

List

of basic set of documents required from the insured for verification, consideration and settlement of insurance claims

I. Documents evidencing the grounds of the insurance claim

Events which must be evidenced with a document from the competent authorities:

- **"Fire"** – original copy of official note from the regional fire service (Regional Department of Fire Safety and Civil Protection), fire-technical expertise (if such was assigned) and official note from the police (in case of established or suspected intent).
- **"Malicious arson and malicious explosion"** – original copy of official note from the police (prosecution's decree).
- **"Malicious acts of third parties (vandalism)"** – original copy of official note from the police (prosecution's decree).
- **"Burglary and robbery"** – original copy of official note from the police (prosecution's decree).
- **"Impact by motor vehicle"** – original copy of traffic accident report from the traffic police.
- *** "Storm", "Hurricane"** – official reference from the National Institute of Meteorology and Hydrology or a local hydrometeorology office, with wind speed data (m/s).
- *** "Hail", "Torrential rain"** – official reference from the National Institute of Meteorology and Hydrology or a regional hydrometeorology office with hail data or data on minimum precipitation over a certain period of time per 1 sq.m.
- *** "Flood"** – official reference from a basin directorate (state company Irrigation Systems) or a civil protection office about occurrence of tidal waves or outflow from water bodies such as lakes, dams, reservoirs, rivers, streams, etc.
- *** "Lightning"** – official reference from a regional hydrometeorology office on the occurrence of lightning activity in the respective area.
- *** "Earthquake"** – official reference from the Seismology Institute of the Bulgarian Academy of Sciences.
- **"Overvoltage, power line induction"** – statement of findings about an incident from the respective electricity distribution company. The Insured is obliged to report the accident to the respective electricity distribution company not later than 72 hrs. after its occurrence.
- **"Short circuit"** – detailed technical opinion from an authorized service center with a description of the process and the specific characteristics on the basis of which the event is qualified as such.

II. Documents for assessment of the amount of the insurance claim

- in case of affected tangible fixed assets (TFA) – certified full accounting report with the initial recognition value and the book value of the relevant account/s for the insured assets subject of the claim, in which the items of the affected property are marked.
- in case of affected physical stock (materials, finished goods, other goods) – certified accounting report for the full stock at the insured location at the time of the event, according to purchase price (cost price), written reports, certified inventory lists, certified audit documents, etc.
- Proof-of-cost documents (invoices, bills of quantities, calculations, orders, etc.) related to the procurement of the affected insured property, as well as for services rendered, input materials and labor in connection to requested and delivered repair and restoration works or replacement of the property as a result of or in relation to the occurrence of an insured event.
- in case of transferred rights to a third party beneficiary – a written declaration to ZEAD BULSTRAD VIENNA INSURANCE GROUP from the beneficiary specifying the recipient of the insurance indemnity.

ZEAD BULSTRAD VIENNA INSURANCE GROUP reserves the right, if necessary, to request additional evidence and information, beyond the above-mentioned documents and data within the established deadlines