

ACCIDENT AND ILLNESS INSURANCE

Information sheet for an insurance product

Company: UNIQA Life plc incorporated in the Republic of Bulgaria with business license № 27 - Ж3, dated 10.08.1998

This information sheet about an insurance product is available on the website of the Insurer - www.uniqa.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?

Accident and Illness insurance is an insurance product that providing financial help to you, your family and employees. The basic coverage of insurance can be extended depending on the personal Customer's need, including the optional coverage specified in the section "What does the insurance cover?"



What is insured?

Basic coverage:

- ✓ Death due to an accident;

Additional coverages:

- ✓ Death due to illness
- ✓ Death due to occupational accident
- ✓ Permanent disability due to accident
- ✓ Total permanent disability due to illness
- ✓ Temporary disability
- ✓ Medical expenses;
- ✓ Daily allowance;
- ✓ Surgical treatment;
- ✓ Fractures
- ✓ Burns
- ✓ Second Medical Opinion



Какво не покрива застраховката?

- ✗ They do not insure
For group policies - persons over 70 years
For individual policies
 - persons over 65 years if coverages from illness are included and over 70 years if coverage is only due to accident
- ✗ All other coverages not specified in section "What does the insurance cover?"



Има ли ограничения на покритието?

- ! Crime, the performance of capital punishment imposed by a final judgment or if the Insured dies in the course of preparation, attempt or committing a crime;
- ! Suicide or attempted suicide before the expiration of 3 years from the conclusion of insurance;
- ! Causal link as a result of the use of alcohol, drugs, or other narcotics on the Insured as of the moment of the insurance event occurrence;
- ! Pre-existing diseases of insurance and not declared in health declaration
- ! Nuclear explosions, radioactive products and contamination therewith, as well as ionizing radiation
- ! Participation in a dangerous sport or hobby
- ! Military action, uprising, revolutions, terrorist acts where the insured has taken an active part
- ! Others, described in detail in the General Terms and conditions

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Where am I covered?

- ✓ The insurance coverage is valid for the territory of all world, except coverage "Medical expenses" that is valid only for Bulgaria



What are my obligations?

- To submit correct information when concluding the insurance contract;
- The insurance premium or the corresponding instalment rate must be paid in full.



When and how do I pay?

The insurance premium is determined for the entire period of the insurance and is paid in advance before the beginning of each insurance period.

The insurance premium can be single (annual) or on instalments and is paid upon submission of the insurance offer or at the latest by the date set for the beginning of the insurance contract. Payment can be made at cash, by bank transfer, E-pay or through the insurer'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 contract becomes effective at 00.00 on the date specified in the insurance policy as the inception of insurance cover, provided that the premium or the first due instalment has been paid. The insurance expires at 24.00 on the date indicated in the insurance policy as the end of the insurance



How do I cancel the contract?

The insurance contract may be terminated with one month's written notice. Termination of the contract takes effect from the end of the current insurance period.