

Combined Insurance Policy “Happy at Home”

Insurance Product Information Document

Company: UNIQA Insurance Plc,
Registered in the Republic of Bulgaria
License № 40/14.09.1998



Product: 6Q

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 the coverage, payment, exclusions, etc., can be found in other documents, submitted to the client, such as General terms and conditions, Insurance policy, etc.

What is this type of insurance?

“Happy at Home” is a modern and flexible insurance product that includes coverage for three main insurances: Property, General civil liability and Accident. The user of the insurance service can choose to conclude only Property insurance or to guarantee maximum insurance coverage by including one of the two or both optional insurances - General civil liability and Accident. The scope of insurance can be expanded depending on the personal needs of the client with choice of three additional (optional) coverages - “Short Circuit/Electric Shock”, “Travel” and “Pet”.



What cover the insurance?

Depending on the package chosen by the customer, the following risks can be covered:

- ✓ Fire, lightning, explosion, implosion, impact by aircraft or an object fallen from it
- ✓ Storm, torrential rain, hailstorm, damages caused by pressure of natural accumulation of snow or ice
- ✓ Landslide and land collapse
- ✓ Earthquake
- ✓ Flood
- ✓ Breakdown of water pipelines, sewerage and steam pipelines
- ✓ Glass breakage
- ✓ Motor vehicle hit
- ✓ Home Assistance
- ✓ Malicious acts of third parties, burglary, robbery, vandalism

Against additional payment, the scope of insurance can be expanded with choice of following additional (optional) coverages :

General civil liability
Accident
Pet
Short Circuit/Electric Shock
Travel



What not cover the insurance?

- ✗ Damages resulting from events occurred before the beginning of the period of insurance.
- ✗ Malicious acts of third parties / vandalism
- ✗ Inherent flaws, normal wear, corrosion
- ✗ Losses of reduction of the market value value, lost profits
- ✗ Waste of parts or manufacturing defect
- ✗ Error in design, poor repair, violated construction and technical standards and requirements
- ✗ The effects of groundwater
- ✗ War, civil war, military actions, civil commotions, strike or riot. Any damages resulted either directly or indirectly from terrorist acts
- ✗ Confiscation, requisition, nationalization
- ✗ Atomic and nuclear accidents, contamination with radioactive products or ionizing radiation



Are there any restrictions on cover?

- ! Not complete buildings and without Statement of findings for suitability for acceptance of the construction (Act 15).
- ! Buildings subject to demolition
- ! Buildings in construction, major repair or reconstruction
- ! Vans, prefabricated houses, greenhouses
- ! Motor vehicles and trailers registered for road use
- ! Official papers

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Where am I covered?

- ✓ The insurance coverage is valid for the territory of the Republic of Bulgaria on the address stated in the insurance policy



What are my obligations?

- To determine and point the sum insured.
- To give in writing accurate and comprehensive answers to the questions asked by the insurer
- To take care of the insured property and to observe the safety requirements
- To take all reasonable and appropriate measures to rescue, prevent, limit and/or reduce the damages to the insured property.
- To allow inspection by the Insurer after the occurrence of the insured event and to provide the requested documents, directly related to the assessment of damage.



When and how do I pay?

Upon concluding the insurance contract, I pay the full amount of the premium due or the first installment of a deferred premium, unless otherwise provided for in the policy.

The insurance premium shall be paid in cash or transferred to bank account.



When does the cover start and end?

The insurance contract shall take effect from 00:00 (zero) hours on the day specified in the insurance policy as commencement of insurance, provided that the full amount of the premium due or the first installment of a deferred premium is paid and expires at 24.00 (twenty four) hours on the day specified as expiration date.



How do I cancel the contract?

The insurance contract can be terminated with one month written notice sent to the Insurer. Termination shall take effect as of the end of the current insurance period.