

Health Insurance „Health and Value“

Information sheet for an insurance product



Company: ZK UNIQA Life AD incorporated in the Republic of Bulgaria with business license № 27 - ЖЗ, dated 10.08.1998 and business license № 1034 - ЖЗ dated 24.10.2012.

This information sheet about an insurance product is available on the website of the Insurer - www.uniga.bg represents a short summary and does not give a full description of the product. Complete pre-contractual and contractual information about the product, including details and specifics regarding coverage, method of payment, etc. are provided to the client additionally, as General Terms and conditions, Special conditions, Insurance policy, etc.

What kind of an insurance product is this?

Health and Value is an insurance product designed to cover medical expenses incurred by the insured, in connection with an accident and/or illness. International Health Insurance "Health and Value" guarantees you solid insurance protection, the right to choose and access to the latest medical technologies, methods of treatment, diagnosis, rehabilitation, and dental care in Bulgaria and around the world.



What is insured?

Risks arising from illness or accident and related to the financial provision of certain medical services and goods and / or the payment of fixed amounts.

- ✓ Inpatient treatment
- ✓ Daily treatment/daily hospitalization
- ✓ Daily allowance
- ✓ Medical transportation and repatriation
- ✓ Outpatient treatment
- ✓ Pregnancy and childbirth
- ✓ Rehabilitation;
- ✓ Dental treatment;
- ✓ Medical products;
- ✓ Rescue costs



Excluded from insurance coverage are:

- ✗ Persons over 64 years



Are there any restrictions on cover?

- ! Congenital anomalies;
- ! Cosmetic and plastic surgery;
- ! Chronic diseases, originated before conclusion of the insurance contract;
- ! Unnecessary physical examinations and laboratory tests;
- ! Suicide attempt;
- ! Events occurred, as a result of drinking of alcoholic beverages and drug use;
- ! Natural catastrophe;
- ! The participation of the Insured person in high-risk activities, either as a professional or as an amateur;
- ! Events occurred as a result of disregarding medical recommendations;
- ! Others, described in detail in the General and Special Terms and conditions of Health and Value insurance.

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Where am I covered?

Two options of territorial coverage:

- ✓ European Health plan – Europe incl. Bulgaria
- ✓ World health plan - any country around the World



What are my obligations?

- The applicant for insurance is obliged to indicate all significant circumstances for risk assessment;
- The insurance premium or the corresponding instalment rate must be paid in full.



When and how do I pay?

The insurance premium is paid annually or every six months for individual and family contracts. Under group insurance contracts there is a possibility for quarterly and monthly payment. You have the opportunity to make the payment over the counter, by bank transfer, E-pay or through the company's website: www.uniqa.bg (only for policies of individuals). The insurance premium includes all costs of the insurer, including the costs for distribution of the insurance product.



When does the cover start and end?

The insurance premium is paid annually, every six months, quarterly or monthly. You have the opportunity to make the payment over the counter, by bank transfer, E-pay or through the company's website: www.uniqa.bg (only for policies of individuals). The insurance premium includes all costs of the insurer, including the costs for distribution of the insurance product.



How do I cancel the contract?

The insurance contract may be terminated by the Insurer at any time, during the term of the contract, with one month's written notice.

PRE-CONTRACTUAL INFORMATION

According to Art. 324 and Art. 326 of the Insurance Code

Insurer, name, legal form	UNIQA Life Insurance Plc is a licensed insurer entitled to operate in the insurance business pursuant to the conditions of the Insurance Code.
Member state of the insurer's registered office	Bulgaria
Registered office and management address	Republic of Bulgaria, 1000 Sofia, 18 Todor Alexandrov Blvd.
Order for submitting complaints according to the insurer's rights for claim settlement under Art. 104, Par. 1 of the IC and the web page they are published on	<p>The insuring, the insured and the beneficial owner shall notify the insurer in writing about any complaints and/or conflicts related to the insurance policy.</p> <p>Any complaints under claims submitted shall be accepted at the Company's Central Office, Registry department. For the benefit of the insured persons or the third party beneficial owners, complaints can also be submitted at other offices of the insurer. In such a case, all the complaints lodged at other offices shall be forwarded to the Company's Central office.</p> <p>All complaints submitted to the Company shall be filed in a dedicated registry.</p> <p>Any complaints re-submitted on an issue or a claim under which the insurer has fulfilled his adjudication obligation, shall not be considered unless they are related to the implementation of the decision delivered or are based on any newly occurred facts and circumstances.</p> <p>Complaints that are not considered by the insurer shall be returned to the sender with a cover letter.</p> <p>Any controversial issues where no agreement has been reached between the parties can be brought for resolution by jurisdiction by the pertaining Bulgarian court, according to the general procedure.</p>
Web address of the insurer's rules	You can find the Complaint management policy of the UNIQA Life Insurance AD on the company's web site www.uniqa.bg .
Submitting complaints against the insurer before governmental authorities of the Republic of Bulgaria	Any complaints against the insurer, depending on their nature, can be submitted before the Financial Supervision Commission, Commission for Consumer Protection and Personal Data Protection Commission. Apart from the remedies mentioned above, an out-of-court resolution of disputes can also be considered in the manner admissible by the Procedure Act.
Web address of the report on the insurer's solvency and financial situation	You can find the report on the insurer's solvency and financial situation on the company's web site www.uniqa.bg .
Insurance product information document	This insurance product information document shall be available on paper and shall be submitted to the beneficial owner of an insurance service well in advance before concluding the insurance contract, along with the information under Art. 326 of the IC.
Provision of advice on the insurance product	The insurer or the insurance agent, where the insurance product is distributed by an agent, shall not provide any advice on the insurance product offered to me.
Information on remunerations	<p>The insurer's employees engaged in direct sales (with no insurance agent) shall receive a remuneration that is included in the insurance premium and formed in accordance with the requirements of the Labor Code.</p> <p>Where the insurance product is distributed via an insurance agent, the latter shall receive a commission that is included in the insurance premium and formed in accordance with the requirements of the Insurance Code.</p>
Law applicable to the insurance contract	The Bulgarian legislation shall apply.
Taxes and fees	The governmental fees and taxes due with regards to the insurance contract shall be fixed pursuant to the Bulgarian legislation as of the moment of their occurrence and shall be on account of either the insuring person or the beneficial owner, depending on their nature.
Additional information	<p>If the beneficial owner of an insurance service needs to make payments other than current premiums or scheduled payments, after concluding the contract, the insurer shall submit additional information on any such payment.</p> <p>In case of combined insurance, the beneficial owner of the insurance services is informed that he/she may purchase each one of the pertaining insurances, after receiving a full description of any of them, including price information.</p>