

MEDICAL INSURANCE FOR FOREIGNERS RESIDING IN THE REPUBLIC OF BULGARIA

Information sheet for an insurance product

Company: UNIQA Life Insurance Plc registered in the Republic of Bulgaria under License No. 27 – LI of 10.08.1998 and License No. 1034 – LI of 24.10.2012.

Product: Medical insurance for foreigners

This insurance product information document is available on the insurer's web site: www.uniqa.bg, provides a summary and is not exhaustive. The full pre-contractual and contractual information on the product, including details and specifics about specific coverages, the method of payment, etc., can be found in other documents submitted to the client, such as general conditions, special conditions, insurance policy, etc.

What kind of an insurance product is this?

Medical insurance for foreigners residing at the Republic of Bulgaria is an insurance product developed according to the General Conditions Regulation, minimum insurance amount, minimum insurance premium and the procedure for contracting compulsory medical insurance by the foreigners residing for a short term or long term in Bulgaria or crossing the state in transit.



What is insured?

This type of insurances cover all the necessary medical expenses, really incurred by the insurer and/or the healthcare institution upon a sudden, unexpected, and unforeseeable health problem, acute disease or accident occurred during the effect of the insurance contract on the Republic of Bulgaria.

These expenses comprise:

- ✓ Medical treatment expenses;
- ✓ Medical transportation expenses;
- ✓ Urgent dental treatment expenses.



Excluded from insurance coverage are:

- ✗ The insurance is concluded for a fixed period as the minimum period is 1 /one/ day and the maximum period is 1 / one/ year.
- ✗ The insurance contract of foreigners residing in the Republic of Bulgaria for a short term or are in transit through the country, may not be concluded for a period longer than 90 days.
- ✗ The insurance contract of foreigners who are long-term residents in the Republic of Bulgaria, may not be concluded for a period longer than one year.



Are there any restrictions on cover?

- ! Health services, the need for which has arisen as a result of past illnesses;
- ! Treatment and hospital stay, in case of existing chronic diseases of the Insured.
- ! Transplantation of organs, tissues and cells;
- ! Planned neurosurgical, cardiac and eye surgeries;
- ! Fertility, in vitro;
- ! Hemodialysis and blood transfusion;
- ! Treatment of (AIDS) Acquired Immune Deficiency Syndrome;
- ! Hospital care for cancer patients and people with mental disorders;
- ! Treatment of alcoholism, drug addiction and any other addictions;
- ! Mandatory immunizations;
- ! Plastic cosmetic surgery and other cosmetic medical services;
- ! Application of unconventional methods for beneficial effects on an individual's health;
- ! Other specified in details in the General Conditions of the Medical insurance for foreigners residing in the Republic of Bulgaria.



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Where am I covered?

- ✓ The insurance coverage is only valid on the territory of the Republic of Bulgaria.



What are my obligations?

- The insurance premium must be paid in full.



When and how do I pay?

The insurance premium shall be paid as a lump sum. You can make the payment either at a cash desk or by a bank transfer.

All the insurer's expenses are included in the insurance premium, including the insurance product distribution costs.



When does the cover start and end?

The insurance contract shall enter into force at 00.00h on the date specified as the start of the insurance in the insurance policy, provided that the premium has been paid.

The insurance shall expire at 24.00h on the date specified as the end of the insurance in the insurance policy.



How do I cancel the contract?

The insurance can be terminated by the insuring at any time during the contact period by serving a written notice of one month.

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>