

This information document summarizes the most important terms and conditions of the product. It does not reflect the individual terms of your insurance contract. The full pre-contractual and contractual information for the Casco+ Motor Insurance is contained and provided with your insurance contract (Policy, General Terms, Proposal-Questionnaire, Annexes, Special Conditions, Framework Agreements).

This insurance explained

Voluntary insurance, intended for owners and users of motor vehicles with Bulgarian registration plate numbers: passenger cars and freight vehicles, luggage and camping trailers, freight trailers and semitrailers, buses, agricultural and forestry equipment, construction and road construction machinery, specialized vehicles, motorcycles.

To the Casco+ Motor Insurance you can also conclude a *Roadside Assistance* Insurance.



This insurance covers

Full or partial damage of the motor vehicle, resulting from risks, grouped in clauses:

SUPER CLAUSE

- ✓ Natural disasters (storm, hailstorm, flood etc.);
- ✓ Fire and explosion due to technical malfunction or natural disasters;
- ✓ road accidents, including damage on the insured motor vehicle, while parked, caused by other vehicles;
- ✓ Accidental fall of aircrafts or other objects on a motor vehicle;
- ✓ Malicious acts of third parties.

THEFT AND ROBBERY OF WHOLE VEHICLE AND TOTAL LOSS CLAUSE

- ✓ Theft of a Whole Motor Vehicle;
- ✓ Robbery of a Whole Motor Vehicle;
- ✓ Total loss of the insured motor vehicle as a result of one insured event, covered for the risks, included in the *Super* clause and the risk of *Intentional Arson or Explosion of a Motor Vehicle*;

FULL CASCO CLAUSE

The risks, covered under the *Super* Clause and the following risks:

- ✓ Theft of a Whole Motor Vehicle;
- ✓ Robbery of a Whole Motor Vehicle;
- ✓ Intentional arson or explosion of a motor vehicle;
- ✓ Theft through a burglary of a permanently mounted multimedia equipment in a motor vehicle (audio and video equipment, navigation equipment included, when being part of it).

You can top up the *Super* Clause and *Full Casco* Clause with some of the following **additional options**:

✓ **OFFICIAL SERVICE CENTRE:**

What is covered are repair expenses for partial damage to vehicles, in a service center of an official representative of the respective motor vehicle make.

✓ **TRUSTED SERVICE CENTRE:**

Covered expenses are those for repair of partial damage at a service center, pre-agreed with DZI.

✓ **TRUSTED SERVICE CENTRE – ORIGINAL SPARE PARTS:**

Covered expenses are those for repair of partial damage at a service center, pre-agreed with DZI, while using new and original spare parts in the repair process.

✓ **EXPERT ASSESSMENT:**

The insurance indemnity is being determined based on our expert assessment.

✓ **REPAIR ABROAD:**

What is covered are expenses for repair of partial damage, inflicted on the territory of the country, where the event had occurred.

✓ **ASSISTANCE SERVICES**

Upon immobilization of a vehicle as a result of an event, covered under the terms and conditions of the selected by you *Full Casco* clause or *Super* Clause.

- ✓ on the Republic of Bulgaria's territory, including:



This insurance does NOT cover:

Damage, resulting from a road accident, having occurred:

- ✗ due to driving a technically unfit motor vehicle or in case the motor vehicle has not been supplied with the necessary lubricants, coolants and others, or supplied with poor quality ones, or due to their freezing;
- ✗ Upon driving a motor vehicle under the influence of alcohol, or under the influence of drugs or other intoxicating substances, medications or food supplements that are contraindicated for driving;
- ✗ Upon having the motor vehicle driven by a person who does not hold or has been deprived of the right to possess a driving license for the respective motor vehicle category; or when driving a deregistered vehicle;
- ✗ Engine malfunctioning due to penetration in it of water, mud and others;
- ✗ Partial damage, resulting from stolen and missing parts, units and assemblies shall not be covered under the *Theft and Robbery of Whole Vehicle* clause;
- ✗ Misappropriation of a vehicle;
- ✗ Theft or loss of locking mechanisms, activation devices or attachments to the additional protection means, the remote control device of the alarm system, as well as the expenses, linked to those for rendering them fit for use or for their replacement;
- ✗ Theft of a Whole Motor Vehicle shall not be covered if the vehicle was left unlocked and/or with an engine running or with non-switched on, faulty or removed security devices, or in case the contact keys, activation devices/ attachments of the additional protection means have been left over inside the vehicle;
- ✗ Theft of a Whole Motor Vehicle shall not be covered, if you have not presented all stated locking mechanisms, remote control devices, activation devices or attachments to the additional protection means, as well as in case you have failed to inform DZI and the competent authorities within the required deadline of an ascertained lack of those mechanisms and devices and/or the Vehicle Registration Certificate (Part I or Part II);
- ✗ Damage as a result of towing another motor vehicle, transportation with a repatriation vehicle etc., as well as in case of a forcible lifting, relocation and dropping off the insured motor vehicle with a specialized vehicle;
- ✗ Damage, expressed in deprivation of the possibility to use a motor vehicle, devaluation, lost profits, loss of income, other indirect damage and penalties;
- ✗ Damage due to transportation of explosive, inflammable and other similar cargoes;
- ✗ Damage, due to participation of the motor vehicle in any kind of racing, training, testing, and other similar activities;
- ✗ Damage, resulting from lost or stolen keys of the vehicle;
- ✗ Rendered assistance during travel by a person other than the Assistance Company, indicated by us, including also the costs incurred by you for services, which have been agreed to be rendered by the Assistance Company.



Coverage restrictions

- ✓ Repair of the damaged vehicle at the location of its immobilization;
- ✓ Transportation of the vehicle from the event location, if the malfunction cannot be eliminated on site;
- ✓ Provision of information about the condition of roads and the traffic intensity on those.
- ✓ **Assistance Services abroad**, including:
- ✓ Repair on the spot of immobilization or transportation of the damaged vehicle to the nearest repair center that is suitable for its repair.
- ✓ Additional services, such as tyre replacement; removal from a ditch or precipice using a crane, in certain cases: Repatriation of a vehicle to the Republic of Bulgaria, abandonment of a vehicle abroad upon total loss, costs for obtaining documents, linked to the event and to advance payment for the sustained damage.

- ! Damage is being covered up to the sum insured or up to the limit for the respective clause, stated in the insurance policy.
- ! On the territories of the following countries: Russia, Ukraine, Belarus, Moldova, Albania, Bosnia and Herzegovina, on the territory of the member states, signatories to the International *Green Card* Agreement, that are outside Europe, with the exception of the Republic of Turkey, events under the following risks shall not be covered: Theft and Robbery of Whole Vehicle, fire and/or explosion due to technical failure, and intentional arson or explosion of a motor vehicle.
- ! The free-of-charge services for transporting a vehicle upon its immobilization on the Republic of Bulgaria's territory shall be provided once for every occurred event, up to 2 times over the insurance contract effectiveness period, within the agreed limit for the two events;
- ! The Assistance services upon an insured event abroad are being provided for unlimited number of travels, as the duration of each separate travel shall not exceed 90 days.
- ! No assistance services shall be provided for motor vehicles that are being used for performing taxi services, transportation of hazardous goods, lease-out, participation in races or training vehicles, as well as vehicles which are technically unfit.
- ! No assistance services shall be provided upon damage to freight motor vehicles of total weight exceeding 3.5 tons, road tractors, trailers or semi-trailers, and buses with more than 9 seats, having occurred on the territory of the island part of the EU Member States and the Member States of the International *Green Card* Agreement.



My coverage under the insurance

- ✓ On the Republic of Bulgaria's territory and on the territory of the European Union (EU) Member States and of the Member States of the International *Green Card* Agreement, concerning the risks, covered by the Casco insurance.
- ✓ On the Republic of Bulgaria's territory, concerning assistance services for the Republic of Bulgaria's territory.
- ✓ Abroad, concerning assistance services abroad - on the territory of the European Union (EU) Member States and of the Member States of the International *Green Card* Agreement.



My obligations are to:

- Reply to all questions we have posed in the Proposal-Questionnaire by providing us with accurate, correct and complete information;
- Inform us of any change in the declared circumstances;
- Pay the insurance premium under the contract within the agreed deadlines;
- Notify us of an event occurrence within the agreed deadlines;
- Abide by the instructions and advice, provided by the Assistance Company;
- Provide us with the required documents upon filing a claim;
- Take the necessary measures to prevent events that may lead to the occurrence of an insured event, covered by the insurance contract.



Payment manner

- The insurance policy price is paid one-off or in deferred installments.
- The insurance premium can be paid in cash or via a bank transfer; the consecutive installments due can also be paid online at www.dzi.bg.



Coverage period start /end

- The coverage begins on the date and time specified as *period start* in your policy;
- The insurance coverage ends on the date and time, specified as *period end* in your policy.
- In the event of non-payment or partial payment of a deferred installment by the maturity date recorded in the policy, the policy coverage shall be terminated at 24:00 PM on the 15th day from the due date or within another time limit, explicitly written down in the policy.



Contract termination

- You can terminate your insurance by sending us a one-month written notice;