# Travel Protection

## Insurance Product Information Document

Insurer: AWP P&C S.A., branch Bulgaria

Product: „BG Allianz Bank Mastercard Gold - Platinum 2303“/“BG Allianz Bank Mastercard Standard - Business 2303”

**This information document provides a summary of the basic information about the insurance product „BG Allianz Bank Mastercard Gold - Platinum 2303“/“BG Allianz Bank Mastercard Standard - Business 2303“. Full contractual information is provided with the documents related to the insurance contract – Insurance certificate and General terms and conditions.**

## What is this type of insurance?

Insurance „BG Allianz Bank Mastercard Gold - Platinum 2303“/“BG Allianz Bank Mastercard Standard - Business 2303“ provides coverage of emergency medical assistance throughout your stay abroad. The covered insurance events and limits are described in the insurance policy.

## What is insured?

**Risks during travel and stay abroad with validity in the whole world, except on the territory of Republic of Bulgaria :**

- ✓ Death due to accident ;
- ✓ Permanent loss of working capacity due to an accident;
- ✓ Emergency medical expenses due to accident;
- ✓ Emergency medical expenses due to illness ;
- ✓ Medical expenses due to epidemic or pandemic disease;
- ✓ Emergency dental treatment ;
- ✓ Third party liability for property damages;
- ✓ Third party liability for bodily injuries;
- ✓ Registered luggage Delay (min. 12 hours) or Loss;
- ✓ Medical repatriation;
- ✓ Repatriation of mortal remains;
- ✓ Additional transportation expenses of accompanying family members;
- ✓ Expenses for visitation by a family member due to a hospitalization of the insured person abroad;
- ✓ Transportation expenses to Bulgaria of a minor child due to a hospitalization of the insured person abroad ;
- ✓ Cost coverage of bail;
- ✓ Legal assistance abroad;
- ✓ Phone communication expenses with the Assistance company;

**Risks, valid only on the territory of Republic of Bulgaria :**

- ✓ Death due to accident;
- ✓ Permanent loss of working capacity due to an accident .

## What is not insured?

- ✗ Events and occurred expenses, stated as exclusions in the General terms and conditions;
- ✗ Events and expenses, occurring before the activation of the insurance coverage;

## Are there any restrictions on cover ?

- ! In accordance with the stated in the insurance certificate risks and limits for insurance events abroad;
- ! In accordance with the stated in the insurance certificate risks and limits for insurance events in Bulgaria;

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## Where am I covered?

- ✓ The insured can benefit from worldwide coverage in accordance with clause „Risks during travel and stay abroad with validity in the whole world, except on the territory of Republic of Bulgaria“;
- ✓ The insured can benefit from worldwide coverage in accordance with clause „Risks, valid only on the territory of Republic of Bulgaria“;

## What are my obligations?

In order to avoid refusal of coverage or reduction of the insurance compensation, the insured must:

- ✓ **When the insurance coverage is already in force:**
  - Notify the insurer as soon as possible for any changes and events that may affect the insurance coverages.
- ✓ **If an insurance event occurs:**
  - to notify the insurer about the insurance event upon occurrence, provide original documents available in accordance with the general terms and conditions of insurance;
  - to inform the insurer in case of double insurance and in case the insured has received the whole or partial claim compensation from another insurer..

## When and how do I pay?

- ✓ The insurance premium is paid by the Policy holder – Allianz Bank Bulgaria AD

## When does the cover start and ends?

- ✓ The insurance cover of each separate trip abroad is being activated upon purchase of travel services related to the trip abroad through the insured bank card on the territory of the Republic Bulgaria, or making an ATM or POS transaction with the insured bank card abroad. The insurance cover for the specific trip abroad should be activated before the occurrence of the insurance event by means of transactions with the insured bank card. Any unexpected expenses and urgent expenses upon occurrence of the risks “delay of checked-in baggage”, and “loss of checked-in baggage” should be covered with the insured bank card;
- ✓ The liability of the Insurer for the insurance covers valid on the territory of the Republic of Bulgaria is after the use of the insured bank card on ATM or POS on the territory of the Republic of Bulgaria, at least once during the month of the occurrence of the insured event or the preceding month;
- ✓ The insurance cover abroad is in force for unlimited number of trips within the term of 365 days, with a maximum duration of one trip up to 30 days and up to 180 days total for all trips, if your card has been issued/reissued/active during the period as from 01.04.2025 till 31.03.2026

## How do I cancel the contract?

- ✓ The insurance protection for the insured person is automatically terminated upon expiry of the insurance period or with the termination of the contract for bank card services by Allianz Bank Bulgaria AD.

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