

Medical insurance for foreigners residing or staying in the Republic of Bulgaria

Insurance Product Information Document

Company: BULSTRAD VIENNA INSURANCE GROUP

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

БУАСТРАД

VIENNA INSURANCE GROUP

Product:

Medical insurance for foreigners staying for a long or short term in the Republic of Bulgaria or transiting through the country

The aim of this document is 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 a proposal for insurance, insurance policy, general conditions, etc. To be fully informed, please read the entire set of documents!

Type of insurance

Medical insurance for foreigners staying for a long or short term in the Republic of Bulgaria or transiting through the country.



What is covered by the insurance?

- ✓ Actually incurred costs for urgent and emergency medical assistance provided due to a sudden, unexpected health condition, sickness or accident, which has occurred during the validity of the insurance contract, as follows:
- ✓ Expenses for medical assistance in urgent cases, incurred for outpatient and inpatient treatment;
- ✓ Documented, necessary and appropriate transportation costs for accommodating or transferring the Insured to a medical establishment;
- ✓ Dental expenses – the cover applies only for urgent conditions that have occurred suddenly.



What risks are not covered by the insurance?

- ✗ claims as a result of hostilities, war /whether declared or not/, civil war, riot, revolution, insurrection, military or usurped power, strike, lock-out, terrorism;
- ✗ claims due to an earthquake or nuclear explosions, radioactive products or contamination, ionizing radiation;
- ✗ claims as a result of events that have occurred before the insurance took effect, even if the medical assistance was provided during the period of the insurance policy;
- ✗ health issues that have occurred while the Insured was detained by the authorities or was at a place of detention;
- ✗ claims as a result of a terrorist act;
- ✗ claims resulting from participation in military activities or training, or caused by radioactive or chemical materials, or riot, insurrection, strike, lock-out or other similar events, including during emergency or disaster situations.

Detailed information on all exclusions may be found in Chapter III "General Exclusions" and Chapter IV "Special Exclusions" of the policy.



Are there restrictions in the scope of the insurance cover?

- ! claims as a result of a failure to observe prescribed regimen and/or treatment, simulated sickness by the Insured or deliberate impairment of one's health.
- ! claims as a result of preparing for or participating in sport events, unless otherwise agreed;
- ! claims as a result of physical fights, suicide or suicide attempt, criminal act of a general nature or other activity prohibited by the law;
- ! health impairment due to excessive or chronic alcohol use, narcotic or intoxicating substances or medical drug dependence.

Detailed information on all exclusions may be found in Chapter III "General Exclusions" and Chapter IV "Special Exclusions" of the policy.



Where does my insurance cover

- ✓ Your insurance cover is valid only on the territory of Bulgaria.



What are my obligations?

- On conclusion of the insurance contract, you need to state all material circumstances which are known to you and are of importance for assessment of the risk.
- To notify the Insurer during the validity of the contract of all newly occurred circumstances of importance for the risk.
- To pay the due insurance premium according to the due dates specified in the policy.
- To take all appropriate, customary and reasonable preventive measures to endure the safety of the Insured or your own safety.
- In case of an insured occurrence, to notify the Insurer within 3 (three) days after learning thereof, to present all requested documents and to provide assistance to the Insurer for clarification of the insured occurrence.
- To take all reasonable and practical actions for avoiding or lessening the injuries or the claim.
- To present all documents that you have, as well as any documents requested by the Insurer, related to the identification of the occurrence and the amount of the claims, irrespective of the nature of the occurrence.



When and how to pay?

You may pay the full premium amount 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 cover takes effect after payment of the insurance premium. The cover is terminated upon the contract expiration or its termination by any of the parties.



How can I terminate the contract?

You may terminate the contract with a 15 (fifteen) days' advance notice in writing, sent to the Insurer.