

Company: Euroins Insurance JSC, Headquarters: 43, Hristofor Kolumb Blvd., BG-1592 Sofia, Bulgaria, www.euroins.bg, License No 8/15.06.1998

Product: "Tourism in Bulgaria"

The complete pre-contractual and contractual information about the insurance product is subject of the General Terms and Conditions for the Tourism in Bulgaria 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 3 months and 85 years and provides insurance protection in case of an insurance event (accident or acute illness) during tourism and outdoor activities or amateur sports activities on the territory of the Republic of Bulgaria.



What is insured?

Basic coverage (package):

- ✓ **Rescue expenses:** up to the policy limit
- ✓ **Medical expenses due to accident:** up to 40 % of the limit
- ✓ **Medical repatriation:** 511.29 EUR/1 000.00 BGN
- ✓ **Repatriation of mortal remains:** up to 511.29 EUR/1 000.00 BGN
- ✓ **Emergency dental care** in case of pulpitis, abscess or tooth extraction: up to 102.26 EUR/200.00 BGN
- ✓ **Visit during hospitalization:** 51.13 EUR/100.00 BGN
- ✓ **Travel costs in case of impossible return with the group:** up to 51.13 EUR/100.00 BGN
- ✓ **Third party liability:** up to 511.29 EUR/1 000.00 BGN
- ✓ **Permanent disability or death due to accident:** up to the policy limit

Against a premium supplement you could add to the coverage:

- ✓ **Temporary disability over 10 days due to accident:** 0,1% или 0,2% per day
- ✓ **Medical expenses due to acute illness:** up to 127.82 EUR/250.00 BGN or 255.65 EUR/500.00 BGN

The total policy limit might be between a



What is NOT insured?

- x Prophylactic medical examinations;
- x Chronic or past diseases;
- 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, prostheses and the like;
- x Sports or activities outside the scope of the agreed activity in the policy;
- x Sports or activities in non-maintained, unmarked or unsecured places, except as explicitly provided in the General Terms and Conditions;
- x While the Insured person is using or is under the influence of alcohol, narcotics, intoxicants, stimulants, substances with doping effect;
- x Expenses abroad;
- x Fines, forfeits, interest, penalties;
- x Other exclusions detailed in the General Terms and Conditions of the insurance.



Are there any restrictions on cover?

- ! The maximum policy limit for persons aged 75 years and above is 2 556.46 EUR/5 000.00 BGN.
- ! The "Death" risk shall not be covered for minor aged persons or persons subject to full guardianship.
- ! "Temporary disability" lasting less than

minimum of 511.29 EUR/1 000.00 BGN and a maximum of 10 225.84 EUR/20 000.00 BGN. This limit is the maximum amount up to which the Insurer pays compensation or insurance sum for all insured events (regardless of their number).

10 days is not covered.



Where am I covered?

The insurance coverage is valid only for insurance events occurred on the territory of the Republic of Bulgaria during the insurance coverage period and the activity agreed in the policy, as well as for expenses for services and goods provided on the territory of the Republic of Bulgaria.



What are my obligations?

- Provide true information about the activity you will perform, including if you are exercising a sport or activity associated with an increased health risk.
- In case of an insured event you should notify the Insurer in writing within 7 (seven) working days from the occurrence.
- If you claim, you must provide us with all the necessary documents, including full and accurate bank account details under which payments by the Insurer shall be transferred.



When and how do I pay?

The insurance premium is paid as a lump sum prior to the start date of the insurance contract. The full amount due can be paid in cash or by bank transfer, in advance.



When does the cover start and end?

The insurance cover starts on the date and time stated in the policy, in case the insurance premium due is paid and terminates on the day and time indicated for the end or with the exhaustion of the policy limit, whichever occurs first.



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.