UNIQA

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:

Basic Coverage

- ✓ Medical treatment expenses;
- ✓ Medical transportation expenses;
- ✓ Urgent dental treatment expenses;
- ✓ Territorial Coverage of the Republic of Bulgaria

Additional Coverage:

- ✓ Territorial coverage includes all member states of the Schengen Area (when the territorial coverage is extended, the following are automatically included as well expenses for the repatriation of the insured person and/or their mortal remains).

Excluded from insurance coverage are:

- × 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;
- × Treatment of (AIDS) Acquired Immune

Detailed information about exclusions can be found in the "Excluded risks" section.

Are there any restrictions on cover?

- ! Minimum insurance period is 1 /one/ day and maximum insurance 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.
- ! The insurance contract for foreigners does not cover expenses incurred within the territory of the country of permanent residence.

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Where am I covered?

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

✓ If additional Schengen insurance is included, the territorial scope is expanded to include the member states of the Schengen area.

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.