

# Special Conditions

to the General Conditions of insurance

## BULSTRAD TRAVEL PACKAGE

**IN ACCORDANCE WITH FRAMEWORK AGREEMENT No. 3618POSTB BETWEEN ZEAD BULSTRAD VIENNA INSURANCE GROUP AND EUROBANK BULGARIA AD FOR CARDHOLDERS WHO ARE CLIENTS OF THE BANK**

Amending and supplementing the General Conditions of the insurance policies, the parties agree that the conditions of the insurance policy shall include the following Special Conditions, with which the INSURER amends and extends the scope of the insurance cover specified in the General Conditions of the insurance in the following manner:

1. **Clause 1 – Medical Expenses:** the liability of the INSURER under this cover applies for events resulting from a personal accident.
2. **Legal expenses abroad, as a result of a road traffic accident.**  
Depending on the type of card and subject to admissibility of the claim, the CARDHOLDER shall receive insurance indemnity, up to the limit of the cover specified in the respective insurance certificate. The insurance cover applies in accordance with the conditions of Clause 2 – Legal expenses abroad, but only for events resulting from occurrence of a traffic accident within the territorial scope of the insurance.
3. **Costs of vehicle repatriation as a result of a traffic accident in the Republic of Bulgaria.**  
If, as a result of a traffic accident, the insured motor vehicle cannot be repaired on site, the Assistance Company shall arrange and pay for its transportation within the Republic of Bulgaria. In all cases, the liability shall be limited to the limit specified in the insurance certificate per type of card.
4. **Funeral costs, in case of death as a result of an accident abroad.**  
In the event of death as a result of a personal accident of the CARDHOLDER, in accordance with the conditions of the insurance contract and depending on the type of card, the INSURER shall pay for funeral costs up to the limit specified in the insurance certificate per type of card.
5. **Total loss of property as a result of burglary or vandalism, or total or partial loss of property as a result of fire, natural perils or vandalism, in case the property was purchased with the bank card during the insurance period, for a loss not later than the date of the purchase, due to events on the territory of the Republic of Bulgaria.**  
The Insurer shall provide insurance coverage for occurrence of the risks above, up to the limit specified in the insurance certificate per type of card.
6. **Burglary theft or loss of baggage.**  
The Insurer shall provide coverage to the CARDHOLDER, in accordance with Clause 5 of the General Conditions of Bulstrad Travel Package insurance, whereas the cover of this clause shall be limited only to events resulting from burglary theft or loss of luggage, subject to the General Conditions of Bulstrad Travel Package insurance and up to the limit specified in the insurance certificate as per type of card.  
Before insurance indemnity can be paid, the event should be proven with a document issued by the relevant authorities.
7. **Flight delay.**  
The Insurer shall provide coverage to the CARDHOLDER in the event of a flight delay of more than five hours and when no compensation for it is obtainable from another source, up to the limit specified in the insurance certificate per type of card.
8. **Missed flight due to a connecting flight delay.**  
The Insurer shall provide coverage to the CARDHOLDER in case of a missed flight due to a connecting flight delay, in accordance with Clause 4, it. 7 of the General Conditions of the insurance, up to the limit specified in the insurance certificate per type of card.
9. **Delay of checked-in luggage.**  
The Insurer shall provide coverage to the CARDHOLDER for delay of checked-in luggage, in accordance with Clause 5, it. 3 of the General Conditions of the insurance, up to the limit specified in the insurance certificate per type of card.
10. **Loss of checked-in luggage.**  
The Insurer shall provide coverage to the CARDHOLDER for loss of checked-in luggage, in accordance with Clause 5, it. 4 of the General Conditions of the insurance, up to the limit specified in the insurance certificate per type of card.
11. **Costs of an organized trip of a family member to attend the CARDHOLDER during hospitalization abroad.**  
The Insurer shall provide coverage to the CARDHOLDER for an organized trip of a family member, in accordance with Clause 6 of the General Conditions of the insurance, up to the limit specified in the insurance certificate per type of card.
12. **Loss/theft of personal identification documents.**  
The Insurer shall indemnify the CARDHOLDER for a loss/theft of his or her personal identification documents.  
The insurance indemnity is up to the limit specified in the insurance certificate per type of card.  
Before insurance indemnity can be paid, the event should be proven by a document issued by the relevant authorities.
13. **Loss/theft of a debit and/or credit card and theft of money with the card.**  
The Insurer shall indemnify the CARDHOLDER in case of a loss/theft of the card, for any unauthorized transactions made with the card, up to the limit specified in the insurance certificate per type of card.  
Before insurance indemnity can be paid, the event should be proven by a document issued by the relevant authorities.
14. **Cancellation of a trip (for paid in advance costs of airfare and accommodation).**  
The Insurer shall provide coverage to the CARDHOLDER in accordance with Clause 4, it. 3 of the General Conditions of the Bulstrad Travel Package insurance, and up to the limit specified in the insurance certificate per type of card.
15. **Third party liability for damage caused to third parties.**  
The Insurer shall provide coverage to the CARDHOLDER in accordance with Clause 3 of the General Conditions of the Bulstrad Travel Package insurance and up to the limit specified in the insurance certificate per type of card.
16. **Medical expenses as a result of aggravated chronic illness: for CARDHOLDERS of Mastercard Universe, Visa Premium and Mastercard World Premium cards, up to the limit specified in the insurance certificate per type of card.**  
The Insurer shall indemnify the CARDHOLDERS of Mastercard Universe, Visa Premium and Mastercard World Premium cards issued by Eurobank Bulgaria AD, for medical expenses incurred as a result of aggravation of a chronic illness that has occurred during their stay outside the Republic of Bulgaria, in case their health condition does not allow, for medical reasons, their return for treatment in the Republic of Bulgaria.  
The limit for this cover is up to 10% of the sum insured under Clause 1 – Medical Expenses.

In case of any discrepancy between the General Conditions and these Special Conditions, the Special Conditions shall prevail only with respect to those sections of the General Conditions that are amended or supplemented hereby.