

Mandatory "Motor third-party liability" insurance, Casco and other additional voluntary insurance covers and Assistance services



Information document on insurance product

Company: ZAD Allianz Bulgaria, registered in the Republic of Bulgaria

Product: "My Car" insurance

This Information document aims to provide summary information about the insurance product and does not reflect the individual terms of your insurance contract. The full pre-contractual information about the product can be found in the documentation on your insurance contract, as well as the Insurance Code ("IC") and Ordinance No 49 on mandatory insurance under motor "Third-party liability" and "Accident" insurance for passengers in public transport vehicles. In the event that you are concluding insurance in the manner of Art. 332 of the IC, the provisions of the Provision of Remote Financial Services Act (PRFSA) will also apply, as well as the Conditions of ZAD Allianz Bulgaria for remote conclusion of motor insurance.

What type of insurance is this?

"My Car" insurance is a combined insurance product which provides coverage within the mandatory motor "Third-party liability" insurance ("MTPL insurance"), Casco and other additional voluntary insurance covers ("Additional covers"/"Insurance covers") and Assistance services in accordance with the insurance package ("IP") chosen by you.



What does the insurance cover?

✓ Object of insurance:

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- under the MTPL insurance, in accordance with the IC, it comprises: third-party liability of insured natural persons and legal entities for the economic and other damages caused by them to third parties, related to the possession and/or use of a MV, for which the insured are responsible under Bulgarian legislation and the legislation of the country where the damage occurred;
- for the Additional covers, it comprises: the insured MV, risks related to legal costs of the driver with regard to the MV, the life, health, and physical integrity of insured persons in the MV and/or the financial loss from devaluation of the MV. The insurance also includes Assistance services.

The "Max" IP includes:

- MTPL insurance;
- Legal costs;
- Autoassistance (extended coverage);
- Seats accident (extended coverage);
- Natural disasters;
- Fire, explosion, implosion;
- Traffic accident involving an animal;
- Theft and Robbery;
- Glass;
- Malicious actions of third parties, incl. vandalism;
- Traffic accident and parking;
- Financial loss from devaluation of MV,

The "Extra" IP includes the insurance covers indicated in the "Max" package, excluding Traffic accident and parking and Financial loss from devaluation of MV.

The "Plus" IP includes the insurance covers indicated in the "Max" package, excluding Theft and Robbery, Glass, Malicious actions of third parties, incl. vandalism, Traffic accident and parking, and Financial loss from devaluation of MV.

The "Comfort" IP includes:

- MTPL insurance;
- Legal costs;
- Autoassistance (basic coverage);
- Seats accident (basic coverage).



What is not covered by the insurance?

✗ For the MTPL insurance, the exceptions envisaged in the IC apply.

For Additional covers, payments are not made for damages caused by or resulting from:

- war or military activities, civil unrest, strikes, terrorism, sabotage, and other actions with political, ideological, religious and/or social motivation;
- nuclear reaction, contamination with radioactive products or waste, (ionizing) radiation;
- use of nuclear, biological or chemical weapons, as well as radioactive, biological or chemical substances;
- pandemic recognized by the World Health Organization, incl. the preventive examinations and tests in this regard.

For Casco and the other Additional covers, special and general exceptions have been envisaged, listed in detail in the Terms and Conditions

Is there a limit to the coverage?



! Under the "Extra" insurance package, in the event of damage to motor vehicles under insurance coverage for Malicious actions of third parties, incl. vandalism,

except in the event of indisputably ensured recourse against an unknown person, damages caused as a result of a single insured event for the period of the insurance coverage will be compensated. Insured events will also include those for which an insurance claim was submitted and subsequently withdrawn. Under the "Max" insurance package, in the event of damage to motor vehicles under insurance coverage for Traffic accident and Parking and/or Malicious actions of third parties, incl. vandalism, where under the current legislation, the competent authorities do not visit the place of the incident or issue a findings document, except in the event of indisputably ensured recourse against an unknown person, damages caused as a result of up to four instances of insured events in total will be compensated for the two insurance covers for the period of the insurance coverage under the insurance.

The insurance amount is a cash amount indicated in the insurance contract comprising the upper limit of the insurer's responsibility to the insured, the third beneficiary or to the third injured party, and different insurance amounts can be agreed for individual covers.

The Financial loss from devaluation of MV coverage is only provided for "My Car" insurance with IP "Max";

- for light and light-duty vehicles (with a total mass up to 2.8 t inclusive), vehicles and buses (up to 9 seats inclusive) with a permanent registration in the manner of the Bulgarian legislation; and

- with an initial date of insurance coverage up to 6 months, inclusive, from the date of first registration according to the MV Registration certificate.

The coverage provided is valid for 1 year from the date of first registration, provided that in this period, the MV is insured with the insurer without interruption under the IP "Max" and its ownership is not transferred. Upon termination of "My Car" insurance with coverage for Financial loss from impairment of the MV, a new "My Car" insurance with this coverage cannot be taken out for the same MV, regardless that the MV might meet the other conditions for it to be provided.



Where am I covered by the insurance?

Under the MTPL insurance, you have coverage on the territory of countries defined in the IC. The territorial scope for Seats accident insurance is identical to that of MTPL insurance, and for the remaining Additional covers it is as follows:

- for Legal costs – the Republic of Bulgaria;
- for Autoassistance – Europe (incl. the European part of the Republic of Turkey and the Republic of Cyprus), with the exception of the Republic of Belarus, Ukraine, the Russian Federation, and the Republic of Moldova;
- for Casco – Europe and the Republic of Turkey.

Theft and Robbery is not covered on the territory of the Russian Federation, Ukraine, the Republic of Belarus, the Republic of Moldova, the Republic of Albania, the Republic of Armenia, Georgia, and the Republic of Kosovo, while on the territory of the Republic of North Macedonia and Montenegro, it is covered with a 20% deductible from you.

The Financial loss from devaluation of MV coverage has the same territorial scope as Casco.



What are my obligations?

In order to conclude the insurance contract, you should provide us with all necessary data and information, as well as significant circumstances of importance for risk assessment when concluding the insurance contract. To this end, you have to answer all questions asked by us, providing us with correct, accurate, and detailed information, and depending on our instructions – provide us with an opportunity to conduct a viewing and photographing the MV and/or send us photos of the MV.

In the course of the effective term of the insurance contract, you must:

- notify us about all changes in circumstances you have declared to us, as well as all newly occurring circumstances which would be of significance for risk assessment on our part (transfer of ownership over the MV, change of the intended purpose of the MV or its number plate);
- notify us about any changes in your correspondence address and contact data;
- pay the insurance premium under the contract within the agreed deadlines;
- notify us about the occurrence of an insured event in the manner and within the deadlines indicated in the IC and the contract;
- always bring a "Green card" certificate every time you visit with the MV a third country the national bureau of which is a member of the Green card system.

Upon the occurrence of an insured event, you must:

- do whatever is necessary to save the affected persons and to reduce and/or limit damages caused to property;
- immediately notify the competent road traffic control authorities where this is envisaged in regulation;
- not leave the site of the accident until the competent authorities arrive – in the cases envisaged by law, except in cases where this is required so you can be provided emergency medical assistance at a healthcare institution;
- not consume alcohol and other drugs or narcotic substances until the arrival of the competent authorities;
- notify us in the manner and within the deadlines indicated in the IC and the Terms and conditions;
- follow our instructions regarding the order and the manner of conducting a viewing of the MV before rectifying damages under Casco, in the state it is in immediately after the occurrence of the insured event;
- provide us with the necessary documents related to establishing the insured event and the size of damages, and provide us full assistance.



When and how do I pay?

The insurance premium is paid in the manner agreed in the insurance contract – one-time or with deferred payment (deferred payment of the insurance premium may be agreed if the insurance term exceeds 6 months). The insurance premium is payable in cash or by bank transfer.



When does the coverage start and end?

The insurance coverage period starts at the time and on the day indicated in the insurance policy, provided that the insurance premium or the first installment to it is paid. Insurance coverage is in effect until the time and the day indicated in the insurance policy, provided that the insurance premium is paid.

In the event of non-payment or partial payment of a deferred installment before the maturity date indicated in the insurance policy, coverage according to the policy is terminated at 24:00 on the fifteenth day from the maturity date.



How can I terminate the contract?

You can terminate the insurance contract at any time by notifying us about this in writing in compliance with the requirements of the IC. In this case, you must return the original of the "Green card" certificate. We will return to you the paid insurance premium with the exception of the part matching the time during which we have borne the risk under the insurance.

Under Art. 12 of the Provision of Remote Financial Services Act (PRFSA), if you have taken out an Remote Insurance and are in the capacity of a user under Art. 7, para. 2 of PRFSA (natural person, who, as a party to the Remote Insurance, acts outside his/her commercial or professional activity), you may, without indicating a reason and without owing any compensation or penalty, exercise your right to cancel the Remote Insurance within 14 days from the date of its conclusion. The right of cancellation may be exercised with a written free-form statement sent to us at the address: city of Sofia, 16, Srebarna str., or at the email: 001@allianz.bg. You can address questions regarding the right of cancellation to the telephone line 0700 13 014.