

# Personal Accident Insurance

## Insurance Product Information Document

Company: BULSTRAD VIENNA INSURANCE GROUP

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

**BULSTRAD**  
VIENNA INSURANCE GROUP

Product:  
Tourist Insurance for the Territory  
of Bulgaria – open cover

The aim of this document is to provide to you the main details 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!

### What is this type of insurance?

The Tourist insurance for the territory of Bulgaria is voluntary insurance designed for persons up to 75 years of age during their stay at a tourist facility, covering occurrences that affect the life, health and bodily integrity of the insured persons.



#### What is covered by the insurance?

- ✓ Death or permanent disablement as a result of a personal accident.

Additional coverage may be provided for:

- ✓ Medical expenses, rescue and repatriation;
- ✓ Theft and damage to personal luggage and money;
- ✓ Cancelled, impossible or curtailed journey;
- ✓ Delayed arrival;
- ✓ Legal expenses;
- ✓ Third party liability;
- ✓ Motor assistance;
- ✓ Assistance in the event of a mountain incident.

The sum insured is the limit of liability of the Insurer during the insurance period.



#### What risks are not covered by the insurance?

- ✗ Mental disorders, depression;
- ✗ AIDS / HIV, irrespective of how it is acquired or named;
- ✗ War, invasion, hostilities, military activities (irrespective of whether war has been declared or not), civil war, insurrection, revolution, uprising, military coup or usurped power, strike, lockout;
- ✗ Nuclear accident;
- ✗ Sonic boom from supersonic aircraft;
- ✗ Insured occurrence related to an aircraft flight, except in cases when the insured is a regular passenger with a purchased ticket in a licensed air passenger carrier;

Detailed information on all exclusions may be found in Chapter 4 "General Exclusions" of the General Conditions of the insurance.



#### Are there restrictions in the scope of the insurance cover?

- ! The risk of death caused by personal accident shall not be covered for incapacitated persons and people below 14 (fourteen) years of age;
- ! Use of alcohol, medications with a sedative or stimulant effect, any narcotics or opiates;
- ! Participation in sports involving high degree of risk, such as but not only: alpinism, speleology, gliding, hang-gliding, parachute jumping, subaquatic sports, motorized water sports, unless otherwise agreed in an ENDORSEMENT to conclude the insurance against an increased premium;
- ! Deliberate action on the part of the Insured or a beneficiary in order to claim unduly insurance benefits/indemnity;
- ! Deliberate exposing to danger or attempted or committed crime by the Insured;
- ! Street fight, suicide, suicidal attempts, including while the Insured is mentally irresponsible;
- ! Pregnancy, child delivery or abortion and resulting complications or conditions;
- ! Bathing or swimming in unguarded bodies of water, while no life-guard is on duty or during a red warning flag.



## Where does my insurance cover apply?

- ✓ 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 that are known to you and are important 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 by the due dates stated in the policy.
- To take all appropriate and reasonable care to ensure the safety of the Insured or your own safety.
- In case of an insured occurrence, to notify the Insurer in writing within 7 (seven) working days after learning thereof. In case of a filed civil claim, notification should be given within 3 (three) working days after the summons is served.
- To present all documents that you have, as well as any documents required by the Insurer, related to establishing the occurrence and the amount of damages, irrespective of the nature of occurrence.



## When and how to pay?

You may pay the premium amount in full or in deferred installments as agreed by the parties. The due dates for the premium installments are specified in the insurance policy, whereas the first installment 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 period of the insurance cover is specified in the insurance policy.

The insurance cover commences after payment of the insurance premium or the first premium installment, in case of deferred premium payment, and is valid as follows:

- For Bulgarian citizens in the case of organized tourism through a tour operator: from the moment of embarking on the vehicle owned or rented by the tour operator for transportation to the tourist site, until the moment of departure from such vehicle after the end of the organized journey.
- For foreign citizens part of an organized tourist group: from the border point of entry in Bulgaria, to the border point of leaving the country.

The cover is terminated with the expiration of the contract period, upon termination of the contract by any of the parties, or in case a premium installment has not been paid for longer than 15 (fifteen) days after its due date, where the premium payment has been deferred.



## How can I terminate the contract?

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