

# APPLICATION

to conclude "Life" insurance linked to an investment fund – Allianz Multi Thematics

General representative office: ..... Code ..... Application No. MT .....  
 Agent: ..... Code ..... Date of receiving .....  
 Reviewed by: Name ..... Signature ..... Policy No. ....  
☐ Conclusion of insurance ☐ Restoring of policy No. .... ☐ Amendment to policy No. ....

## I. Policy holder:

Name: .....

☐ LE/SP ☐ Male ☐ Female Citizenship: .....  
 Taxable entity (in country/ies): ..... Identification number/s for tax purposes: .....  
 Personal data: ID card Passport ..... Issued on ..... Issued by ..... Personal No. ....  
 Date and place of birth: ..... Marital status: .....  
 Profession, occupation, position: .....  
 Place of work: .....  
 Permanent address/ Address of management: .....  
 Correspondence address: .....  
 Tel.: ..... Mobile ..... email .....  
 UIC, representative (full name, Personal No.) .....

☐ In the event of death of the Policy holder before the Insured, the Policy holder shall be replaced by: ..... Personal No. ....

(May only be indicated where the Policy holder is a natural person other than the Insured)

## II. Insured:

☐ The Policy holder and the applicant for insurance is the same person (In this case, the details about the Insured below do not need to be filled out)

Name: .....  
☐ Male ☐ Female Citizenship: .....  
 Taxable entity (in country/ies): ..... Identification number/s for tax purposes: .....  
 Personal data: ID card /Passport ..... Issued on ..... Issued by ..... Personal No. ....  
 Date and place of birth: ..... Marital status: .....  
 Profession, occupation, position: .....  
 Place of work: .....  
 Permanent address: .....



Correspondence address: .....

Tel.: ..... Mobile ..... email .....

ZAD Allianz Bulgaria Zhivot  
Sofia 1527 59, Knyaz Al. Dondukov blvd.  
tel.: 0700 13014  
e-mail: life@allianz.bg; www.allianz.bg



### III. Insurance details:

#### "Life" insurance linked to an investment fund – Allianz Multi Thematics

Insurance currency: Euro

Age: ..... years

Insurance term: 5 years Start (dd/mm/yy) ..... /...../.....

End (dd/mm/yy) ..... /...../.....

#### Covered risks:

1. Death of the Insured as a result of accident

Insurance amount for the risk Death of the Insured as a result of accident: 100 000 (one hundred thousand) Euro

Amount to be invested: .....(.....) Euro

Initial annual insurance premium:

.....(.....) Euro

Annual payment for the Compensation fund under art. 563 of the Code of insurance: BGN 1.00 (one)

(The installment is paid by the Policy holder together with the insurance premium due for the respective year of the insurance period)

Investment funds:	Ratio for distribution (%)
Allianz Global Artificial Intelligence WT4 (EUR), ISIN LU2092387641	
Allianz Global Water WT4 (EUR), ISIN LU2092388458	
Allianz Thematica WT4 (EUR), ISIN LU2092388706	
Allianz Green Bond WT4 (EUR), ISIN LU2092390199	
Allianz Enhanced Short Term (EUR), ISIN LU1846562301	

#### Beneficiary/ies:

#### Personal No.

#### % of the amount

1. ....
2. ....
3. ....

#### Personal health declaration of the insurance applicant:

Name

.....

(To be filled out personally by the insurance applicant)

Please answer each of the following questions. If the space is insufficient, indicate on another sheet.

1. Indicate your height and weight.	Height: ..... cm Weight: ..... kg
2. Over the last 5 years, have you undergone medical examinations, have you been treated, have you been hospitalized? If yes, indicate the reason.	
3. Have you ever suffered from or do you suffer from any disease now? If yes, indicate what.	
4. Do you have any physical deficiencies, a given percentage of permanently reduced or lost capacity to work? If yes, describe in more detail.	
5. Please describe your profession in more detail, your daily professional obligations and the performed work.	
6. Under what type of contract do you work? (labor, civil, management contract, freelance, or other)	
7. Are you exposed to any hazards at the workplace? If yes, indicate what.	
8. Are you exposed to hazards in your leisure time? Do you practice any sport? (what type, professional or amateur, how often, etc.)	
9. Do you travel abroad? If yes, indicate if for work or privately, to which countries, how long do you stay, etc.	
10. Have you ever been denied conclusion or had the conclusion postponed for "Life" or "Accident" insurance? If yes, indicate why.	
11. Do you currently have a "Life" or "Accident" insurance concluded? If yes, please indicate the number/s of insurance policy/ies, the insurance amount, beginning and end of insurance/s, the insurance company.	



I declare that I have answered fully, comprehensively, and correctly the questions asked above, and I give my consent for this information to serve for the purpose of risk assessment for the insurance. I have been informed that ZAD "Allianz Bulgaria Life" may refuse payment of the insured amount, entirely or partially, in the event of inaccurately stated or omitted substantial information regarding my health status and/or other circumstance of significance for risk, prior to concluding the insurance, which has influenced the occurrence of the event. I agree for any physician, nurse, hospital employee or employer, the NHF or RHF to provide ZAD "Allianz Bulgaria Life" with any information about my health. I declare that I have received a copy of this application and I accept the clarifications on its back comprising the information under art. 324, art. 327, and art. 351 of the Code of insurance.

City .....

Date .....

Name and signature of the Policy holder:

.....

Name and signature of insurance applicant:

.....

Name and signature of the agent:

.....

## I. INVESTMENT FUNDS

### 1. Allianz Global Artificial Intelligence WT4 (EUR)

The Fund invests in global stock exchanges with a strong focus on companies which are heavily involved in the artificial intelligence sector. At least 70% of the sub-fund's assets are invested in equity instruments as described in the purpose of investment. At most 30% of the sub-fund's assets may be invested in equity instruments other than those described in the purpose of investment. The sub-fund's assets may be invested entirely in developing markets. At most 25% of the sub-fund's assets may be held directly in deposits and/or invested in money market instruments and/or (up to 10% of the sub-fund's assets) in funds from money markets.

### 2. Allianz Global Water WT4 (EUR)

The Fund invests in global stock exchanges with a strong focus on companies which are heavily involved in the area of management of water resources or improvement of water supply, effectiveness or quality. At least 70% of the sub-fund's assets are invested in stock as described in the purpose of investment. The sub-fund's assets may be invested entirely in developing markets. At most 30% of the sub-fund's assets may be invested in stock other than those described in the purpose of investment.

### 3. Allianz Thematica WT4 (EUR)

The Fund invests mostly in global stock exchanges aiming to build a diverse portfolio with a focus on the subject, sector, and selection of inventory. Exposure to developing markets is limited to 50%, while convertible bonds may not exceed 15% of the fund's assets. At least 70% of the sub-fund's assets are invested in stock as described in the purpose of investment. At most 30% of the sub-fund's assets may be invested in stock other than those described in the purpose of investment. At most 50% of the sub-fund's assets may be invested in developing markets. At most 10% of the sub-fund's assets may be invested in China's stock exchange. At most 15% of the sub-fund's assets may be held directly in deposits and/or invested in money market instruments and/or (up to 10% of the sub-fund's assets) in funds on the money market.

### 4. Allianz Green Bond WT4 (EUR)

The Fund invests in investment-grade securities on bond markets of countries in the OECD, EU, Brazil, People's Republic of China (including the special administrative areas of Hong Kong and Macao), India, Indonesia, and South Africa, denominated in currencies of the countries in the OECD, with a focus on green bonds (85% of the fund's assets). Issuers of green bonds seek solutions to environmental problems and/or support efforts to reduce their environmental impact.

### 5. Allianz Enhanced Short term (EUR)

The fund seeks to achieve a return higher than the average profitability of European money markets through investments in EU finances on global markets (including developing ones). Maximum 100% of the

Fund's assets may take government deposits and / or can be invested directly in money market instruments and / or (up to 10% of activate the Fund) in money market funds in order temporary liquidity management and / or defensive actions. In an attempt to achieve additional profitability, the investment manager may take on additional risks, contact bonds and instruments of money market, as well as with additional exposures to foreign currencies in which they are not denominated assets of the Fund. The Fund's assets can not be invested in non-investment bonds rating. The fund promotes investments that take into account environmental, social and corporate responsibility criteria.

## II. CONCLUSION OF THE INSURANCE CONTRACT

1. To conclude the insurance contract, the Policy holder needs to fill out this application. Along with the application, the Policy holder and the insurance applicant/s shall submit the following documents: a copy of the identity document (ID card) of the insurance applicant aged 14 and over and of the Policy holder, where the Policy holder is a natural person. Where the Policy holder is a legal entity or a sole proprietor, a copy of a certificate of good standing from the respective register shall be submitted, and where the entity is not subject to registration – of a certified copy of the founding document and registration of the name, registered office, address, and representative/s. In this case, a copy of the BULSTAT registration shall also be submitted. Where the Policy holder and/or the Insured wish to receive information about the insurance at a different address, they may indicate a correspondence address in the application.

2. The insurance applicant (the Insured) must personally answer fully, accurately, comprehensively, and correctly the questions asked in the personal health declaration. If the space for an answer is insufficient, a separate sheet with an answer to the respective question shall be enclosed with the application.

3. The Policy holder and the insurance applicant shall sign this application personally, thus certifying their consent to conclude the insurance under the indicated terms, as well as the truthfulness of data declared by them.

4. ZAD "Allianz Bulgaria Life" has the right to require additional information from the Policy holder and/or the insurance applicant before concluding the insurance contract, such as medical documents, a financial questionnaire, etc. In the event of changes to declared circumstances occurring in the period between signing of this application and the conclusion of the insurance contract, as well as throughout the effective period of the contract, the Policy holder and/or the Insured must immediately notify the Insurer about them in writing.

5. In cases where insurance is concluded with regard to the life of another person, the insurance contract shall only be effective if it is concluded with his/her written consent or the consent of his/her legal representatives, where he/she is aged 14 to 18. Life insurance contracts



covering the death of an insured person who is a minor or a person under plenary guardianship, as well as contracts covering the risk of miscarriage or stillbirth shall be null and void. The written consent of the other person shall be certified by his/her signing personally the application and the insurance policy. The insured person may always object in writing before the Insurer, which must terminate the insurance contract.

6. Upon submission of this application, the Policy holder must pay the first payable insurance premium under the insurance. Where the insurance contract is not concluded for some reason, ZAD "Allianz Bulgaria Life" shall return the paid premium, less all expenses made.

7. The insurance contract is concluded by the issuance of an insurance policy by ZAD "Allianz Bulgaria Life". With regard to covered risks, the insurance comes into effect at 00:00 h on the day following the day of issuance and signing of the insurance policy, but no earlier than 00:00 h on the day following the day when the first payable insurance premium is paid, and the period of insurance coverage has started as established by the insurance contract.

### **III. PAYMENT OF INSURANCE PREMIUMS**

1. The Policy holder must care for the regular payment of due insurance premiums under the insurance contract himself/herself, without needing to be reminded by the Insurer about this.

2. Insurance premiums shall be considered duly paid if they are paid in the manner established by ZAD "Allianz Bulgaria Life" in accordance with the amount and within the deadlines agreed in the insurance policy.

3. Payment of premiums is done by bank to the account of ZAD "Allianz Bulgaria Life". Any expenses arising from the payment of the insurance premium shall be borne by the Policy holder. ZAD "Allianz Bulgaria Life" shall not be responsible in the event that payment of insurance premiums cannot be certified by the Policy holder by presenting a proper document about the paid amount.

4. Insurance shall be in effect for the entire insurance amount and for covered risks, if the annual premium is duly paid or at the latest up to 24:00 h on the 60th day from the date, on which it was payable, i.e., within the two-month risk period. If the payable insurance premium is not paid within the two-month risk period, the Insurer shall not owe amounts for events occurring after its expiration.

5. At any time during the effective period of the insurance, the Policy holder may pay an extraordinary premium for an amount no less than the minimum amount established in the insurance contract. In this case, it must be stated in the payment document that the amount paid by the Policy holder is an extraordinary premium. Payment of an extraordinary premium does not relieve the Policy holder of his/her obligation to pay regular due premiums.

### **IV. INVESTMENT OF INSURANCE PREMIUMS**

1. Only the amounts for investment from paid and reported insurance premiums and extraordinary insurance premiums shall be invested. Risk premiums shall not be invested.

2. Amounts for investment from insurance premiums and extraordinary premiums shall be invested in investment funds selected by the Policy holder for the insurance at the date of investment.

3. Invested funds shall follow the development of the market value of investment funds selected by the Policy holder. The Policy holder/Insured shall bear the risk of

fluctuations in the price of investment in investment funds, which is determined by the development of financial markets and the development of assets in the fund, which cannot be predicted. ZAD "Allianz Bulgaria Life" has no influence on the development of the value of these investment funds.

4. The Policy holder has the right to request at any time the transfer of investments from one fund to another, but only to one offered by the Insurer. In this case, the Policy holder must submit a written request to the Insurer according to model.

### **V. RIGHT TO UNILATERAL TERMINATION AND SURRENDER**

1. The insurance contract for "Life" insurance with a duration over 6 months may be terminated unilaterally by the Policy holder under the conditions of art. 447 of the Insurance code within 30 days of the date of its conclusion. In this case, the Insurer shall pay the value of the personal account comprising the value of fund units at the date of their sale, as well as the paid risk premiums less the part corresponding to the time during which the Insurer has borne risk, unless an insured event has occurred.

2. The Policy holder alone shall have the right to request early termination of insurance (surrender), where the surrender value, if any, shall be paid to the Policy holder in his/her capacity as Beneficiary upon surrender, unless another person is designated. A surrendered insurance cannot be restored.

3. The Policy holder shall have the right to request termination of insurance and payment of the surrender value if at least two years have elapsed since its start and all due premiums for this period have been paid. The requirement for at least two elapsed years shall not apply where 15 per cent or more of the premiums payable for the entire insurance term have been paid. The surrender value shall be paid by the Insurer within 15 business days of requesting.

### **VI. PAYMENT OF AMOUNTS**

1. ZAD "Allianz Bulgaria Life" shall owe amounts under effective insurance contracts only for risks and at amounts indicated in the insurance contract, provided that payable insurance premiums have been duly paid.

2. The Insurer shall pay the due amounts within the deadlines established in the specific insurance contract which may not be longer than those established by law, after submission of the documents indicated in the contract by the Insured and/or the Beneficiary.

3. All payable amounts under the insurance shall be calculated in the currency, in which the insurance is concluded. Amounts shall be paid in their leva equivalent according to the rate applied by the Insurer on the day of payment or in the respective currency to a bank account, whereas all expenses involved in making the payment shall be borne by the person receiving the amount.

### **VII. OTHER CONDITIONS**

1. The content of the issued contract may deviate from the content of this application. The application is an integral part of the insurance contract. Signing and submission of the application does not mean that the insurance contract has been concluded.

2. Any oral arrangements made with regard to the insurance contract do not bind ZAD "Allianz Bulgaria Life".

3. All rights arising from concluded insurance contracts shall be statute-barred after the expiration of five years of the occurrence of the insured event.

4. Brief privacy notice



The new Data Protection Regulation has applied in the European union since 25 May 2018. Below, you will find brief information about the way in which Allianz Bulgaria complies with the regulation's requirements and protects your personal data.

**Which of your data is Personal data?** Any information about you which directly or indirectly, in combination with other data, may lead to your identification, is Personal data. This is why at Allianz, we will aim to protect information about you as much as possible.

**What do we use your personal data for?** We collect and use your personal data on the grounds of your express consent (only if consent is required) for the purposes listed below:

- to prepare, conclude, and administrate your contracts to use financial services;
- to provide you with services and products which will better meet your needs;
- to comply with legal requirements to us as a company providing financial services;
- to send you information about your contracts, as well as information about products and services meeting your needs.

**Possible sources of your personal data:**

- directly from you, when you provide it to us;
- public sources (commercial register, etc.) and third parties (insurance agents, business partners, insurers, etc.).

**Can your personal data be disclosed?** Yes, to the following persons:

- state and other public authorities, companies in the Allianz group, other insurers and/or reinsurers, insurance agents/brokers, banks, etc.;
- technical consultants, lawyers, damage appraisers, repair shops, physicians, as well as other persons we assign to perform specific activities regarding servicing or offering of contracts for financial services;
- other persons for the performance of our legal obligations.

**How long do we keep your personal data?**

ZAD "Allianz Bulgaria Life" keeps your personal data as long as necessary for the purposes indicated above and to perform our legal obligations.

**Can your data leave the territory of Bulgaria or the European Economic Area (EEA)?** Yes, your personal data may be processed by the above persons both within the EEA and outside it. When we transfer personal data for processing by another company from the Allianz group outside the European Economic Area, this is done on the grounds of approved Allianz Mandatory Corporate Rules (MCR) and the Allianz Standard for Protection of Personal Data, and where Allianz MCR do not apply, we ensure the necessary level of protection for your personal data.

**This is your personal data and you are entitled to:**

- access to information to learn more about the way data is processed and disclosed;
- limit the processing of data having regard to you or to withdraw your consent for processing of this data;
- terminate the processing of your personal data, including for direct marketing purposes;
- request amendment or deletion of your data;
- request us to provide your data to another company offering financial services;
- submit a complaint.

In case of additional questions about your personal data, do not hesitate to contact us and to review our detailed Privacy protection notice on our webpage [www.allianz.bg/GDPR](http://www.allianz.bg/GDPR).

5. Taxes payable by the parties regarding the payment of insurance premiums and of insured amounts under the insurance contract shall be established in accordance with current legislation.

6. Any disputes arising between the parties regarding the insurance contract shall be settled by way of negotiation and in accordance with the Insurer's internal rules, and where agreement is not reached, all disputes arising from the insurance contract or having regard to its interpretation, implementation, termination or invalidation, as well as disputes to fill gaps shall be resolved by the court in accordance with the provisions of Bulgarian legislation.

7. Users of insurance services may submit complaints to ZAD "Allianz Bulgaria Life" in the manner established in the rules for claim settlement under art. 104, par. 1 of the Code of insurance, which rules are announced on the Insurer's webpage.

8. Users of insurance services may also submit complaints (besides in the manner of the previous item) to the Financial Supervision Commission.

9. A user of insurance services who has the capacity of a consumer within the meaning of § 13, i. 1 of the Additional provisions of the Consumer Protection Act, may take the dispute for out-of-court settlement and to a Sector Conciliation Commission reviewing disputes in the insurance and insurance agency sector, including for the provision of remote financial services in these sectors, at the Commission for Consumer Protection. Forms for out-of-court settlement of disputes available to the user of insurance services are: negotiation between the parties and mediation.

10. The report about the solvency and financial standing of ZAD "Allianz Bulgaria Zhivot" has been published on the insurer's webpage: [www.allianz.bg](http://www.allianz.bg).

11. The applicable legislation shall be that of the Republic of Bulgaria.