

TRAVEL ASSISTANCE ABROAD Insurance

Insurance Product Information Document



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Product: "Travel Assistance Abroad - Traveler" - Multitrip

The complete pre-contractual and contractual information about the insurance product is subject of the General Terms and Conditions for the Travel Assistance Abroad-Traveler Insurance, the concluded insurance policy and related documents, deemed an integral part of the insurance contract.

What is this type of insurance?

This insurance product is intended for individuals between 1 year and 70 years of age, who frequent travel abroad and can be provided with medical assistance in case of accident or acute illness, as well as cover other incidental expenses related to the trip. Euroins Insurance JSC helps insured persons through a assistance company.

A Multitrip contract is concluded for a multiple trips abroad in the period of insurance coverage, each lasting until the agreed effective period, which may be 30, 60, 90 or 120 consecutive days. The total number of days of stay abroad may not exceed 180 for the duration of the contract.



What is insured?

Basic coverage – You might select one of the following options:

"Option A" includes:

- ✓ **Medical expenses** for inpatient or outpatient treatment, examination and medication as a part of the treatment
- ✓ **Medical transport or repatriation**
- ✓ **Repatriation of mortal remains (RMR)**
- ✓ **Repatriation of persons under 18 years**
- ✓ **Emergency dental care** in case of pulpitis, abscess or tooth extraction: up to 200 euro
- ✓ **Third party liability:** up to 1000 euro

"Option B" includes the risks of option A plus:

- ✓ **Visit during hospitalization:** up to 200 euro
- ✓ **Theft of luggage:** up to 50 euro per item and up to 400 euro for all items
- ✓ **Loss or delay of luggage:** up to 100 euro
- ✓ **Flight delay:** 10 euro per hour delay after the 5th, maximum 100 euro
- ✓ **Missed connecting flight:** up to 100 euro
- ✓ **Curtailment or extension of stay abroad:** up to 1 000 euro
- ✓ **Personal documents:** up to 100 euro
- ✓ **Legal expenses:** up to 1 000 euro



What is NOT insured?

- x Prophylactic medical examinations, vaccinations, immunizations;
- x Chronic or past diseases;
- x Multiple sclerosis, cirrhosis, epilepsy, osteoporosis, malignancies, benign lesions;
- x Hernias, Radiculitis, sciatica, lumbago, intervertebral disc damage, discopathy, arthrosis;
- x Recovery procedures, physiotherapy, massage, rehabilitation;
- x Pregnancy, childbirth, abortion;
- x Corrective devices, implants, dental crowns, bridges, prostheses, artificial limbs and the like;
- x Burns caused by sun rays, tanning beds, quartz lamps;
- x Consequences of sports or work, unless otherwise agreed;
- x While the Insured person is using or is under the influence of alcohol, narcotics, intoxicants, stimulants, substances with doping effect;
- x Expenses in Bulgaria or another state where the insured is a national or established long-term resident;
- x Fines, forfeits, interest, penalties;
- x Other exceptions detailed in the General Terms and Conditions of the insurance.

Against a premium supplement you could add to the main coverage:

- ✓ **Rescue expenses:** up to 3 000 euro or 5 000 euro
- ✓ **Permanent disability due to accident:** 3 000 euro or 5 000 euro
- ✓ **Accidental death:** 3 000 euro or 5 000 euro

The total policy limit depending on the main coverage and might be 5 000 euro, 10 000 euro, 15 000 euro, 20 000 euro or 30 000 euro.



Are there any restrictions on cover?

- ! By insuring a person who is staying abroad, when concluding the Contract, the insurance cover shall commence 15 days after beginning of the term. This restriction shall not apply where the Contract is concluded for extension of the insurance cover and the new Contract is concluded before the expiry of the preceding term.
- ! When Contract is for a period longer than 30 days, persons aged over 65 years filling in a Health Status Declaration.
- ! The "Death" risk shall not be covered for minor aged persons or persons subject to full guardianship.



Where am I covered?

The insurance is valid Worldwide excluding USA and Canada, the territory of the Republic of Bulgaria and other countries, where the insured person is a national or with status of long-term or permanent resident.



What are my obligations?

- Provide true information about the purpose of the trip, including if you are exercising a sport or activity associated with an increased health risk.
- If you need to seek medical advice during the journey or if there is another risk covered by your insurance, you should notify the assistance company before visiting a medical institution/doctor and before incurring any expenses, but no later than 3 business days from the event.
- To follow our advice and recommendations of the assistance company.
- If you claim, you must provide us with all the necessary documents.



When and how do I pay?

The full amount due can be paid in cash or by bank transfer, in advance.



When does the cover start and end?

The insurance is concluded before the start of the trip and starts on the date and time indicated in the policy, and when the full amount due is paid.

The insurance cover terminates on the day and time indicated for the end, with the exhaustion of the policy limit, with the expiry of the agreed effective period or in case of exceeding one hundred and eighty (180) days total stay abroad.



How do I cancel the contract?

You may terminate the contract before its entry into force (the commencing date of the policy) by written notice to the insurer.