

# INSURANCE “Medical expenses due to accident and illness for foreigners residing temporarily or permanently in the Republic of Bulgaria”



## Insurance Product Information Document

**Company:** “EUROINS INSURANCE” JSC with registered office at 43 “Christopher Columbus” Blvd., Sofia, Republic of Bulgaria. Licence №8 / 15.06.1998 [www.euroins.bg](http://www.euroins.bg)

**Product:** Medical expenses due to accident and illness for foreigners residing temporarily or permanently in the Republic of Bulgaria

The complete pre-contractual and contractual information for the insurance product is contained in the “Regulation for the General Conditions, the minimal insurance amount, the minimal insurance premium and the order for conclusion of the obligatory medical insurance for foreigners residing temporarily or permanently in the Republic of Bulgaria or passing through the country”, hereinafter referred to as the Regulation, and in the insurance policy.

### What is this type of insurance?

Upon entering or transiting through the territory of the Republic of Bulgaria, foreigners who are not citizens of a Member State of the European Union are required to conclude a medical insurance covering medical expenses in case of illness or accident valid for the territory of the Republic of Bulgaria during the period of their stay, unless they have a foreign health insurance or medical insurance valid for the territory of the Republic of Bulgaria.



### What is insured?

#### Medical expenses are covered for:

- ✓ emergency situations arising during the insurance period in case of a sudden, unexpected and unforeseen illness or accident, made for medical examinations and research, therapeutic treatment, hospital stay and treatment including surgical intervention;
- ✓ emergency dental services;
- ✓ transport at hospital or transfer from one hospital to another.
- ✓ The minimum insurance amount for one person is BGN 60 000.



### What is not insured?

#### The insurance does not cover expenses for:

- ✗ treatment of AIDS, alcoholism or drug addiction;
- ✗ treatment and hospital stay in case of existing chronic diseases;
- ✗ fertility in vitro;
- ✗ hemodialysis, haemotransfusion and transplantation of organs, tissues and cells;
- ✗ hospital care for oncologically ill persons and persons with mental disorders;
- ✗ planned neurosurgical, cardiac and ocular surgical operations;
- ✗ plastic cosmetic surgery and other cosmetic medical services;
- ✗ compulsory immunizations;
- ✗ other activities specified in the Regulation.



### Има ли ограничения на покритието?

The insurer does not cover health services:  
! in connection with participation in medical research or clinical trials of medicinal products

- ! the need for which arose due to past illnesses.
- ! Dental emergency services include only the activities explicitly specified in the Regulation.
- ! No compensation is provided for bodily injuries or death of the insured person due to a terrorist act or terrorist action or any other event specified in the Regulation as excluded risk.



### Where am I covered?

- ✓ On the territory of the Republic of Bulgaria.



### What are my obligations?

- When concluding the insurance policy, you must answer all the questions posed by the insurer accurately and exhaustively and pay the insurance premium due.
- During the policy period you should not create conditions for illegal and malicious use of health services.
- Upon occurrence of an insured event, the insured person or the medical institution providing medical care shall be obliged to inform "EUROINS INSURANCE" JSC by letter, telephone, fax or other appropriate means within 24 hours.
- When making a claim for insurance compensation, you must present the documents specified in the Regulation necessary for establishing the event and the amount of the costs associated with the treatment you have received.



### When and how do I pay?

The insurance premium is paid once upon conclusion of the insurance policy.  
The amount due can be paid to "EUROINS INSURANCE" JSC:

- directly (in cash or by bank transfer) or
- through the intermediary with whom the insurance has been concluded.



### When does the cover start and end?

The insurance coverage may vary from 1 day to 12 months starting from the time indicated as the start of the policy period, provided that the insurance premium is paid.  
The coverage ends at the end of the policy period.



### How do I cancel the contract?

You can terminate the contract with a written notice from 1 month to 3 months, addressed to "EUROINS INSURANCE" JSC.