or a third party beneficiary in case of an insured event.



What is covered by the insurance?

The basic cover includes the risks of:

- ✓ death due to a personal accident;
- ✓ permanent disablement due to a personal accident.

The insurance cover may be extended with additional risks such as:

- ✓ temporary disablement due to a personal accident;
- ✓ temporary disablement as a result of sickness;
- ✓ actual expenses incurred for medical products and medications, as a result of a personal accident;
- ✓ actual expenses incurred for medical products and medications, as a result of sickness;
- ✓ daily amount for each day of a hospital stay as a result of a personal accident;
- ✓ actual expenses incurred for search and rescue of the Insured as a result of a personal accident;
- ✓ actual expenses incurred for medical transport of the Insured as a result of a personal accident;
- ✓ actual expenses incurred for repatriation of the Insured's mortal remains as a result of a personal accident;
- ✓ actual expenses incurred for burial of the mortal remains of the Insured in the Republic of Bulgaria, following death due to a personal accident.

The sum insured is the limit of liability of the Insurer for the insurance period.



What risks are not covered by the insurance?

Risks not covered by the insurance are specified in the conditions of the policy, including but not only:

- ✗ professional disease;
- ✗ pre-existing disease recurring as a chronic or continuing condition, of which the Insured is aware and for which the Insured has already been treated;
- ✗ events related to nuclear accidents, ionizing radiation, chemical gassing and explosive substances;
- ✗ mental disorders, depression, epilepsy.

Detailed information on the exclusions may be found in Chapter IX. General Exclusions in the general conditions of the insurance.



Are there restrictions in the scope of the insurance cover?

Types of events not covered by the insurance are specified in the conditions of the policy, as for example:

- ! death due to a personal accident for incapacitated persons and persons under the age of 14 (fourteen);
- ! use of alcohol, stimulants or any kind of intoxicating substances, opiates or their derivatives;
- ! gross negligence on the part of the Insured, deliberate exposure to danger and/or committing and/or attempting to commit a crime, on the part of the Insured or a person entitled to receive insurance indemnity;
- ! physical altercation, suicide or suicide attempt, incl. when the Insured is not mentally responsible;
- ! use of medications with anesthetic or stimulant effect, steroids, corticosteroids, without a medical prescription.

Detailed information on the restrictions in the coverage can be found in Chapter IV. General Exclusions in the general conditions of the insurance.



Where does my insurance cover apply?

- ✓ Your cover is valid for the territory of the Republic of Bulgaria, unless otherwise agreed between the parties to the contract.



What are my obligations?

- To pay the due insurance premium within the periods specified in the policy.
- To inform the Insurer if you have another active insurance for risks identical to the risks specified in the covers under the General Conditions.
- To take all customary, reasonable and appropriate measures to insure the Insured's safety.
- To notify the Insurer, within 7 (seven) day period after learning of any new circumstances arisen after conclusion of the insurance which are of significance for the risk, even if they have occurred without the consent or involvement of the Insured.
- To inform the Insurer in writing about an occurrence of an insured event.
- To present all necessary documents requested by the Insurer for ascertaining the event and amount of damages, depending on the nature of the event.



When and how to pay?

You may pay the premium in full or in deferred installments as agreed by the parties. The due dates for payment of the insurance premium are specified in the insurance policy, whereas the first installment is due on contract conclusion. The insurance premium may be paid in cash, with a bank card or via bank transfer.



When does the cover begin and end?

The insurance period varies from 1 (one) day to 1 (one) year. The insurance cover commences after payment of the insurance premium or the first installment in case of deferred premium payment. It ends with the expiry of the period of the contract, upon termination of the contract by any of the parties, or in case of non-payment of a due installment under deferred payment, where its delay has exceeded 15 (days) past the due date.



How can I terminate the contract?

You may terminate the contract with a 15 (fifteen) days' advance notice in writing, sent to the Insurer.