

## Travel Insurance with provided assistance

Insurance Product Information Document

Company:

Generali Insurance AD

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Product: „Travel Insurance with provided assistance“



[This document provides a summary of the basic information for Travel Insurance with provided assistance. Please note that you have complete pre-contractual and contractual information for this product, which can be found in the General Terms and Conditions for Travel Insurance with provided assistance.]

## What is this type of insurance?

Insurance that provides coverage for medical expenses and immediate assistance to the insured person who, due to an insurance event, is in difficulty while traveling abroad.



### What is insured?

#### Basic coverage:

- ✓ Medical expenses resulting from an accident or an acute illness incurred for outpatient and inpatient care;
- ✓ Costs for emergency dental treatment;
- ✓ Expenses for mountain search and rescue;
- ✓ Expenses for repatriation of the insured;
- ✓ Expenses for repatriation of mortal remains.

#### Additional coverage:

The additional risks are optional, are concluded at an additional premium and are offered in bundled packages.

#### ACCIDENT Package

- ✓ Death by accident
- ✓ Permanent disability due to accident

#### SHORTENING OR PROLONGATION OF STAY Package

- ✓ Shortening of the stay / early return of the insured in Bulgaria
- ✓ Prolongation of stay

#### PERSONAL LIABILITY Package

- ✓ General Third Party Liability

#### LEGAL AID Package

- ✓ Legal Aid

#### SECURE WALLET Package

- ✓ Loss or theft of personal documents and bank cards

#### KIDNAPPING Package

- ✓ Medical expenses due to hostage-taking and / or detention

#### MISSED EVENT Package

- ✓ Reimbursement for missed event abroad

#### FLIGHT Package

- ✓ Delay or cancellation of a scheduled flight
- ✓ Release of connecting scheduled flight
- ✓ Loss of checked baggage when traveling by air
- ✓ Delayed checked baggage when traveling by air

#### ROAD Package

- ✓ Cost of hotel in case of accident
- ✓ Loading of wrong fuel into the vehicle
- ✓ Loss of a vehicle key
- ✓ Legal Assistance and Guarantee in case of accident

#### SKI & SNOWBOARD Package

- ✓ Ski / snowboard equipment
- ✓ Replacement ski / snowboard equipment for rent
- ✓ Ski facilities map

### What is not insured?



- ✗ Expenditure incurred in the Republic of Bulgaria for foreign nationals does not cover the expenses on the territory of the country of permanent residence / residence and origin of the insured;
- ✗ Risks not covered by the insurance policy;
- ✗ Expenses for medical examinations and tests not directly related to the insurance event;
- ✗ Costs of prophylactic and routine medical examinations and tests;
- ✗ Cost of treating the disease, if that was the purpose of the trip;
- ✗ Medical expenses in excess of 150 currency units / EUR or USD / for which the Assistance company / Insurer has not been notified within 48 hours of the occurrence of the insurance event or the medical examination / treatment at the hospital and which are not approved by it, and the costs of other risks incurred without the approval of the Assistance Company.
- ✗ Medical expenses related to declared epidemics and pandemics;
- ✗ Medical expenses incurred later than 15 days after the onset of an acute illness or accident;
- ✗ Other exclusions described in detail in the General Terms and Conditions.



### Are there any restrictions on cover?

All costs and benefits are limited to the limits you have selected and are recorded in the insurance policy and terms and conditions.

The insurer does not assume and / or bear no liability for claims made directly or indirectly by, or resulting from:

- ! Trips undertaken in countries of war or civil war. Losses, injuries, deaths or expenses caused by war, invasion, hostilities, terrorist acts, civil war, riots, strike, lockout, uprisings, military and civil seizure of power, involvement in civil unrest, violence of any kind, military violence military exercises or other actions;
- ! The insured person has intentionally participated in unlawful acts, acts or attempts to commit a crime of a general nature by the insured person, participation in a fight / except in cases of self-defense /;
- ! Accidents caused by gambling or other betting;
- ! Cleaning, Assembling and Other Anything with a Weapon;
- ! Other described in detail in the Terms and Conditions.



### Where am I covered?

All over the world, except the territory of the Republic of Bulgaria and the country of permanent residence and origin of the Insured. Territorial coverage for the US and Canada is provided against an additional insurance premium.



### What are my obligations?

- ✓ The insured is obliged to notify the Assistance company, within 48 hours, of the occurrence of the insurance event. If the Insured is unable to do so in person, the notification may be made by his / her relatives, trusted persons or by medical persons.
- ✓ The Insured is obliged to present the policy to the medical institution (hospital, clinic, etc.) when examining and providing medical assistance.
- ✓ The Insured is obliged to accurately and in good faith provide the Assistance company with the necessary information to fully clarify the circumstances in which the insured event occurred. In the case of risks associated with the use of air transport (for example, "Delay or cancellation of scheduled flight", "Loss of connecting scheduled flight", "Loss of checked baggage", "Delay of checked baggage when traveling by air", The Insured is obliged to immediately notify the relevant airport services and receive from them a document certifying the event that has occurred with it.
- ✓ Other detailed in the Terms and Conditions



### When and how do I pay?

The insurance premium is payable in full upon the conclusion of the policy.



### When does the cover start and end?

The insurance cover is activated upon departure of the insured from the territory of the Republic of Bulgaria, but not earlier than 00.00 on the day indicated in the policy for the beginning of the insurance period. The insurance cover shall be terminated with the return of the insured person on the territory of the Republic of Bulgaria or at 24.00 on the day indicated in the policy for the end of the insurance period, whichever is the earlier.



### How do I cancel the contract?

The Insured may submit a request for termination of the policy no later than the end of the business day on the date specified in the policy for the commencement of the term. In this case, the policy is terminated upon receipt of the request for termination. The insurer returns the insurance premium while deducting its administrative expenses.