

**PROVIDED BEFORE CONCLUSION OF AN INSURANCE CONTRACT,
IN ACCORDANCE WITH ART. 324 AND ART. 326 OF THE INSURANCE CODE**

1. **Insurer:** ZEAD BULSTRAD VIENNA INSURANCE GROUP.
2. **Seat and registered address** – Republic of Bulgaria, 1000 Sofia, 5 Positano Sq.
3. **Complaints procedure** – Each consumer of insurance services may file a complaint against any action / inaction of the Insurer. The complaint shall be addressed to the Insurer, with express specification of the sender and the number of policy / claim that is the occasion for the complaint. The Complaints Procedure is in accordance with Chapter XV "Consideration of complaints, requests, signals and proposals" of the Rules of ZEAD BULSTRAD VIENNA INSURANCE GROUP for settlement of claims under insurance contracts, published on the website of ZEAD BULSTRAD VIENNA INSURANCES GROUP, www.bulstrad.bg.
4. Each consumer of insurance services may file a complaint against the Insurer before the Financial Supervision Commission, responsible for the supervision of insurance activity, at the following address: 1000 Sofia, 16 Budapest St., as well as before other state authorities. All forms of out-of-court settlement in the Republic of Bulgaria are also available to the consumers of insurance services. In case of an unresolved dispute with the Insurer, any consumer of insurance services may also apply to the Sectoral Conciliation Committee for dispute settlement in the field of insurance and insurance intermediation, by submitting a request in writing to the Commission for Consumer Protection (www.kzp.bg) at the following address: 1000 Sofia, 4A Slaveykov Sq., tel.: 02/9330 588; e-mail: adr.ins@kzp.bg.
5. The insurance needs and demands of the consumer of insurance services shall be determined on the basis of the consumer needs analysis made by the Insurer / Insurance Intermediary and also on the basis of the information received from the consumer through the performed test for determining the needs and demands.
6. The Insurer shall provide to the consumer of insurance services an insurance product information document.
7. The Insurer does not provide advice about the sold insurance products.
8. In sufficient time before the conclusion of the insurance contract, the Insurer shall present the respective information to the consumer of insurance services.
9. The remuneration of the Insurer's employees in relation to the insurance contract is in the form of employment remuneration.
10. The remuneration to the insurance intermediaries is in the form of commission remuneration.
11. In case of sales of bundled products, the Insurer shall state the possibility of purchasing the individual components separately.
12. The Solvency and Financial Condition Report of ZEAD BULSTRAD VIENNA INSURANCE GROUP is published on the website of ZEAD BULSTRAD VIENNA INSURANCE GROUP, www.bulstrad.bg.
13. The applicable law is the Bulgarian law.