

Travel Insurance

Insurance Product Information Document

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

Product: „BG Unicredit CC Private 2403“

This information document provides a summary of the basic information about the insurance product „BG Unicredit CC Private 2403“. 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 Unicredit CC Private 2403“ 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 total or partial disability over 50% due to accident;
- ✓ Emergency medical expenses due to accident;
- ✓ Emergency medical expenses due to illness ;
- ✓ Medical expenses due to epidemic or pandemic disease;
- ✓ Daily allowance for hospital stay due to accident, max. 5 days;
- ✓ Daily allowance for hospital stay due to illness, max. 30 days, waiting period 3 days ;
- ✓ Emergency dental treatment ;
- ✓ Third party liability for property damages;
- ✓ Third party liability for bodily injuries;
- ✓ Registered luggage Delay (min. 6 hours) or Loss;
- ✓ Medical transportation;
- ✓ Repatriation of mortal remains;
- ✓ Emergency travel of a family member;
- ✓ Emergency travel of child;
- ✓ Emergency travel of colleague substitute;
- ✓ Legal assistance in case of bail due to road accident;
- ✓ Legal assistance due to road accident;
- ✓ Recovering of expenses for a coffin;
- ✓ Kidnapping of a personal transport vehicle;
- ✓ Flight cancellation;
- ✓ Flight delay with more than 4 hours;
- ✓ Emergency hotel accommodation;
- ✓ Travel interruption;
- ✓ Trip cancelation;
- ✓ Trip cancelation in case of event cancelation abroad;
- ✓ Trip prolongation, max. 4 overnights;
- ✓ Loss of documents
- ✓ Communication expenses in case of insured event;
- ✓ Search and rescue.

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

- ✓ Death due to accident;
- ✓ Permanent total or partial disability over 50% due to 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;



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 – Unicredit Bulbank 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 “flight cancellation”, “flight delay”, “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 a year;
- ✓ 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 90 days, if your card has been issued/reissued/active during the period as from 01.01.2026 till 31.12.2027



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 Unicredit Bulbank AD.