

**CERTIFICATE FOR
BULSTRAD TRAVEL PACKAGE
INSURANCE POLICY**

This document certifies that you, as an authorized holder of a Mastercard UNIVERSE credit card issued by EURO BANK BULGARIA AD, are insured by ZEAD BULSTRAD VIENNA INSURANCE GROUP under BULSTRAD TRAVEL PACKAGE insurance, in accordance with the conditions of group insurance policy No. 3618POSTB and the General and Special Conditions for it.

The number of your bank card is the number of your individual insurance. The cover for travel abroad is valid for an unlimited number of trips up to 92 days each, during the insurance period.

The insurance period is the same as the effective period of the contract for issuance of the respective debit/credit card.

The specified limits of liability are valid for one year during the insurance period. Regarding accidents during travel abroad, cover is provided for necessary, usual and reasonable medical expenses.

**If you are an authorized holder of a
Mastercard UNIVERSE Credit card,**

Your insurance policy covers the following risks:



1. Medical expenses abroad as a result of an accident, with a limit of liability of EUR 200,000.
2. Death or permanent disability as a result of an accident abroad, with a sum insured of EUR 10,000.

3. Expenses for emergency dental care abroad, with a limit of liability of EUR 1,000.
4. Costs of medical transport and repatriation due to an accident, including transportation to a healthcare facility and repatriation to the Republic of Bulgaria, with a limit of EUR 10,000, as part of the limit under it. 1.
5. Legal expenses abroad as a result of a traffic accident, with a limit of EUR 3,000.
6. Funeral costs, in case of death as a result of an accident abroad, with a limit of liability of EUR 2,500.
7. Burglary theft or loss of baggage, with a limit of liability of EUR 200 in aggregate, or EUR 100 for one piece of baggage.
8. Delay of a regular flight, with a limit of liability of EUR 500.
9. Missed flight due to a connecting flight delay, with a limit of liability of EUR 500.
10. Delay of checked-in baggage, with a limit of liability of EUR 300.
11. Loss of checked-in baggage, with a limit of EUR 2,000.
12. Costs of an organized trip of a family member to attend the insured person during hospitalization abroad, with a limit of EUR 1,000.
13. Loss/theft of personal identification documents, with a limit of EUR 100.
14. Loss/theft of a debit and/or credit card and theft of money with the card, a total limit of EUR 1,000.
15. Cancellation of a trip (for already paid costs of airfare and accommodation), with a limit of EUR 5,000.
16. Third party liability for damage caused to third parties, with a limit of EUR 5,000.
17. Medical expenses as a result of aggravated chronic disease, up to 10% of the limit under it. 1.

In case of an insured event, please contact as soon as possible the 24/7 call center of the assistance company Global Services Bulgaria AD, by phone at:

+359 2 8197 197 or email: assistance@globalservices.bg,

in order to notify the coordinators, in Bulgarian or English, about the occurrence and the kind of assistance you need. If you are unable to call personally, this can be done by a family member or a close person, lawyer, medical professional, or by the medical facility where you are receiving assistance.

Please make sure to provide your full name, personal identification number and a telephone number for contact.

- Be prepared to provide the information requested by the Assistance Company (bank card number, information about the occurrence, etc.).
- Please keep all original copies of documents proving the event, including but not only:
 - Report for missing checked baggage issued by the airline (in case of delayed or lost checked baggage);
 - Regular flight ticket;
 - Written confirmation for the flight delay from the air carrier or other evidence certifying the occurrence of the event;
 - Medical documents, prescriptions, invoices, and receipts showing the type and amount of medical expenses incurred;
 - Documents certifying the circumstances and causes of the insured event, issued by the competent local authorities (police, court, hospital, etc.), depending on the type of event.

This document is an integral part of group insurance policy 3618POSTB and the General and Special Conditions of Bulstrad Travel Package insurance of ZEAD BULSTRAD VIENNA INSURANCE GROUP, available and accessible together with the complete information about the insurance during the entire period of the insurance cover, on the insurer's website www.bulstrad.bg.



Please, scan the QR code.

Information on the way in which we process your personal data and your rights in this regard can be found on the website of ZEAD BULSTRAD VIENNA INSURANCE GROUP: www.bulstrad.bg