

# Personal Accident insurance

**BULSTRAD**  
VIENNA INSURANCE GROUP

## Insurance Product Information Document

Company: ZAD BULSTRAD VIENNA INSURANCE GROUP

Product:

Personal Accident of the  
Passengers in the Motor Vehicle

Republic of Bulgaria, License of insurance activity No. 11/16.07.1998

This information document is designed to provide to you the main information regarding your insurance. Full contractual and pre-contractual information about the product can be found in the set of documents comprising an insurance proposal, insurance policy, general conditions of the insurance, etc. To be fully informed, please read the entire set of documents!

## Type of insurance

The insurance for Personal Accident of the passengers in the motor vehicle covers the risk of occurrence of an insurance event for all seats in the vehicle, including the driver's seat, as per the number of seats stated in the registration documents of the vehicle, or only of the driver's seat.



### What is covered by the insurance?

The conditions of the insurance for Personal Accident of the passengers in the motor vehicle may cover only one of the following:

- ✓ personal accident for the seats in the motor vehicle;
- ✓ personal accident of the persons in the motor vehicle;
- ✓ personal accident of the driver of the motor vehicle.

The sum insured represents the limit of liability of the Insurer during the validity of the insurance.



### What is not covered by the insurance?

- ✗ damage resulting from deliberate actions of an insured person entitled to receive insurance indemnity;
- ✗ damage caused by a driver without a driving license, without a valid license for the vehicle category, or with a revoked driving license;
- ✗ traffic accident caused by the driver stated in the policy while under the influence of alcohol above the legal limit, of intoxicating substances or analogues thereof, or when the driver has refused to take a test for the use of alcohol, intoxicating substances or analogues thereof;
- ✗ claims for indemnity when the vehicle's driver stated in the policy has left the scene of the accident before the arrival of the competent authorities for control of the road traffic;
- ✗ claims for indemnity when the passengers in the insured vehicle are more than the permitted number specified in the registration certificate of the motor vehicle;
- ✗ claims for indemnity when the motor vehicle carries freight above the load capacity specified in the registration certificate of the motor vehicle;
- ✗ permanent disablement or bodily injuries existing before the insurance event;



### Restrictions in the scope of the insurance cover?

- ! damage suffered during a traffic accident by persons in a motor vehicle used for racing, driving tests, etc.;
- ! damage due to a failure to use safety belts or child safety systems in accordance with the Road Traffic Law;
- ! suicide or suicide attempt of a passenger in the vehicle;
- ! commitment or attempted commitment of a crime or terrorist act;
- ! premature baby delivery or miscarriage by a passenger unless these have resulted due to an occurred accident;
- ! losses due to a lost capacity to practice a profession as a result of an occurred accident.



## Where is my insurance cover valid?

- ✓ Your cover is valid for the territory of the Republic of Bulgaria and abroad.



## What are my obligations?

- To notify the Insurer of any newly occurred circumstance or change of the circumstances as specified in the insurance contract which is of importance for the risk (incl. change of address, conclusion of another insurance contract, etc.).
- To pay duly the agreed insurance premium
- In case of occurrence of an insurance event, to inform the competent authorities for documentation of the event.
- In case of occurrence of an insurance event, to inform the Insurer within 7 (seven) days of learning thereof.
- To submit a written claim for the event, medical documentation, decision of a Regional Expert Medical Commission, death certificate, certificate of heirs and other evidence and records for the purpose of determining the grounds and amount of the premium.



## When and how to pay for the insurance?

You may pay one-off or deferred amounts as agreed by the parties. The due dates for the insurance premium payment are specified in the insurance policy, whereas the first payment is due on contract conclusion. The insurance premium may be paid in cash, with a bank card or via bank transfer.



## When does the cover begin and end?

The insurance validity period is one year. The insurance cover takes effect after the payment of the insurance premium or the first premium installment for the policy in case of deferred payment of the premium. The cover is terminated upon the contract's expiration, upon its termination by any of the parties, or in the case of a delay in the payment of a due premium installment when the delay exceeds 15 (fifteen) days after the respective due date.



## How can I terminate the contract?

You may terminate the contract with a 15 (fifteen) day written notice sent to the Insurer.