



I. GENERAL PROVISIONS

Subject of the insurance contract

Art.1. (1) EUROINS INSURANCE COMPANY AD, hereinafter referred to as the "Insurer", against paid insurance premium, in accordance with these General Terms and Conditions, shall conclude "My Euroins Home" insurance and assume risks related to the protection of immovable and movable property used in the household and household.

(2) Against a paid insurance premium, the Insurer shall be obliged to pay compensation in accordance with the terms of the concluded contract and these General Terms and Conditions, in the event of a risk covered by the policy, during the period of the insurance coverage, in accordance with the terms of the concluded contract and these General Terms and Conditions, up to the amount of the agreed sums insured and/or limits and sublimits.

(3) The insurance contract shall be valid only at the location of the insured property located on the territory of the Republic of Bulgaria, specified in the policy.

Subject to insurance protection

Art. 2. (1) The subject of coverage under the insurance contract may be:

1. Immovable property, as follows:

1.1. Residential buildings – Leading and mandatory object of insurance coverage. Apartments, studios, houses, floors of houses and villas, which have been put into operation in accordance with the procedure established by law, together with the adjacent ideal parts of the common parts of the building, are insured, according to an issued title deed. An integral part of the buildings are their:

1.1.1. Doors, windows and permanently installed flooring and sanitary ware, as well as the gas, electric, telephone, plumbing, heating, sewerage, fire extinguishing, fire alarm, ventilation, alarm and other installations built into them.

1.1.2. Attics, basements, garages, parking spaces (only in cases where they are part of or belong to the same residential building and are entered in the ownership documents);

1.1.3. Improvements, which are permanently attached to the building, elements, details and facilities, completed after its commissioning and leading to an improvement of its functional qualities, respectively to an increase in its value, which cannot be separated from the main building without significantly damaging it. The improvements of buildings also include indoor pools, hot tubs and saunas, dry, with water or air jackets, built-in, masonry fireplaces, massive, metal or wooden sheds and canopies (except awnings), external roller blinds.

1.2. Farm buildings and structures located within the administrative boundaries of the property, subject to insurance and described in the issued ownership document. Coverage for this type of property is provided only if it is built on a legal basis and the relevant proper documentation for construction, legalization and ownership can be provided for it;

1.3. Fences and external facilities – retaining walls, walls, swimming pools, gazebos, barbecues and outdoor ovens, separately built within the boundaries of the property. Coverage for this type of property is provided only if it is lawfully constructed and the relevant due documentation can be provided for it;

2. Movable property, as follows:

2.1. Home furnishings – furniture, tables, chairs, kitchen furniture, cooking and dining utensils, carpets, curtains, bedding and duvets, interior blinds, lighting fixtures and the like, such as clothes, shoes, books;

2.2. Home appliances and appliances – water heaters, consumer electronics, computers with adjacent equipment (mice, keyboards, printers, scanners and the like), video/game consoles, landline telephones, alarm systems, security systems, video cameras, cameras, notebooks, tablets and other household appliances;

2.2.1. Gas appliances for the home – appliances for heating, cooking and hot water, connected to an internal gas installation;

2.2.2. Hand power tools for home use – screwdriver, drill, angle-bad life and the like;

2.2.3. Air conditioning and heating equipment for the home – mobile and stationary air conditioning systems, convectors, heat pumps, heating radiators, stoves (fireplaces) and hot water boilers on solid fuel or electricity.

2.2.4. Charging station for a car – only if it is installed in an adjacent to the dwelling/garage;

3. Photovoltaic systems with a power of up to 20 KWh, **which are legally installed on an insured building or on the ground, at the address of the insured property. The coverage includes solar modules, the metal structure on which they are installed, an inverter, a control controller, protective devices (fuses, circuit breakers, lightning protection) and wiring.**

(2) Under these General Terms and Conditions, the following shall not be insured:

1. Dwellings located in buildings that have not been put into operation in accordance with the established procedure or are subject to demolition according to an order of a competent authority, or are located in a landslide area, or are not massive or semi-massive, or are built without foundations (foundations);

2. Awnings, awnings, tents, greenhouses and greenhouses located at the address of the insured property;
3. Finished products, materials, raw materials, equipment and the like;
4. Food, beverages and personal belongings, such as fishing rods and other fishing tackles, bicycles, sports equipment and accessories, hunting, combat or sports weapons and ammunition, musical instruments and sheet music, wrist and pocket watches, mobile phones;
5. Cash, checks, 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, wall paintings, stained glass windows, works of art, as well as jewelry, jewelry or other articles made of precious metals, precious stones, pearls, valuable furs or expensive wood.
6. 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);
7. Land, agricultural crops, perennial crops, animals, fish, birds and bees, indoor and ornamental plants;
8. Any vehicles, vessels and aircraft, as well as spare parts, consumables and accessories therefor.
9. Battery Energy Storage Systems (BESS).



II. DEFINITIONS

Art. 3. Within the meaning of these General Terms and Conditions:

1. "Insurer" means "EUROINS INSURANCE COMPANY" AD, which assumes the risk of paying compensation in the event of an insured event, in accordance with the agreed terms and limits of the insurance.
2. "Insurer" shall be the person who is a party to the insurance contract. The insured may, under the terms of the insurance contract, be also insured or a third party.
3. "Third beneficiary" shall mean a person other than the owner of the insured property, but entitled to receive insurance compensation in the event of an insured event.
4. "Insured" is the person whose property and/or non-material goods are subject to insurance protection under an insurance contract.
5. "Damage" is an adverse change by affecting, damaging or destroying a human good – property, rights, bodily integrity, health and mental state.
6. "Call Center" is a contact center of the Insurer, which provides assistance to the insured persons 24 hours a day, 7 days a week in case of need for assistance and registration of an insured event under a concluded insurance contract.
7. "Insurance contract" (insurance policy) within the meaning of these General Terms and Conditions is an insurance contract "My Euroins Home", the subject of which is insurance coverage.
8. "Insured event" shall mean the occurrence of a risk covered under the insurance contract during the period of the insurance coverage.
9. "Insurance risk" is the objectively existing probability of occurrence of a harmful event, the occurrence of which is uncertain, unknown and regardless of the will of the Insurer and the insured person.
10. "Insurance period" means the period for which an insurance premium is determined, which shall be one year, unless the premium is set for a shorter period.
11. "Insurance coverage period" is the period in which the Insurer bears the risk of the insurance.
12. "Insurance indemnity" shall be the amount that the Insurer is obliged to pay upon occurrence of an insured event.
13. "Liability limit" shall be the amount of money agreed and specified in the insurance contract, representing the upper limit of the Insurer's liability in the event of an insured event.
14. "Insurance premium" shall be an amount due in favor of the Insurer for risk coverage. The frequency of payment is described in detail in the insurance contract. All taxes and fees due are exhaustively stated in the insurance contract.
15. "Maturity date" shall be the date for payment of the due insurance premium/contribution.
16. "Deductible" shall be the part of the costs for reimbursement of the insured property after damage has occurred, for which the insured person remains liable under the conditions specified in the insurance contract and these General Terms and Conditions.
17. "Gross negligence" is a failure to take due care of the insured property, which even the most negligent person would have done under such conditions.
18. "Photovoltaic system" with a capacity of up to 20 KWh is a facility of solar panels used in households and households, used to convert solar energy into electricity. The photovoltaic system includes solar panels (also called photovoltaic panels), an inverter, a mounting structure, a control controller, protective devices, and wiring.
19. "Structural defect (defect)" means weakening of the structure and lowering the

deterioration (deterioration) of the functional characteristics (strength, bearing capacity, etc.) of movable or immovable property, which is due to the use of unsuitable (low-quality) materials or errors in the design, technological process, manufacture (construction) or installation.

20. "Place of insurance" shall be the administrative address of the insured movable and immovable property specified in the insurance contract.

21. "Inventory of damages" shall be a document describing the damages that have occurred and the cause of their occurrence, which shall be drawn up during the inspection of the damaged property.

22. "Competent authority" – a state control body that qualifies an event that has occurred and, if necessary, conducts an investigation into the cause of its occurrence.

23. "Fire" is the appearance of a fire which forms a flame or embers, which has arisen without consideration for this purpose or has come out of it and is capable of spreading by its own energy.

24. "Lightning (thunder)" is an interaction between a highly charged cloud and the ground with destructive effect due to high temperature, high voltage and high electric current. Lightning causes ignition, melting, burning, fumigation, breakage, crushing, warping, tearing, burning of property or otherwise causing mechanical damage upon direct impact on insured property.

25. "Explosion" is a sudden and unpredictable manifestation of force caused by the striving of gases, vapors or liquids and/or mixtures thereof to expand, which causes breakage, crushing, distortion, rupture, burning, fumigation of property. An explosion of vessels and/or pipelines occurs when their walls are torn to such an extent that the internal and external pressures are equalized.

26. "Implosion" is the opposite phenomenon of the explosion, which is an instantaneous and explosive filling of a volume that is in a vacuum state, i.e. the pressure in this volume is lower than usual. Damage is expressed in breakage, crushing, warping, tearing or burning.

27. "Fall of a manned aircraft, its parts and/or cargo" is an event that can cause breakage, crushing, distortion or damage to property.

28. "Natural phenomenon" is an event of natural origin, arising independently of human activity, which acts directly on the insured property and may cause material damage.

29. "Natural disaster" shall mean an event or a set of events caused by a natural phenomenon, which, by their intensity and consequences, lead or may lead to significant material damage to the insured property.

30. "Storm" – a meteorological phenomenon associated with a strong movement of the atmosphere, affecting the earth's surface. It is a wind with a speed of more than 15 meters per second.

31. "Hurricane" is a wind with a speed of more than 30 meters per second.

32. "Whirlwind" is a natural phenomenon representing a strong atmospheric vortex that forms a rotating column of air.

33. "Tornado" is a strong atmospheric vortex that forms a rotating column of air connecting the surface of the earth with a cumulonimbus cloud, in rare cases – with a cumulonimbus cloud.

34. "Hail" is an atmospheric precipitation of ice grains or pieces.

35. "Severity due to natural accumulation of snow and/or ice" is an event that causes demolition, collapse, deformation of the insured property as a result of the weight of snow or ice.

36. "Landslide" shall mean a naturally occurring detachment and slow movement of earth masses of a geological nature on slopes and slopes, which, under the influence of their weight and/or waters flowing above or below the earth's surface, break off and move.

37. "Collapse of the earth layers" is a sudden, rapid and one-time fall of large land or rock masses from mountain ranges or from banks, as a result of the weathering of the rocks, the weakening of their internal connections and their deep cracking.

38. "Frost/frost" is a natural phenomenon in which the air temperature drops below 0°C, as a result of which the property is damaged, damaged or destroyed.

39. "Heavy rain" means large amounts of precipitation over a short period of time, which are equal to or exceed the quantities indicated in the table.

Time	Precipitation (l/sq.m.)	Time	Precipitation (l/sq.m.)
5 minutes	2	50 minutes	11
10 minutes	4	1 time	12
15 minutes	5	2 hours	18
20 minutes	6	4 hours	27
25 minutes	7	8 hours	35
30 minutes	8	12 hours	45
35 minutes	9	18 hours	52
40 minutes	10	24 hours	60

40. "Water accident" is an uncontrolled discharge/leakage of water, other liquid or steam from installations, tanks and appliances connected to them, as a result of which it gets wet, damages or disrupts the normal functioning of the insured property.

41. "Arson" is a fire caused by malicious actions of third parties.

42. "Vandalism" – malicious action with the aim of damaging or destroying the threatened property.

43. 'Accidental glass breakage' means an event in which a glass element is broken into pieces or has a crack along the entire thickness of the glass.

44. "Earthquake" means vertical or horizontal undulating shocks and faults in the earth's crust.

45. "Liability to third parties" shall mean the liability of the owners, holders and users of the insured property to third parties for damages caused by the use of the insured property and as a result of occurrence of a risk covered by the policy.

46. "Electrical accident" shall mean damage or destruction of insured electrical equipment and appliances, connected to or connected to a power or low-voltage electrical installation, caused by a short circuit or electric shock.

47. "Short circuit" – a sudden connection in an electrical circuit between two points with different potentials, in which the strength of the current flowing through the circuit increases sharply and many times, which leads to significant heating and can cause sparking, melting of the wires or fire;

48. "Electric shock" – a transient process that occurs suddenly as a result of switching of equipment or elements of the electrical network or of electrostatic pulses caused by the impact of lightning, leading to significant fluctuations in the values of electrical voltage, including peak stays (overvoltage/overvoltage) that exceed the permissible tolerances.

49. "Emergency expenses" shall be the funds spent by the Insured for limitation and clearance of the Insured site after the occurrence of an insured event.

50. "Accommodation costs" shall be the funds spent by the Insured for alternative accommodation after the occurrence of an insured event.

51. "Expenses for the issuance of personal documents" shall be the funds spent by the Insurance Company for the issuance of personal documents in the event of an insured event.

52. "Theft" is an unlawful seizure of insured movable property.

53. "Accident" is any sudden event that occurred against the will of the Insured at the address specified in the insurance contract as the place of insurance, which within one year from its occurrence has caused death or permanent disability of the Insured.

54. "Permanent disability as a result of an accident" – the Insurer shall pay to the Insured such a percentage of the sum insured as the percentage of permanent disability determined by the TEMC after final and complete stabilization of the Insured's disabilities, but not earlier than 3 months and not later than one year from the date of the event. Where the Insured had a certain percentage of permanent disability prior to the occurrence of the accident, this percentage shall not be taken into account when determining the permanent disability as a result of the accident.

55. "Death of the Accident Insured" – The Insurer pays to its legal heirs the sum insured established in the insurance contract for this coverage. If the death of the insured person occurred after payment of compensation for permanent disability, the amount of the compensation paid is deducted from the sum insured.

56. "Recourse" shall be the right of the Insurer to assume the rights of the Insured Person, against the person responsible for the damage, up to the amount of the paid compensation.

57. "General Terms and Conditions" – a document representing a set of provisions, pre-established by the Insurer, which determine the content of the insurance contract and are binding on both the insured person and the insurer.

58. "Insurance Code" – the main normative act in the Republic of Bulgaria, regulating the public relations related to insurance and reinsurance.



III. COVERED INSURANCE RISKS

Art. 4. (1) The insurance contract shall provide protection of 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	•		

(2) All damages caused by the same natural phenomenon within an interval of 96 hours shall be considered to be caused by one event.

Art. 5. Definition of covered risks.

(1) Fire Coating

1. The damage shall consist of total or partial burning, burning, fumigation, charring, smoldering or contamination by the action of water, foam or preparations during the extinguishing of the fire. Damages as a result of a fire and the consequences of its extinguishing are covered, including in the event of:

- 1.1. Fire caused by short circuit;
- 1.2. Lightning (thunder);
- 1.3. Explosion, including from water heaters and/or gas cylinders and/or installations;
- 1.4. Implosion;
- 1.5. Impact /collision/ or fall of a manned aircraft, its parts or a liar falling from it.

2. Special exceptions. In the event of the risk of fire, the Insurer does not pay compensations in the event of:

- 2.1. Damages caused to electrical equipment under the influence of electric current without the occurrence of a flame (voltage above normal), defects in insulation, short circuit, insufficient contact, technical malfunction of measuring, regulating and safety devices. However, if a fire breaks out as a result of a short circuit, compensation is paid for the damage caused by it;
- 2.2. damages resulting from exposure of the insured property to fire and heat for the purpose of processing or for other similar purposes or as a result of the passage of fire or heat into/through it;
- 2.3. damage to electrical appliances caused by induction waves caused by lightning;
- 2.4. damages from explosive, flammable, corrosive and other dangerous substances placed near insured property;
- 2.5. damage from malicious arson, malicious explosion, malicious use of explosive devices or other malicious actions;
- 2.6. damage to property caused by explosions carried out on the orders of the authorities;
- 2.7. damages caused by the storage of chemically incompatible substances;
- 2.8. damage from powdered and gaseous substances emitted into the atmosphere by various types of production;
- 2.9. Damages caused by the negligence of the Insured after an insured event has occurred.

(2) Coverage for "Natural Disasters":

1. The insurance coverage in the event of a natural disaster concerns damages that have occurred only as a result of manifestations of one or more of the following risks:

- 1.1. Storm, hurricane, whirlwind and tornado. Damages consist of demolition, breakage, rupture, tearing, carrying away and mechanical damage or destruction of property. Compensation shall be provided for damages directly caused by the storm, including from parts of buildings, trees, branches or objects carried by it that have fallen on the insured property. The occurrence of an event shall be certified by a document from NIMH and/or another competent authority, or evidence establishing that as a result of the speed, strength and duration of air movement in the immediate vicinity to and at the place of insurance, damages have been caused to movable and/or immovable property, which, before the event, were in good construction and technical condition.
- 1.2. Hail. The damages are expressed in:
 - 1.2.1. breakage, crushing or mechanical damage to property;
 - 1.2.2. Wetting after glass breakage and damage to roof coverings.

1.3. Heavy rain. The damage caused to movable and immovable property is expressed in wetting.

1.4. Severity of natural accumulation of snow and/or ice. The damages are expressed in the demolition, collapse or deformation of buildings and facilities, as well as property stored in them, regardless of whether the snow has fallen in a short time in abundant quantities or its accumulation is formed as a result of winding.

1.5. Frost/frost occurs when the air temperature drops below 0°C, as a result of which property is damaged, damaged or destroyed.

1.6. Landslides. Damages are expressed in the rupture, cracking, collapse or destruction of foundations, walls and ceilings of buildings, damage or demolition of facilities and installations, burial of property and the like.

1.7. Collapse of earth layers. Damages are expressed in breaking, crushing, pouring, damage or destruction of property.

1.8. Groundwater. The damages are expressed in damage to underground facilities and communications and the installations located in them, wetting of basements and the property located in them, which are destroyed and deformed as a result of their sudden appearance. Ordinary moisture associated with groundwater particles and not forming a water level is not groundwater.

1.9. Sea waves. Damages consist in the destruction, destruction, damage or takeaway of buildings and property constructed or located for use or for preservation on or near the coastline.

2. Special exceptions. In the event of natural disasters, the insurer does not pay compensation for damages:

- 2.1. as a result of property left in the open, which, due to their nature, should have been stored indoors, with the exception of external parts of buildings (neon installations, antennas and the like);
- 2.2. as a result of degradation and/or rupture of dams, dams, dikes and other similar facilities, or controlled release of water from dam facilities;
- 2.3. as a result of previously damaged roof structures, windows and other facilities of buildings;
- 2.4. as a result of unclosed windows and exterior doors, penetration of rain, snow, hail or dirt through unclosed windows, exterior doors or other openings of the building;
- 2.5. as a result of wetting due to improper storage of property that should have been placed on racks, shelves and the like;
- 2.6. in case of frost (freezing) of installations;
- 2.7. as a result of landslides, collapses or subsidence of earth layers due to excavation works, excavated underground mines and mine galleries, or the property of some soils to shrink or swell in different seasons of the year due to changes in soil moisture;
- 2.8. as a result of normal subsidence of new buildings, facilities or installations;
- 2.9. as a result of sea or river coastal erosion, subsidence or movement of artificial embankments;
- 2.10. in case of poor quality design, execution or use of defective materials;
- 2.11. in case of flooding of excavation and construction works from groundwater, which appeared during their implementation;
- 2.12. as a result of wetting, mold, rotting of timber, corrosion of metal parts, destruction of plasters or weakening of walls and walls as a result of slow and prolonged action of groundmoisture;
- 2.13. as a result of the location of buildings and other properties in the immediate vicinity of the coastline, not in accordance with construction and other prescriptions and regulations;
- 2.14. as a result of the effect of sea waves on property located in Bulgarian territorial waters;
- 2.15. as a result of the severity of snow accumulation or ice formation following human intervention;
- 2.16. in the case of excavation and/or construction works or the exercise of any other type of activity, as a result of which an accident of a particular type of installation has been caused or caused;
- 2.17. in case of landslides in areas that have been identified as landslides.

(3) Flood coverage.

1. Under this coverage, the Insurer is liable for damage or destruction of insured property caused by the spillage of large quantities of water masses off the banks of rivers and lakes as a result of an increase in the water level in them as a result of rapid snowmelt or intense precipitation.

2. Special exceptions. Damages caused by the spillage of water masses as a result of repair, reconstruction, accident or damaged integrity of a dam wall, hydroelectric power plant, dike or other shore protection facility are not covered.

(4) Coverage for "Water Emergency".

1. The insurer shall cover damage or destruction of insured property caused by uncontrolled release of water, other liquid or steam as a result of:
 - 1.1. sudden rupture or blockage of an element of a building system for heating, water supply or sewerage;

1.2. damage to an appliance (washing machine, dishwasher, water heater, radiator, etc.) that is permanently connected to a building installation for heating, water supply or sewerage, unless the damage is due to wear, corrosion or a factory defect;

1.3. accidental and unintentional leaving in the open position of tap taps and mixtures during a period when the water supply has been interrupted;

1.4. Breaking (bursting) of an aquarium or water tank.

2. Special exceptions. In the event of a water accident, the Insurer shall not pay compensation for damages:

- 2.1. during the construction or testing of a heating, water supply or sewerage installation in the insured premises;
- 2.2. as a result of the activation of a sprinkler or spray system during testing, repair, reconstruction or renovation;
- 2.3. as a result of accidents occurring from natural subsidence of buildings, facilities or installations;
- 2.4. as a result of blockage of water supply and sewerage installations in the insured property;
- 2.5. in abandoned or neglected buildings;
- 2.6. caused by moisture, mildew or mildew.

(5) Coverage for "Emergency expenses".

1. Under this coverage, the Insurer shall reimburse expenses incurred by the insured upon occurrence of an insured event for:

- 1.1. cleaning and cleaning – pumping water, cleaning and drying, if the relevant event has led to water penetration into the insured premises;
- 1.2. Removal and removal of the remains (debris) of insured property that has been destroyed or destroyed by the event, including the fee for their disposal in a construction waste landfill.
- 1.3. expert services – after approval, the Insurer may cover the costs of carrying out a structural survey (diagnostics of the condition of the building) and preparing a project for restoration repair of the insured real estate, the load-bearing structure of which has been damaged by an insured event;

1.4. Detection and elimination of a pipe breakdown – in case of leakage of water, other liquid or steam in the insured premises due to bursting or blockage of a pipe from a building installation, costs are covered for:

- 1.4.1. Establishment (localization) of the accident site;
- 1.4.2. repair or replacement of the section of the pipe that has burst or clogged;
- 1.4.3. repair or replacement of faience tiles, floor screeds and other building elements that have been damaged or destroyed in order to provide access to the section of the pipe in which the accident occurred.
- 1.5. locksmith services – in case of damage to the locking mechanism of the front door of the insured dwelling (for example, in case of breaking the key and getting part of it stuck in the lock), the costs of emergency locksmith assistance are covered.

2. The expenses shall be proved by an invoice, a statement statement and a payment document issued in the name of the insured.

3. Special exceptions. The insurer does not pay compensation when the claimed expenses are not related to an insured event that has occurred.

(6) Coating for "Accidental glass breakage".

1. The insurer shall reimburse the costs incurred by the insured for the replacement of glass elements of the exterior or interior glazing which have been broken by an accidental event which is not covered by the other risks.

1.1. Exterior glazing includes only the glass elements that are installed on the front door, windows and balcony doors of the dwelling and of the non-residential buildings and premises insured together with it;

1.2. Interior glazing includes:

- 1.2.1. Glass elements installed to the internal (interior) doors;
- 1.2.2. Glass elements attached to furniture in the insured premises – showcases, glass table tops, etc.;
- 1.2.3. Mirrors mounted on walls or furniture.

2. Special exceptions. The insurer does not cover:

- 2.1. Breakages during installation or dismantling at the place of permanent attachment or during transfer/transportation, repairs or reconstructions;
- 2.2. Glass and glass elements that have not been securely fastened (clamped) to the relevant profile (frame) or have been installed incorrectly (during installation, voltage has occurred in the glass);
- 2.3. Events caused by thermal shock (strong uneven heating or cooling), including bulging of glass and double-glazed windows due to thermal deformation and atmospheric amplitudes;
- 2.4. Damage that occurred in uninhabited premises (left unattended or neglected for more than 30 days).

(7) Coverage for "Earthquake".

1. Direct damages to the insured property as a result of an earthquake or fire caused by an earthquake are covered. Damages are expressed in falling, breaking, crushing and damage to movable and immovable property. The insurer will

compensate only damages for which independent claims for compensation have been made. Damages occurring within 92 (ninety-two) hours after the first earthquake will be considered damages as a result of an event, in which the insured himself indicates the starting time from which this period begins and does not allow overlapping periods between them.

2. Special exceptions in the event of an earthquake. The insurer does not cover:

- 2.1. damage to the foundations of buildings;
- 2.2. damage to frescoes or frescoes;
- 2.3. damage to water tanks and installations attached to buildings, outside yards, staircases or other external structures;
- 2.4. Damage caused by waves – tsunami or flood as a result of an earthquake.

(8) Coverage for "Third Party Liability to Third Parties".

1. The Insurer assumes the responsibility of the owners, holders and users of the insured property to third parties for damages caused by the use of the insured property and as a result of the occurrence of a risk covered under the policy. For the purposes of this coverage, third parties are all:

- 1.1. natural persons who do not inhabit the insured dwelling and are not related by kinship to the owner, holder or user of the insured property;
- 1.2. legal entities that are not under the control of an owner, holder or user of insured property.

(9) Coverage for "Electrical Accident".

1. The insurer shall cover damage or destruction of insured electrical equipment and appliances connected to or connected to a power or low-voltage electrical installation, caused by a short circuit or electric shock.

2. Special exceptions. Damage from a short circuit or electric shock that occurred as a result of:

- 2.1. improper use of electrical equipment and appliances;
- 2.2. overloading the electrical installation by switching on many electrical appliances;
- 2.3. Missing or improperly executed fuses, automatic protections and/or grounding of the building/site.

(10) Coverage for "Accommodation costs".

1. The Insurer shall reimburse the expenses for temporary accommodation incurred by the Insured in case the insured dwelling becomes unfit for habitation as a result of an insured event and neither the Insured nor any other member of his/her household has another dwelling on the territory of the same or a neighbouring municipality. For the purposes of this coverage, 'temporary accommodation costs' means the cost of accommodation in a hotel or guest house in the same or neighbouring municipality. Costs for renting a dwelling in the same or a neighboring municipality for the time necessary to bring the insured dwelling into habitable condition, but for a maximum of 3 months, as the insurer's liability is up to the limit specified in the policy. The rental costs do not include the cost of using a garage or parking space.

2. Special exceptions. Expenses for temporary accommodation in a hotel or guest house or for renting a dwelling that are owned or controlled by a person with whom the insured is related are not covered.

(11) Coverage for "Expenses for the issuance of personal documents".

1. Under this coverage, the Insurer shall reimburse the costs incurred for the issuance of new personal documents of the same type to the user(s) of the insured dwelling, in case these documents have been lost, damaged or destroyed as a result of a covered insured event.

2. The sum insured established in the insurance contract for this coverage shall be common to all personal documents subject to replacement, irrespective of their number and persons.

(12) Coverage for "External Impact".

1. Under this coverage, the Insurer shall cover damage or destruction of insured property as a result of:

- 1.1. deliberate actions of third parties (vandalism), including by causing fire (arson) or explosion;
- 1.2. Impact of a vehicle that does not belong to and is not under the control of the Insured or a person related to him. For the purposes of this coverage, a vehicle or other motor vehicle within the meaning of the Road Traffic Act, a trailer or basket connected to a motor vehicle, a self-propelled machine – tractor, excavator, roller, forklift and others shall be considered a road vehicle vehicle.

2. Special exceptions. Under this coverage, the Insurer does not pay compensation for damages:

- 2.1. Occurred in uninhabited premises (left unattended or guarded for more than 30 days).
- 2.2. Caused as a result of a direct or indirect action or order of the state authorities.

(13) Coverage for "Theft".

1. The insurer shall cover unlawful seizure (theft) of insured property as a result of:
 - 1.1. burglary – the theft is carried out by burglary, consisting in the destruction or damage of strong and permanently made partitions for protection: walls, doors, windows, locking devices and mechanisms;
 - 1.2. theft by technical means – the theft was carried out by breaking into the insured home with the help of technical means, without burglary;
 - 1.3. robbery – the theft is preceded or accompanied by the exercise of coercion (physical or psychological violence) as a means of seizing the property and for overcoming the real or alleged resistance of the victim;
2. Special exceptions. The insurer does not cover theft;
 - 2.1. of items left on a balcony or in another open place;
 - 2.2. of items outside the address of the insured property;
 - 2.3. of individual parts and elements of the complete set of movable property – for example, theft only of a rechargeable battery, but not of the appliance powered by it;
 - 2.4. committed using an original key or a duplicate intended for the same locking device or when the theft was committed without burglary or technical means.

(14) Accident coverage.

1. Under this coverage, the Insurer shall provide protection against death and permanent disability in the event of an accident to persons who are:
 - 1.1. members of the family/household of the insured person;
 - 1.2. aged from 14 to 74 years old and have not been placed under full interdiction;
 - 1.3. with a permanent or current address, which coincides with the address specified in the insurance contract, as the place of insurance.
2. Special exceptions. The insurer does not pay compensation:
 - 2.1. for death or permanent disability that occurred as a result of an event caused by the Insured in a state of intoxication or after the use of narcotic substances or their analogues, or due to gross negligence.
 - 2.2. for death or permanent disability that is not qualified as an Accident under these General Terms and Conditions.

**IV. GENERAL EXCLUSIONS FROM INSURANCE COVERAGE****Art.6. (1) From the scope of the insurance coverage shall be excluded all direct and indirect damages arising from:**

1. ionising radiation (radiation) or radioactive contamination caused by any nuclear fuel or nuclear waste or during the combustion of nuclear fuel;
2. the harmful and polluting properties (radioactivity, toxicity, explosiveness, etc.) of any nuclear facility (reactor, installation, etc.), its component or radioactive material;
3. any chemical, biological, biochemical or electromagnetic weapon or from any weapon or device using fission/fusion of atoms or atomic nuclei or other similar reaction, or radioactive force, or radioactive substance;
4. terrorism, terrorist act or anti-terrorist operation;
5. chemical contamination or bacterial (biological) contamination, including soil, air or water;
6. confiscation, requisition, nationalisation or forcible expropriation of secured property or other similar measures taken or attempted to take by a competent authority authorised to do so by law;
7. the use of appliances, devices or technologies that are not certified for safe use by citizens;
8. an explosive or flammable substance or from an open source of fire located at the place of insurance;
9. war, civil war, revolution, insurrection, mutiny, civil disturbances caused by hostilities, or any hostile actions of or against a belligerent;
10. strikes, lockouts, workers' protests, riots, civil disobedience, etc. similar;
11. violation of construction and technical norms and requirements, construction defect, poor quality repair or installation and/or unremedied damages from previously occurring events;
12. falling snow avalanches;
13. powdery or gaseous substances emitted into the atmosphere during certain production activities;
14. collapse, collapse or landslide of earth or rock masses as a result of human activity, including during excavation or other construction or repair works or explosions ordered by the authorities;
15. an event that does not constitute a covered risk under the insurance contract;

16. a risk taken on its own is covered under the insurance contract, but is in a causal relationship with another event preceding it, which is not a more covered risk under the terms of the contract, when the risk of occurrence of the preceding event could have been included in the insurance coverage, but this has not been agreed between the parties;
17. burning, unless it is caused due to the occurrence of any of the risks provided for in the insurance contract;
18. flooding of property located up to the first floor, including in a building that is less than 20 (twenty) meters from the shore of a water basin (river, lake, sea, canal, etc.);
19. a flood that occurred during the first 10 (ten) days after the entry into force of the insurance policy, if there is no document issued by a competent state authority certifying the occurrence of this event. This exception does not apply where, by concluding the insurance contract, the coverage for this risk provided by a previous insurance contract concluded between the same parties is renewed without interruption;
20. electronic and computer crimes;
21. pyrotechnic articles, ammunition, explosives or toxic chemical materials, which are stored at the place of insurance;
22. water leakage as a result of an accident of plumbing, district heating, sewerage, steam or other type of installations, if the accident occurred during a period in which the insured dwelling was uninhabited for more than 30 days and the shut-off valve of the respective installation located in the dwelling was not activated or if the accident occurred as a result of freezing of the respective installation or the liquid in it.
23. the subsidence of the building in which the insured property is located;
24. gradual damage due to normal use (depreciation, obsolescence, wear and tear, rust, corrosion of property or parts thereof, damage from microorganisms, fungal formations, mould, decay, moisture, birds, insects and rodents, processes of slow deformation and destruction, evaporation, fermentation, weight loss, shrinkage, change of aroma, change in colour, consistency, gloss, damage from light exposure and natural fires), damage to machines as a result of an accident during their operation, mechanical interference, surface damage from scratches, pollution and the like.

(2) The insurer shall be released from the obligation to pay compensation if it is established that:

1. the insured event has occurred due to gross negligence or as a result of an intentional act or omission of the insured or his/her spouse, ascending or descending, or of a person who belongs to the insured's household or lives in a de facto conjugal cohabitation with him/her;
2. the damages to the insured property have occurred as a result of its improper use (exploitation) by the insured;
3. notwithstanding any provision in these General Terms and Conditions or any additional clause of the insurance contract, the insurance excludes liability for loss, damage, damage, expense or expense of any nature caused directly or indirectly by, as a result of or in connection with avian influenza, pandemic and "non-seasonal" epidemics, including COVID-19, SARS or any variant thereof.

**V. INSURANCE CONTRACT****Art. 7. (1) Conclusion of the insurance contract.**

1. The insurance contract shall be concluded for a period of one year in writing as an insurance policy, which shall be drawn up in uniform copies for each of the parties.
2. An integral part of the contract are these General Terms and Conditions and all supplements, annexes, recommendations, etc. related to the policy.
3. Unless otherwise agreed, the insurance shall be taken out without the insurer inspecting the property to be insured and without drawing up an inventory of the insured movable property.

(2) Modification.

1. The insurance contract may be amended only by mutual consent of the parties and on the grounds provided for in the Insurance Code. For each amendment of the contract, the Insurer shall issue an addendum (annex) to the insurance policy or other written document, which shall be signed by the parties.

(3) Transfer of the insured object.

1. If during the validity of the insurance the immovable property is transferred, the new owner shall assume the rights and obligations of the insured under the insurance contract.
2. The old or new owner shall notify the insurer in writing of the transfer of the

within 7 days from the transfer of ownership. If the Insurer is not notified within this period, it is not obliged to pay insurance compensation in case the insured event has occurred after the expiration of one month from the date of transfer of ownership and provided that it would not have concluded the existing contract with the new owner due to a significant increase in risk.

3. Within one month after becoming aware of the change in the ownership of the insured dwelling, the Insurer has the right to terminate the insurance contract with the new owner of the dwelling with a one-month written notice.

4. Within one month after the acquisition of the insured home, the new owner has the right to terminate the insurance contract immediately by notifying the insurer in writing.

5. In case of termination of the insurance contract in accordance with the procedure and within the terms of items 3 or 4, the old owner shall be obliged to pay the due premium until the date of termination, in which case the new owner shall not be obliged to pay the premium. The insurer is obliged to return to the old owner the part of the premium paid corresponding to the period after the date of termination of the insurance coverage, unless he has paid or has grounds to pay compensation under the contract.

(4) Termination of the insurance contract.

1. The insurance contract shall be terminated upon the expiry of the term for which it is terminated, as well as in the cases provided for in the Insurance Code (CC).

2. The insurance contract may contain an agreement for its automatic renewal for another insurance period. In these cases, when one of the parties during the current insurance period expressly requests that the contract not be renewed for a new insurance period, the contract shall be terminated from the end of the current insurance period, without penalties or other costs being due.

3. An insurance contract may be terminated by mutual agreement between the parties, expressed in writing or unilaterally by either party by means of a one-month written notice addressed to the other party, and the notice period shall begin to run from the date of its receipt.

4. Upon termination of the insurance contract before the expiration of the current insurance period, the Insurer shall be entitled to:

4.1. the respective premium only for the part of the insurance period during which it has been covered, if no insured event has occurred during this time, but not less than the administrative costs necessary for the issuance of the insurance policy;

4.2. The entire premium for the insurance period, if an insured event occurs before the termination of the contract.

5. The insurer may terminate the insurance contract without notice before its entry into force, in which case it shall owe the insurer payment only of the administrative costs for the issuance of the insurance policy.

6. In case of early termination of the insurance contract, the financial relations between the parties shall be settled as of the date of termination, unless otherwise expressly agreed in the insurance contract. Obligations related to the return or payment of a premium shall be fulfilled within 15 working days from the date of termination.

(5) Term

1. The insurance shall be concluded for a period of one year, unless otherwise agreed. Automatic renewal of the term of the contract under Art. 353, para. 1 of the Insurance Code is possible when it is explicitly stated in the policy.

2. The period of insurance coverage shall start from the time and date specified in the policy, provided that the entire insurance premium or the first instalment in case of deferred payment has been paid.

3. The period of insurance coverage shall expire on the time and date specified in the policy for its end or at the time of its early termination.

(6) Sum insured and limits of liability

1. Sum insured shall be the monetary value specified in the insurance contract, representing the upper limit of the insurer's liability to the insured, the third beneficiary or to the third injured party.

2. All sums insured specified in the policy represent the limit of liability of the Insurer for the term of the insurance.

3. The sum insured for the property shall be determined on the basis of its replacement insurance value.

4. The value for restoration of the property with a new one of the same type and quality, including all inherent costs for delivery, construction, installation, etc., without applying impairment, according to the Insurance Code, shall be considered as a refundable insurance value.

5. Within the limits of the sum insured determined for the property, sub-limits of liability for damages arising from an insured event, under any coverage, of a specific type, for items or objects of a certain type may be agreed.

6. If a lesser sum insured than the replacement value of the property has been agreed upon and it is destroyed or destroyed, the Insurer shall indemnify the full amount of the damage up to the amount of the sum insured or the applicable sublimit, without

applying the rule of proportional indemnity.

7. If the sum insured is higher than the replacement value of the property, there is "overinsurance". In this case, the liability of the Insurer is up to the replacement value, and the Insurer is obliged to return the part of the premium paid, which corresponds to the difference between the agreed sum insured and the replacement value of the property, unless the Insured has been in bad faith.

8. For each of the additional coverages in Section III specified in the insurance contract, a separate sum insured shall be determined.

9. Any payment of compensation or costs and expenses shall reduce the sum insured and the corresponding sub-limit by the amount paid.

10. Movable property newly acquired during the term of the insurance and improvements on the insured immovable property shall be considered insured up to the amount of the limits agreed in the policy.

(7) Insurance premium

1. The insurance premium shall be determined by the Insurer depending on the sum insured, the risk factors, the insurance period and the term of the insurance.

2. The insurance premium shall be determined for one year, unless otherwise agreed in the policy.

3. The insurance premium may be paid in a lump sum or in installments, which is agreed in the policy.

4. If the insurance premium is determined in a foreign currency, the same shall be paid in the national currency equivalent, determined at the central exchange rate of the BNB for that currency as of the day of payment.

5. Coverage under the insurance contract shall enter into force from 00:00 on the day following the day of payment of the insurance premium or the first installment in case of deferred payment of the premium, unless otherwise agreed in the policy.

6. In case of agreed deferred payment of the insurance premium, the Insurer is obliged to pay the respective installments on the dates specified in the insurance policy.

7. If the next deferred installment of the insurance premium is not paid on the specified date and the parties have not agreed on a written postponement of payment, the insurance contract shall be terminated automatically and shall not be in force as of 00:00 on

the 16th day following the date specified in the policy and on which the respective deferred installment is due.

8. In the event of an insured event occurring before the insurance premium has been paid in full, the Insurer may deduct the amount of the unpaid premium from the amount of the insurance indemnity.

(8) Deductible

1. The parties to the insurance contract may agree on a deductible to the insured, which consists in the assumption by the insured party in the event of an insured event.

2. Deductible can only be unconditional, where the Insured assumes responsibility for the occurrence of an insured event up to a certain amount for any damage.

Art. 8. Rights and obligations under the insurance contract

1. The insured person shall be obliged:

1.1. to take care of the insured property by a good owner, as well as to take all necessary and appropriate measures to protect it from damage;

1.2. to allow the Insurer to carry out inspections (inspections) and to comply with the prescriptions of the Insurer and the competent authorities to eliminate the sources of danger for causing damage. In case of non-fulfillment of the obligation, the Insurer has the right to terminate the contract if no insured event has occurred;

1.3. to notify the Insurer of each insurance for the insured property, concluded with another insurer, within 7 days of the insurer, indicating the insurer, the sum insured and the covered risks under the other insurance;

1.4. to notify the Insurer within 7 days of becoming aware of any change concerning the insured property, including a change in the way of its use, rental, partial or complete change of ownership or of the person who uses or manages it;

1.5. In the event of an insured event, to make every effort to reduce the amount of damages, as well as to comply with the instructions of the Insurer. If the Insurer does not give other instructions, the Insured shall immediately take reasonable measures to secure the insured property and prevent an increase in the amount of damages, as well as to preserve the insured property in its form immediately after the event, preserving all damaged parts and details, as far as possible.

1.6. depending on the nature of the insured event, notify the police, the regional fire safety and population protection service (RSPBZN) or another competent authority. Notification to the competent authority must be made immediately after becoming aware of the insured event.

1.7. follow the instructions of the competent authority, as well as those given by the Insurer.

1.8. not to take actions that would increase the amount of damages, without permission from the Insurer.

1.9. to notify the Insurer of the insured event within three working days of becoming aware of it, if the event is not related to theft and robbery, or 24 hours from the knowledge – in cases of theft or robbery.

2. The insurer shall be obliged:

2.1. to explain the terms of the insurance contract to each Insured who is a person other than the Insurer;

2.2. to pay the insurance premium within the agreed period;

2.3. to inform the Insurer of any change in its name or address, or correspondence address, which are specified in the insurance contract or in other documents provided to the Insurer. In case the insurer fails to fulfill this obligation or provides false information, any written statement by the Insurer sent by him to the address of the Insurer, last announced to the Insurer, shall be deemed to have been served and received by the Insurer with all legal consequences provided for by law or in the contract;

3. Any obligation of the Insured and the Insurer specified in the insurance contract or in these General Terms and Conditions shall be considered significant in view of the interest of the Insurer and shall be fulfilled without fail within the specified period or, in the absence of a specific period, within a reasonable time in view of the circumstances.

4. The insurer and each insured shall be bound by the consequences of any action or inaction of their representatives, which has led to non-fulfillment of any of their obligations under the insurance contract.

5. Upon receipt of the notification of an insured event, the Insurer shall have the right to:

5.1. to give the insured instructions that are mandatory for execution;

5.2. to inspect the damaged or lost property;

5.3. to participate in the rescue of the insured property, indicating the necessary measures for this, to negotiate and conclude agreements with third parties in connection with the elimination of damages.



VI. INSURANCE INDEMNITY

Art. 9. A claim to the Insurer for obtaining insurance compensation may be made by the Insured or by the third party, and it must be proven on grounds and amount. The Insurer may not require evidence that the Insured cannot obtain due to existing regulatory obstacles or due to the lack of legal possibility to provide them, as well as those for which a reasonable assessment can be made that they are not essential for establishing the grounds and amount of the claim and aim at unjustified delay and prolongation of the procedure for settling the claim.

(1) In the event of an insured event, it is necessary for the Insured to confirm its occurrence and amount by providing the following documents:

1. a document of ownership of the damaged movable and/or immovable property;
2. a document from a competent authority certifying and qualifying the occurrence (Official Note, Certificate or Protocol from the Regional Directorate of the Police or the RSPBZN), where applicable;
3. a decree of the Prosecutor's Office, in the case of pre-trial proceedings;
4. medical documents certifying the occurrence of an accident;
5. a report from NIMH certifying the occurrence of a natural disaster;
6. protocols, invoices, bills of quantity and the like, determining the amount of the damages incurred;
7. complete and accurate details of the bank account to which the payment of compensation is to be made;
8. and others for qualifying, proving and determining the amount of the insured event.

(2) Amount of insurance compensation.

1. In order to establish the amount of damages and the cause of the occurrence of the occurrence, the Insurer has the right to inspect the place of insurance. The inspection shall be organized and conducted jointly by the insurer and the person who has made the insurance claim within a reasonable period of time after the filing of the claim with the insurer.

2. Each inspection shall be certified by a protocol, inventory and photographic material of the damages, which shall be drawn up by the insurer and signed by all persons participating in the inspection.

3. The amount of the insurance indemnity shall be determined within the agreed limits for the relevant property group or according to the limits of liability for one event and for the period of insurance. The amount of compensation may not exceed the sum insured for the specific property or the agreed limit.

4. The amount of compensation for immovable property shall be up to the replacement value of the damaged property (but not more than the agreed limits), including the value of the costs necessary for the restoration of the property with a new one of the same type and quality, including all inherent costs for delivery, construction, installation, etc., without applying impairment, according to the Insurance Code.

5. The assessment of the damages shall be carried out at average market prices and/or an approved offer by the insurer as of the date of the event. The insured has the right to familiarize himself with the applied prices and charges.

6. If the Insured does not agree with the assessment, he/she may appoint an expert at his/her own expense. When there is a difference between the two assessments and no agreement is reached, both parties appoint a third expert, the costs for which are shared, and his conclusion is final.

7. A complete loss of the insured property is present in case of theft or when, as a result of an insured event, the property is damaged to the extent that the costs of remedying the damages (according to the expert assessment of the insurer) will exceed 80% of its replacement value.

8. The amount of the compensation in the case of movable property is determined on the basis of current prices in the commercial network for an identical item in a new condition with the same brand and model or with similar characteristics or according to an expert assessment of the Insurer.

9. In case of damages to the common parts of a building in condominium ownership, the Insurer shall pay the percentage of the amount of the indemnity to the insured, representing the percentage of ideal parts of the common parts of the building, according to the title deed.

10. The damage to the Insured may be satisfied through repair and/or replacement of the damaged property, performed by the Insurer or by third parties on its order, only with the consent of the Insured.

11. The amounts of the agreed deductible under the contract shall be deducted from the compensation.

12. In the case of multiple insurance within the meaning of the Insurance Code, the Insurer shall be liable in such a proportion that the sum insured under the insurance concluded with him shall be related to the total sum insured of all insurances, and the person claiming compensation may not receive from the insurers more than the damages actually suffered.

13. The insurer shall be obliged to rule on a claim for payment of insurance indemnity within 15 working days from the submission of all necessary documents and evidence required by it in order to establish the insured event and the amount of the damages, by determining and paying the amount of the indemnity or refusing to pay the payment with reason.

14. At the written request of the Insured and after proving its claim on the grounds, the Insurer may pay in advance up to 30% of the preliminary amount of the damage under an offer submitted and approved by the Insurer, offer or expert assessment based on average market prices, at the time of the event.

15. The compensation for each damaged insured property shall be paid to the owner of the damaged property, to a person explicitly indicated by him/her or to the third beneficiary specified in the insurance policy or in an Appendix thereto. The order of the insured to pay the insurance indemnity to a person explicitly indicated by him/her should be in writing and contain a statement that the entitled person has been notified that he has the right to receive the payment.

(3) In case of non-compliance with the instructions given by the Insurer and/or failure to take sufficient good care in the role of a good owner to limit the damages, the Insurer shall have the right to reduce the amount of the insurance indemnity.

(4) The insurer may refuse to pay compensation:

1. provided that the occurrence of the event does not correspond to the definition of the risks covered by the policy;
2. failure to fulfill obligations provided for in these General Terms and Conditions, if it is explicitly stated that they lead to a refusal;
3. failure to fulfill other obligations specified in the Insurance Code, which are significant for the protection of the insured property.



VII. ADDITIONAL PROVISIONS

Statute of limitations

Art. 10. According to the Insurance Code, all rights arising under this insurance shall be extinguished upon expiry of:

1. Five years from the date of occurrence of an insured event for risks "Civil liability to third parties" and "Accident".
2. Three years from the date of occurrence of an insured event for all other risks under the insurance.

Right of Recourse

Art.11. (1) With the payment of the insurance indemnity, when the insured risk has been realized as a result of the culpable conduct of a third party, the Insurer shall enter into the rights of the insured person against the persons responsible for the damage up to the amount of the paid compensation and the usual expenses incurred for its determination, in accordance with the terms and conditions provided for in the current Bulgarian legislation.

(2) In the cases under Para. 1:

1. the insured person and the Insurer shall be obliged to assist the insurer in exercising its rights against the persons responsible for the damage;
2. the insured person shall be obliged to render assistance and to provide the insurer with all documents, evidence and information necessary for the filing of a recourse claim by the insurer against the persons responsible for the damage;
3. The refusal of the insured person to exercise its rights against a person responsible for the damage shall not be valid against the insurer.

Correspondence between the parties

Art. 12. (1) All relations between the parties in connection with the execution of the insurance contract shall be settled in writing.

(2) Each of the parties to the insurance contract shall send the notices and notifications to the other party in writing. Written statements and communications of any nature shall be deemed to have been made within the agreed time limit if they are delivered by post, fax or electronic message before the expiry of the last day of the time limit.

(3) A notice or message by the Insurer, handed over by hand to the Insurer or the Insured Person, including their employee, proxy or legal representative, shall be deemed to have been received by the Insurer, respectively by the Insured Person, from the moment of delivery.

Personal data

Art. 13. By signing the insurance contract, respectively with the acceptance of these General Terms and Conditions, the Insurer shall be deemed to be informed that:

1. the provision of personal data to the insurer shall be entirely voluntary;
2. The Insurer is registered as a personal data administrator in the register maintained by the Commission for Personal Data Protection and as such may collect and process personal data in accordance with the provisions of the current legislation with a view to performing all necessary actions for the conclusion, performance and termination of insurance contracts, as well as for the realization of its legal rights and interests;
3. in the cases provided for by law, the Insurer shall have the right to disclose personal data obtained in connection with the conclusion and performance of a specific insurance contract to competent state authorities and institutions for use, processing and storage in accordance with their tasks and purposes;
4. any person whose personal data are processed by the Insurer shall have the right to access these data, as well as the right to request their correction under the terms and conditions of the Personal Data Protection Act.

Others

Art.14. The data contained in the insurance contract shall constitute a trade and insurance secret. The parties to the contract shall be obliged to consider all information exchanged between them in connection with its performance confidential and not to share or disclose it to third parties without the consent of the other party, except when the disclosure of this information is mandatory by law.

Art. 15. These General Terms and Conditions are prepared in Bulgarian. Regardless of the fact that they may be translated into other languages, in case of inconsistency between the texts, the Bulgarian text shall apply.

Art. 16. The current legislation of the Republic of Bulgaria shall apply to the insurance contract, and for all issues not regulated in the insurance contract or these General Terms and Conditions, the provisions of the Insurance Code and the applicable Bulgarian legislation shall apply.

Art. 17. All disputes between the parties to the insurance contract shall be resolved through negotiations, and if it is impossible to reach an agreement between the parties, they shall be referred for consideration before the competent Bulgarian court.

Art. 18. In case of discrepancy between the insurance contract and the provisions of these General Terms and Conditions, the agreement agreed in the contract shall prevail.

Art. 19. The headings of sections and subheadings in these General Terms and Conditions are indicative only.



VIII. FINAL PROVISIONS

Art. 20. (1) These General Terms and Conditions:

1. have been adopted by the Board of Directors of EUROINS INSURANCE COMPANY AD by decision of 15.05.2026 and shall enter into force on 15.06.2026;
2. may be amended and/or supplemented for each specific case with Special Conditions or Add-ons.

(2) These General Terms and Conditions may be amended or replaced by new ones in accordance with the procedure in which they were adopted, as the insurance contracts established by the entry into force of the amendments or the new General Terms and Conditions shall continue their validity in accordance with the General Terms and Conditions under which they have been concluded.

For the insurer:


Yoanna Tsoneva
Romyana Betova