

# Personal Accident Insurance

**BULSTRAD**  
VIENNA INSURANCE GROUP

## Insurance Product Information Document

Company: ZEAD BULSTRAD VIENNA INSURANCE GROUP

Product:

Personal Accident Insurance for  
Public Transport Passengers

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

This document provides a summary of the key information regarding your insurance policy. Full pre-contractual and contractual information is provided in other documents, including your policy schedule and terms and conditions. Please read the full set of documents to ensure you are fully informed!

## Type of insurance

This policy covers public transport passengers (excluding the driver) against the risks of accidental death or permanent disability. Coverage applies to insured events occurring during travel, including boarding and alighting, provided the injury results from sudden, unforeseen, and external factors and manifests within one year of the accident.



### 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:

- ✓ Death;
- ✓ Permanent disablement.

The sum insured represents the limit of liability of the Insurer and is determined in the Insurance Code.



### What risks are not covered by the insurance?

The Insurer is not liable to pay indemnity where the death or permanent disablement of a passenger arises from:

- ✗ war, unrest or hostile activities of military nature, riots, civil commotion, etc.;
- ✗ terrorist acts, unless cover for the risk is expressly agreed with the insurer;
- ✗ commission or attempted commission of a criminal offense by a passenger;
- ✗ suicide or attempted suicide by a passenger;
- ✗ any illness, disease or medical condition of a passenger, including epileptic or other kinds of seizure, hemorrhage, paralysis, gastrointestinal infections, food poisoning, etc., unless such condition is a consequence of an insured event and results in death or bodily injury;
- ✗ premature child delivery or miscarriage of a passenger, unless it has resulted from an accident;
- ✗ impact of temperature extremes (cold, frostbite, sun or heat stroke), surgery, radiation, injections or any other medical treatment of a passenger, unless where necessitated by an accident;
- ✗ alcohol poisoning and any directly associated impairment; use of narcotic substances or their analogues by a passenger;
- ✗ earthquake, nuclear explosion, radioactive products and related radioactive pollution, ionizing radiation.



### Restrictions in the scope of the insurance cover

- ! This insurance excludes coverage for the death, bodily injury or health impairment of the driver or any staff member.
- ! Insurance coverage is void if a passenger boards or alights from the vehicle while it is in motion or at a non-designated boarding point, unless leaving the moving vehicle is necessitated by an immediate threat to the passenger's life or health.



### Where is my insurance cover valid?

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



## What are my obligations?

- To notify the Insurer of any material change of circumstances or information provided in the insurance contract that may affect the underwriting risk (incl. change of address, acquisition of additional insurance, etc.).
- To pay the agreed insurance premium on time;
- To notify the relevant authorities immediately following an insured event for the purpose of documenting the incident.
- To notify the Insurer within 7 (seven) days of becoming aware of an insured event.
- To submit a written claim along with all required medical reports, death certificate, certificate of heirs and expert disability assessments, and other supporting evidence to determine the validity and amount of the indemnity.



## When and how to pay for the insurance?

Premiums may be paid as a lump sum or in installments, as agreed by the parties. Specific due dates are set forth in the insurance policy in the insurance policy, with the initial premium due upon the conclusion of the contract. Premiums may be paid by cash, credit/debit card, or bank transfer.



## When does the cover begin and end?

The policy term is one year. Coverage commences upon payment of the full premium or the initial installment, as specified in the agreed payment schedule. This policy shall terminate upon its expiry date, by mutual agreement of the parties, or automatically if any premium installment remains unpaid for more than 15 (fifteen) days past its due date.



## How can I terminate the contract?

You may terminate the contract by providing a 15 (fifteen) days' written notice to the Insurer.