

**VIRTUS Advisory OOD** is proud to present Your Company with this Insurance offer, as Agent Team Leader of **GENERALI Insurance AD**, part of **GENERALI Group**  
**Our offer reference: VA0103062020**



**Coronavirus Group Insurance (COVID-19)**  
provided by **GENERALI Insurance AD**



"Coronavirus" within the meaning of this offer is defined as "severe acute respiratory syndrome coronavirus-2 (SARS-CoV-2)" and the disease associated with it - "COVID-19".

**I. Coverage and compensations:**

**1. Death of the insured person as a result of an accident** - The Insurer pays the insured sum equal to the amount of BGN 1,000.00 to the legal heirs of the insured person.

**2. Death of an insured person as a result of Coronavirus (COVID-19)** - The Insurer pays the insured sum insured equal to the amount of BGN 3,000.00 to the legal heirs of the Insured.

**3. Hospital treatment and subsequent recovery:**

**3.1. Daily allowance for hospital stay (hospitalization) due to Coronavirus (COVID-19)** - the insured person is paid BGN 50.00 for each day of hospital stay from the 8th day, with a maximum of 5 days. The indemnity under this risk is due only once for the insurance period.

**3.2. Post-hospital recovery from Coronavirus (COVID-19)** - In case of previous hospitalization of 3 days, the insured person is paid compensation equal to the amount of BGN 500.00. The indemnity under this risk is due once for the insurance period.

**4. Intensive care treatment:**

**4.1. Daily allowance for hospital stay (hospitalization) due to Coronavirus (COVID-19)** - after treatment in the intensive care unit the insured person is paid BGN 50.00 for each day of hospital stay from the 8th day, with a maximum of 14 days. The indemnity under this risk is due once for the insurance period.

**4.2. Post-hospital recovery due to Coronavirus (COVID-19)** - In case of previous treatment in the intensive care unit of 3 days, the insured person is paid compensation in the amount of 1000.00 BGN. The indemnity under this risk is due once for the insurance period.

**5. Online consultation with a psychologist:**

5.1. for a group of up to 20 people - vouchers for the amount of BGN 120.00;

5.2. for a group of over 20 to 100 people - vouchers for the amount of BGN 520.00;

5.3 for a group of over 100 people - vouchers for the amount of BGN 1,600.00

- *The insurer provides insurance coverage in case that the insurance event - coronavirus disease (COVID-19) occurred during the insurance coverage period.*
- *The occurrence of the insured event is proven with a medical document certifying the moment of the first diagnosis with coronavirus (COVID-19).*

**II. Period of the insurance** – from 1 to 8 months with end of validity not later than: 31.12.2020.

**III. Waiting period 3 days** from the starting date of the policy

**IV. Conclusion of the insurance:**

- The Insurer (Employer) provides a list of the insured persons with three names and PIN (for Bulgarian citizens: ЕГН and for foreign citizens resident in BG: ЛНЧ).
- Required minimum number of employees and workers for concluding a contract - 5 people.
- The insurance is signed for persons from 18 to 65 years of age, completed at the beginning of the insurance coverage under the policy;
- Excluded from insurance coverage: Medical staff, law enforcement officers (police, military);
- The equalization of the insurance premium for newly appointed and dismissed persons is made up to 5 days before the end of the contract;
- The insurance is concluded on the basis of the General Terms and Conditions for Accident and Illness Insurance of Generali Insurance AD

**V. Territorial coverage - Republic of Bulgaria.**

**VI. Monthly insurance premium** for one person - BGN 2.50, not including 2% tax on insurance premium. Premium is calculated on total number of months, from June till 31.12.2020 (maximum period possible) – 7 months. This is 17.50 lv / insured + 2% tax calculated on the total insurance premium.

Discounts do not apply, regardless of the number of insured persons.

**VII. Method of payment** – single installment for the whole insurance period.

We are honoured for Your Trust and look forward to a future fruitful cooperation!

**VIRTUS Advisory OOD** on behalf of:

**Generali Insurance AD**