

Medical insurance for foreigners residing in the Republic of Bulgaria



Insurance product information document

Company: UNIQA Life Insurance Plc
registered in the Republic of Bulgaria under
License No. 27 – LI of 10.08.1998
and License No. 1034 – LI of 24.10.2012.

Product: Medical
insurance for foreigners

This insurance product information document is available on the insurer's web site: www.uniqa.bg, provides a summary and is not exhaustive. The full pre-contractual and contractual information on the product, including details and specifics about specific coverages, the method of payment, etc., can be found in other documents submitted to the client, such as general conditions, special conditions, insurance policy, etc.

What is this type of insurance?

Medical insurance for foreigners residing at the Republic of Bulgaria is an insurance product developed according to the General Conditions Regulation, minimum insurance amount, minimum insurance premium and the procedure for contracting compulsory medical insurance by the foreigners residing for a short term or long term in Bulgaria or crossing the state in transit.



What does the insurance cover?

This type of insurances cover all the necessary medical expenses, really incurred by the insurer and/or the healthcare institution upon a sudden, unexpected, and unforeseeable health problem, acute disease or accident occurred during the effect of the insurance contract on the Republic of Bulgaria.

These expenses comprise:

- ✓ Medical treatment expenses;
- ✓ Medical transportation expenses;
- ✓ Urgent dental treatment expenses.



What does not the insurance cover?

- ✗ The insurance is concluded for a fixed period as the minimum period is 1 /one/ day and the maximum period is 1 / one/ year.
- ✗ The insurance contract of foreigners residing in the Republic of Bulgaria for a short term or are in transit through the country, may not be concluded for a period longer than 90 days.
- ✗ The insurance contract of foreigners who are long-term residents in the Republic of Bulgaria, may not be concluded for a period longer than one year.



Are there any coverage limitations?

- ! Health services, the need for which has arisen as a result of past illnesses;
- ! Treatment and hospital stay, in case of existing chronic diseases of the Insured.
- ! Transplantation of organs, tissues and cells;
- ! Planned neurosurgical, cardiac and eye surgeries;
- ! Fertility, in vitro;
- ! Hemodialysis and blood transfusion;
- ! Treatment of (AIDS) Acquired Immune Deficiency Syndrome;
- ! Hospital care for cancer patients and people with mental disorders;
- ! Treatment of alcoholism, drug addiction and any other addictions;
- ! Mandatory immunizations;
- ! Plastic cosmetic surgery and other cosmetic medical services;
- ! Application of unconventional methods for beneficial effects on an individual's health;
- ! Other specified in details in the General Conditions of the Medical insurance for foreigners residing in the Republic of Bulgaria.

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Where does this insurance cover me?

- ✓ The insurance coverage is only valid on the territory of the Republic of Bulgaria.



What are my obligations?

- The insurance premium must be paid in full.



When and how should I pay?

The insurance premium shall be paid as a lump sum. You can make the payment either at a cash desk or by a bank transfer.

All the insurer's expenses are included in the insurance premium, including the insurance product distribution costs.



When does the coverage start and end?

The insurance contract shall enter into force at 00.00h on the date specified as the start of the insurance in the insurance policy, provided that the premium has been paid.

The insurance shall expire at 24.00h on the date specified as the end of the insurance in the insurance policy.



How can I terminate the contract?

The insurance can be terminated by the insuring at any time during the contact period by serving a written notice of one month.