

**Pre-contractual information for users of insurance services  
According to Art. 324 and Sec. 326 of the Insurance Code and according  
to art. 8 of the Law on the Provision of Financial Services at a Distance**

1. "INSURANCE COMPANY EUROINS" AD, with UIC 121265113, is an insurer authorized to carry out insurance activity No 8 / 15.06.1998 by the National Insurance Council. The insurer operates in the form of a joint-stock company with a one-tier management system and is managed by a Board of Directors (SD).
2. The registered office and registered address of VD EUROINS AD (THE "Company") is: Republic of Bulgaria, Sofia, bul. Christopher Columbus No. 43. In addition to the registered office and management address of the Company, you can contact us at the following e-mail address: [office@euroins.com](mailto:office@euroins.com), at the national telephone number: 0700 17 241, as well as at any office or agency of the Company in the country.
3. The procedure for filing complaints against the Company is as follows: you can file a complaint at the registered office and management address of the Company, in any agency of Euroins AD in the country, with the insurance agent who issued the policy, at any liquidation center of the Company, explicitly specifying the sender, policy number / damage number and coordinates for sending a response to the complaint. The procedure for handling complaints is in accordance with the Internal Rules of EUROINS AD for the activity of settling claims under insurance contracts published on the Company's website – [www.euroins.bg](http://www.euroins.bg).
4. You can file a complaint against the Company before the Financial Supervision Commission, which supervises the insurance business, at: Sofia 1000, ul. "Budapest" No. 16, as well as before other state authorities.
5. At the disposal of the users of insurance services are all ways of out-of-court dispute handling in the Republic of Bulgaria. In the event of an unresolved dispute with the Company, any user of insurance services may also contact the Sectoral Conciliation Commission for dispute consideration in the field of insurance and insurance mediation by submitting a written application to the Commission for Consumer Protection ([www.kzp.bg](http://www.kzp.bg)) at the following addresses: Sofia 1000, sq. "Slaveykov" No 4A, tel: 02/9330 588, e-mail: [adr.ins@kzp.bg](mailto:adr.ins@kzp.bg).
6. The report on the solvency and financial condition of VD EUROINS AD is published on the Company's website - [www.euroins.bg](http://www.euroins.bg).
7. The Company shall not provide advice to users of insurance services on the insurance products it offers.
8. The company shall provide users of insurance services with an information document on the insurance concerned.
9. The remuneration that the employees of the Company receive upon the direct conclusion of an insurance contract with the Company is remuneration.
10. The law applicable to insurance contracts concluded with the Company is the Bulgarian one.
11. In the communication between the parties, as well as in all documents prepared in connection with the conclusion of an insurance contract, the Bulgarian language shall be used.