

PROPERTY INSURANCE

Insurance product factsheet



Company: "EUROINS INSURANCE COMPANY" AD with headquarters in the Republic of Bulgaria, Sofia, blvd. 43 Christopher Columbus Street, Permit No8/15.06.1998 www.euroins.bg **Product:** My Euroins Home

This document contains summary information about 'My Euroins Home' property insurance.

Full information about the insurance product is contained in the general terms and conditions, the insurance policy and other documents that are an integral part of the insurance contract.

What is the type of insurance?

The insurance provides coverage for damages on immovable, movable property located in your home, coverage for liability to third parties in case the damages are the result of an insured event in the insured home and an accident of a member of the insured family.

The contract provides protection for a set of insurance risks grouped into basic and additional coverage.



What does the insurance cover?

The insurance contract provides protection for immovable or immovable and movable property used by the insured persons in household and household for the following risks and levels of coverage.

Insurance risk	Elite	That's great	Classic
Fire	✓	✓	✓
Natural disasters	✓	✓	✓
Flood	✓	✓	✓
Water accident	✓	✓	✓
Emergency costs	✓	✓	✓
Accidental glass breakage	✓	✓	✓
External impact	✓	✓	✓
Third Party Liability	✓	✓	
Electrical Accident	✓	✓	
Earthquake	✓		
Theft	✓		
Accommodation costs	✓		
Costs of issuing documents	✓		
Accident	✓		



What does the insurance not cover?

- ✗ Damages that occurred before the start of the insurance coverage period.
- ✗ Damage resulting from gross negligence.
- ✗ Damage resulting from terrorism and riots.
- ✗ Damage as a result of a construction defect, poor quality repair or installation, unrepaired damage from previously occurring events.
- ✗ Damage resulting from chemical contamination or bacterial (biological) contamination, including soil, air or water.
- ✗ Damages resulting from strikes, lockouts, workers' protests, riots, civil disobedience, etc.
- ✗ Other damages, detailed in the General Terms and Conditions of the insurance.



Are there any limitations to coverage?

The following are not insured under this insurance product:

- ! Dwellings located in buildings that have not been put into operation.
- ! Finished products, materials, raw materials, equipment and others.
- ! Food, beverages and items, such as fishing rods and other fishing tackles, sports equipment and accessories, hunting, combat or sport weapons and ammunition, musical instruments and sheet music, wrist and pocket watches, mobile phones; ! Cash, cheques, bonds, securities, as well as other valuables, including philatelic, numismatic and other collections, lottery and transport tickets, cards on electronic or other information media, video recordings and photographs, paintings, tapestries, icons, frescoes, stained glass windows and other works of art, as well as jewellery, jewellery or other articles made of precious metals, precious stones, pearls, valuable furs or expensive wood.
- ! Any documents, manuscripts, card indexes, plans, projects, drawings, samples, models, maps, atlases, as well as any other information stored on paper or other media, including computer programs (software); ! Land, crops, perennials, animals, fish, birds and bees, indoor and ornamental plants; ! Any vehicles, vessels and aircraft, as well as spare parts, etc.



Where am I covered by insurance?

- ✓ The insurance coverage is valid for property located on the territory of the Republic of Bulgaria.



What are my obligations?

- Before concluding an insurance contract, he should familiarize himself with the information document.
- When choosing the insurance, pay the premium in the amount and term agreed in the policy.
- Take care of a good owner by taking all necessary measures to preserve your property. In the event of an insured event, notify the competent authorities and the insurer within the agreed period. Submit all the necessary documents to establish the amount and qualify an event that has occurred.



When and how do I pay?

The insurance premium is annual.

The insurance premium can be paid in a lump sum or in installments.

On each installment, the tax due is charged, determined in accordance with the CPA.

Insurance coverages are valid for the insurance period for which an insurance premium has been paid. The premium due can be paid: At any office of the insurer;

By bank transfer to the insurer's account specified in the policy.

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- Fast and secure, through online payment.



When does the coating start and when does it end?

The insurance coverage starts from 00.00 a.m. on the day indicated for the beginning in the term of the policy.

The insurance coverage enters into force after the insurance premium has been paid or the first installment thereof in case of deferred payment.

The insurance coverage expires at 24.00 on the day indicated for the end in the policy.



How can I terminate the contract?

- By mutual agreement of the parties, expressed in writing.
- Unilaterally with one month's written notice from either
- party. With the expiration of the insurance coverage