

Pre-contractual information

under the Insurance Code

In your capacity as a user of insurance services, we kindly ask you to familiarize yourself with this document before concluding an insurance contract with ZAD Allianz Bulgaria.

Information about ZAD Allianz Bulgaria

- ZAD Allianz Bulgaria is an insurance joint-stock company entered in the Commercial register and the Register of Non-profit Legal Entities at the Registry agency with UIC: 040638060, having its registered office and address of management at: city of Sofia, postcode 1407, 16, Srebarna str.
- You, as a user of insurance services, can submit complaints at each stage of your servicing:
 - by telephone – to the Single client servicing center at the telephone number: 0700 13 014;
 - in writing – to each Structural unit of ZAD Allianz Bulgaria (the Headquarters situated at the address of management, as well as any Chief representative office, Representative office and/or unit for liquidation and processing of claims of ZAD Allianz Bulgaria);
 - by mail – at the correspondence address indicated in the insurance contract;
 - at the complaints e-mail address: cm@allianz.bg;
 - on the www.allianz.bg website using the form in the "Contact us" section.
- When submitting a complaint, you are required to indicate a current address (and/or e-mail address) for contact where you can receive our written reply within the deadline stipulated by law.
- The manner of submitting of complaints is in accordance with the rules for claims settlement of ZAD Allianz Bulgaria under Art. 104, para. 1 of the Insurance Code, which are available on the www.allianz.bg website in the "Contact us" section – Contact form.
- You can seek protection of your rights before the Financial Supervision Commission, and also before other competent institutions.
- On the territory of the Republic of Bulgaria, disputes in the field of insurance and insurance agency, including those associated with the provision of remote financial services in insurance, may be reviewed out-of-court in a procedure for Alternative dispute resolution before the sector conciliation commission at the Commission for Consumer Protection.
- The report about the solvency and financial standing of ZAD Allianz Bulgaria is available on the following website: www.allianz.bg.
- The employees of ZAD Allianz Bulgaria involved in the distribution of insurance products do not provide advice within the meaning of §1, i. 55 of the Additional provisions of the Insurance Code regarding the distributed insurance products.



ZAD Allianz Bulgaria

- Employees of ZAD Allianz Bulgaria who perform direct sales of insurance products receive remuneration which is formed in accordance with the Labor Code and is not dependent on the volume of sales.

Information about the insurance intermediaries of ZAD Allianz Bulgaria

- Insurance brokers should identify themselves to you with the registration certificate issued by the Financial Supervision Commission, and insurance agents, respectively intermediaries offering insurance products as an additional business, with the ID certificate issued by ZAD Allianz Bulgaria.
- Insurance intermediaries of ZAD Allianz Bulgaria have an obligation to provide you with their ID data and the respective information under the Insurance Code.
- The insurance agents of ZAD Allianz Bulgaria have an obligation to inform you when they are entitled to collect insurance premiums on our behalf and at our expense.

Information about the insurance products of ZAD Allianz Bulgaria

- Your requirements and needs are analyzed before concluding the insurance contract and you are provided the relative information about the insurance product in an understandable form, incl. through a standardized Information document about the insurance product, so you can take an informed decision.
- The Bulgarian legislation applies to insurance contracts for insurance products offered by us.
- If you are interested in an insurance product offered together with another additional product or service other than insurance, in a package or with the same contract, you can turn to our employees or insurance intermediaries who will inform you if it is possible to purchase the different components separately, and, if that is possible, provide you with a proper description of the various components of the contract or package, and also with information about the price and expenses with regard to each individual component.

In case of any questions, you can contact us at:

- Phone: +359700 13 014;
- email: 001@allianz.bg;
- www.allianz.bg/stay_in_touch/ or www.facebook.com/allianz.bg

Sincerely,
The ZAD Allianz Bulgaria team

We'd love to help.

Call us on 0700 13 014 or visit us at allianz.bg

The Allianz Team