

Personal Accident insurance

БУАСТРАД
VIENNA INSURANCE GROUP

Insurance Product Information Document

Company: ZEAD BULSTRAD VIENNA INSURANCE GROUP

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

Product:
Personal Accident of the
Passengers in the Motor Vehicle

This information document is designed 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 an insurance policy, general conditions of the insurance, etc. To be fully informed, please read the entire set of documents!

Type of insurance

Personal Accident for passengers of the motor vehicle insurance covers the risk of an insured event occurrence, for all seats in a vehicle, including the driver's seat, according to the number of seats listed in the vehicle registration documents, or only for the driver's seat.



What is covered by the insurance?

The conditions of the insurance for Personal Accident of the passengers in the motor vehicle may cover only one of the following:

- ✓ personal accident for the seats in the motor vehicle;
- ✓ personal accident of the persons in the motor vehicle;
- ✓ personal accident of the driver of the motor vehicle.

The sum insured represents the limit of liability of the Insurer during the validity of the insurance.



What is not covered by the insurance?

- ✗ damage resulting from deliberate actions of an insured person entitled to receive insurance indemnity;
- ✗ damage caused by a driver without a driving license, without a valid license for the vehicle category, or with a revoked driving license;
- ✗ traffic accident caused by the driver stated in the policy while under the influence of alcohol above the legal limit, of intoxicating substances or analogues thereof, or when the driver has refused to take a test for the use of alcohol, intoxicating substances or analogues thereof;
- ✗ indemnity claims, in case the named driver in the policy has left the scene of the accident before the arrival of the competent authorities;
- ✗ claims for indemnity when the passengers in the insured vehicle are more than the permitted number specified in the registration certificate of the motor vehicle;
- ✗ indemnity claims, in case the motor vehicle has been loaded above its payload capacity listed in the registration certificate;
- ✗ permanent disablement or bodily injuries existing before the insurance event;

Detailed information on the exclusions may be found in "Section VI. General Exclusions" of the general conditions of the insurance.

Restrictions in the scope of the insurance cover



- ! damage suffered during a traffic accident by persons in a motor vehicle used for racing, driving tests, etc.;
- ! damage due to a failure to use safety belts or child safety systems in accordance with the Road Traffic Law;
- ! suicide or suicide attempt of a passenger in the vehicle;
- ! commitment or attempted commitment of a crime or terrorist act;
- ! premature baby delivery or miscarriage by a passenger unless these have resulted due to an occurred accident;
- ! losses due to a lost capacity to practice a profession as a result of an occurred accident.



Where is my insurance cover valid?

- ✓ Your cover is valid for the territory of the Republic of Bulgaria and abroad.



What are my obligations?

- To notify the Insurer of any newly occurred circumstance or change of the circumstances as specified in the insurance contract which is of importance for the risk (incl. change of address, conclusion of another insurance contract, etc.).
- To pay duly the agreed insurance premium
- In case of occurrence of an insurance event, to inform the competent authorities for documentation of the event.
- In case of occurrence of an insurance event, to inform the Insurer within 7 (seven) days of learning thereof.
- To submit a written claim for the event, medical documentation, decision of a Regional Expert Medical Commission, death certificate, certificate of heirs and other evidence and records for the purpose of determining the grounds and amount of the indemnity.



When and how to pay for the insurance?

You may pay one-off or deferred amounts as agreed by the parties. The due dates for the insurance premium payment are specified in the insurance policy, whereas the first payment 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 validity period is one year. The insurance cover takes effect after the payment of the insurance premium or the first premium installment for the policy in case of deferred payment of the premium. The cover is terminated upon the contract's expiration, upon its termination by any of the parties, or in the case of a delay in the payment of a due premium installment when the delay exceeds 15 (fifteen) days after the respective due date.



How can I terminate the contract?

You may terminate the contract with a 15 (fifteen) days' written notice sent to the Insurer