Travel Insurance (Assistance)
for cardholders of Eurobank Bulgaria AD

Insurance Product Information Document

Company: ZEAD BULSTRAD VIENNA INSURANCE GROUP

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

BULSTRAD VIENNA INSURANCE GROUP

Product: Bulstrad Travel Package

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

Bulstrad Travel Package insurance is designed for persons up to 75 years old who are travelling abroad and it covers medical, surgical, pharmacy, hospital or other expenses related to emergencies and incurred under a medical prescription, in case of personal accident. It is suitable for persons undertaking multiple trips during the year.

What is covered by the insurance?

The main insurance cover applies for the following risks:

- ✓ Medical, surgical, pharmacy and hospital expenses incurred as a result of personal accident;
- ✓ Expenses for hospital treatment of up to 15 (fifteen) days, starting from the date of the accident;
- ✓ Expenses incurred for medical transportation and repatriation of the
- ✓ Insured or her/his mortal remains in case of death as a result of a personal accident, to the site of burial in the Republic of Bulgaria;
- ✓ Emergency dental care as a result of personal accident;
- ✓ Accident abroad;
- ✓ Other risks as listed in the Insurance Policy Certificate.

What risks are not covered by the insurance?

The conditions of the policy state the risks not covered some of which are:

- Illness or treatment of any kind (incl. related to AIDS);
- Mental disorders or a state of insanity;
- Pregnancy, child birth or abortion by the Insured;
- Military activities, civil disorder, nuclear reactions or radiation;
- Dental treatment;
- Occurrences as a result of spa treatments, physical therapy, heliotherapy or aesthetic treatment;
- Expenses as a result from quarantining in case of Covid-19 illness;
- Expenses for testing for Covid-19 without doctor's prescription.

Detailed information on the exclusions under Bulstrad Travel Package may be found in Chapter X "General Exclusions" and Chapter XXII.

Are there restrictions in the scope of the insurance cover?

The conditions of the policy specify the types of property falling outside the insurance scope, as for instance:

- ! Damage as a result of deliberate action or gross negligence on the part of the Insured;
- ! Damage resulting from a fight (except in self-defense), suicide, general crime, use of alcohol, opiates or intoxicating substances;
- ! Damage during involvement in high-risk sports, including but not only: mountaineering, caving, paragliding, hang gliding, parachuting, underwater sports, winter sports, hunting and equestrian sports, water motor sports, car, motorcycle or air sports, racing, testing and other like;
- ! Damage incurred during or in relation to compensated labor by the Insured while abroad, irrespective of whether it is under an employment, service or another contract or not.

Where does my insurance cover apply?

This insurance cover is valid for the territory of all countries in the world except for the Republic of Bulgaria, whereas in case of foreign citizens with a long-term or permanent residence in Bulgaria – with the exception of the countries whose citizens they are.

What are my obligations?

- To take all appropriate, usual and reasonable precautionary measures in order to ensure your own safety.
- To notify the Insurer within 7 (seven) days after an insured occurrence in free-form written text accompanied by an official document about the occurrence.
- In case of emergency, to call immediately or as soon as possible the Assistance company Global Services Bulgaria AD at: +359 2 8197 197, provide the following information: your name, the first six and the last four numbers of your bank card issued by Postbank AD, and follow the instructions given to you by the Assistance company.
- If you are not able to inform Global Services Bulgaria AD concerning a life-threatening situation, you or your representatives need to arrange in the most expedient manner an emergency transport to a hospital close to the place of occurrence and then contact the Assistance company's 24/7 Call Center in order to give them the necessary information as soon as possible.
- To present all documents that you have, as well as any documents requested by the Insurer, related to establishing the occurrence and the amount of the claims, depending on the nature of the occurrence.

When and how to pay?

The insurance premium is paid by Eurobank Bulgaria AD.

When does the cover begin and end?

The insurance cover commences after the activation of your bank card by Eurobank Bulgaria AD. The cover terminates with the end of the validity period of the card (unless it is renewed/reissued), in case of termination of the bank card contract with Eurobank Bulgaria AD, as well as in other cases expressly stated in the General Conditions of the insurance.

How can I terminate the contract?

The insurance cover may be terminated by a written request from the Insured.