

VIRTUS Advisory Ltd (ООД) is proud to present Your Company with this Insurance offer, as Team Leader **Agent** of **GENERALI Insurance AD**, part of **GENERALI Group**
Our Offer Reference: VA22122020 (valid from 22.12.2020)



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 3 days hospitalization, 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 5th 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) – Official Antigen or PCR tests.*

II. Period of the insurance – from 3 to 12 months with end of validity not later than: 31.12.2021.

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 5.50, not including 2% tax on insurance premium. Premium is calculated on total number of months, from January till 31.12.2021 (maximum period possible) – 12 months. This is 66.00 lv / insured + 2% tax calculated on the total insurance premium (all insured employees).

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

VII. Method of payment – single installment for the whole insurance period (3 to 12 months period possible as chosen by Client).

We are honoured for Your interest & trust and look forward to a future fruitful cooperation!

VIRTUS Advisory Ltd (ООД) – as FSC (КФН) registered **Agent** & authorized **Team Leader** of:

Generali Insurance AD (PLC) – part of GENERALI Group. It is a **global top-10** Insurance Group dating back to **1831**, with over **72'000 employees** and **61 million Clients**. Annual worldwide **Premiums total c. 70 billion Euros** in 2019, placing it as a **top-3 EU Insurer**.

In Bulgaria GENERALI Insurance AD holds local license with Order 26 from the National Insurance Committee since 26.03.1998.

The Group is part of **Assicurazioni GENERALI S.p.A. (PLC)** with Italian License n. 26 of IVASS.