

### What type of an insurance is this?

The "Accident and Illness" insurance is a voluntary package which provides insurance protection and increased security for the individuals insured against risks related to their life, health and physical integrity. It is aimed at providing insurance protection against certain risks associated with **COVID-19** and it can be an **individual** or a **group** insurance coverage. Premiums **differ accordingly** to each.



#### What does the insurance cover?

- ✓ Death caused by an accident;
- ✓ Death caused by an illness incl., the COVID-19 infection;
- ✓ Daily allowance for hospitalization resulting from an accident or illness incl., COVID-19 infection; this is 1% of the Sum Insured ("S.I." which means value covered) chosen between 3 variants: 2'000, 3'000 or 5'000 BGN per person. It therefore ranges from 20 lv to 50 lv per day per insured person, for a maximum of 20 days per claimed event and a total aggregate maximum of 40 days yearly. Premiums: 3 levels/variants of S.I. & by Individuals/Groups – 52 to 142 lv / year.
- ✓ Medical expenses (for medicines, examinations and tests including the COVID - 19 test) as a result of a severe accident or illness including COVID-19 infection.



#### What doesn't the insurance cover?

- X** Occupational diseases unless agreed otherwise;
- X** Pregnancy, childbirth, abortion and the procedures related thereto;
- X** Plastic surgery, cosmetic procedures and consequences from them;
- X** Old and/or chronic diseases as well as diseases and accidents occurring outside the term of the insurance coverage;
- X** Practicing risky sports and hobbies;
- X** Riding motorcycles or scooters exceeded 125 cc of engine power;
- X** Suicide or attempted suicides if less than 3 (three) years have passed after the start of the contract's validity term.
- X** Individuals residing on the territory of countries with an increased risk index, as published on the website of the Ministry of Foreign Affairs. Such individuals may conclude insurance contracts 1 (one) month after their return to Bulgaria.

#### IMPORTANT INFORMATION FOR THE ACTIVATION OF THE POLICY WITHOUT CONTACT:

##### PLEASE NOTE

If you are currently abroad (not in CoVid19 high-risk Countries), you may take out the insurance conveniently in a secure 'contactless' manner, that is via:

- ✓ Electronic issued Policy will be sent to the Insured by email, for filling up the questionnaire and counter-signing by the Insurer / its Agent;
- ✓ Settlement of Premium may be done by online banking means to the provided IBAN and SWIFT Code with motivation the policy number;
- ✓ Issued Policy will be activated immediately on midnight following the issuance (same day); however, signed copy will be to be received;
- ✓ Upon exchange of original copies (through Courier service until crisis lasts) between the Insured and the Insurer's intermediary (Agent), a payment slip (debit note) is given.



#### Is there a coverage limit?

- !** Individuals under 18 years of age are not insured;
- !** Individuals over 65 years of age are not insured;
- !** Individuals with a medical disability estimated (*TELK*, Bul.) at 50% and over 50% are not insured;
- !** Individuals who do not have a permanent address of residence in the Republic of Bulgaria are not insured;
- !** Individuals residing on the territory of countries with an increased risk index, as published on the website of the Ministry of Foreign Affairs. Such individuals may conclude insurance contracts 1 (one) month after their return to Bulgaria.



### What is the territorial coverage of my insurance?

- ✓ For the risk of death as a result of an accident or illness, the territorial validity is worldwide, while for all other risks - the territory of the Republic of Bulgaria.
- ✓ For COVID-19 covered risks, the insurance is valid only on the territory of the Republic of Bulgaria. For insureds returning from high risk Countries, it will be valid after 1 month of stay.



### What are my obligations?

- ✓ To declare accurately and comprehensively all of the circumstances that you are aware of and which are relevant to determining the risk;
- ✓ To pay the insurance premium regularly and on time;
- ✓ To notify the insurer in case of change of circumstances relevant to the risk;
- ✓ To notify the insurer of any change in the names of the insured individuals, their addresses of residence and any/all other important information;
- ✓ Upon occurrence of an insurance event to notify the insurer within 7 days, personally or through a proxy of its occurrence.
- ✓ The insurance shall be concluded after the completion of a health declaration;
- ✓ To be able to prove that you possess a valid insurance, the occurrence of the event and the circumstances, related to it.

The obligations of the Insurer and the Insured are detailed in the General and special conditions attached to the insurance policy, available (in Bulgarian) upon request prior-to-underwriting.



### When and how can I pay?

- € The insurance premium is payable in BGN. It is paid once a year for the full year coverage.
- € The premium is payable via a bank transfer to the bank account of the Life Insurance Company or to the authorized registered insurance intermediary that pays to the Insurer.



### When does the coverage start and when does it end?

The term of the insurance is 1 year. The insurance coverage comes into effect at 00:00 hours on the day indicated as the starting date of the policy and it shall expire at 24:00 hours on the day indicated as its date of expiration.



### How can I terminate the contract?

The policy can be terminated without penalty or other expenses by either party through a written notice within a period of 1 month after the ratification of the insurance policy.

This coverage is offered by the Life Insurance Company of a leading insurance group in Bulgaria and intermediated by the Insurance Agent Company “**VIRTUS Advisory**” Ltd. (ООД), a multi-mandate (NL & Life) insurance intermediary registered in the Financial Supervision Commission (FSC) of Bulgaria (КФХ). Find us:

We are on **Facebook**: search for **VirtusAdvisory** & **LinkedIn**: search for **VIRTUS Advisory Ltd**



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THE DETAILS OUTLINED IN THIS PROSPECT IS BASED ALMOST ENTIRELY ON THE ORIGINAL INSURER-AUTHORIZED PRODUCT DESCRIPTION AND HAS SOLELY GENERAL INFORMATIVE PURPOSE. ALL DETAILS AND TERMS AND CONDITIONS SHALL BE DISCLOSED AT FULL UPON REQUEST BY THE PROSPECTIVE CLIENT.