

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 *Roadside Assistance Insurance* is contained and provided with your insurance contract (Policy, General Terms, Proposal-Questionnaire, Annexes).

This insurance explained

Voluntary insurance, intended for owners and users of motor vehicles with Bulgarian registration plate numbers: passenger cars and trucks, caravans and trailers with total weight up to 3.5 tons, and with seating capacity up to 9 seats (incl. the driver's seat), with distance from the front bumper to the rear wheel end of not more than 4.8 metres, as well as distance from the rear wheel to the end of the motor vehicle being not more than 1.5 metres and vehicles' total height of not more than 2.8 metres, and motorcycles.

Roadside Assistance Insurance can be concluded either to a mandatory Motor Third Party Liability (MTPL) Insurance or to a Casco+ Motor Insurance.



This insurance covers:

free-of-charge transportation, rendering of technical assistance and labour costs, associated with a vehicle's immobilization as a result of: road accident, malicious acts of third persons or upon theft of your vehicle, as well as upon a technical failure or misfueling, upon lack of charge in the vehicle batteries, flat tyre etc.; rendering of assistance and covering of expenses, related to the health status of the driver and the other passengers in the vehicle at the particular moment, in case of bodily injuries caused on them as a result of a road accident.

Upon occurrence of an insured event on the Republic of Bulgaria's territory we ensure protection for your vehicle and the passengers in it, while rendering the services you need:

- ✓ Repair of the damaged vehicle at the location of its immobilization;
- ✓ Transportation of your vehicle to a suitable repair centre in the closest provincial capital city or to its address of domicile, if the immobilization cannot be eliminated at the event's location;
- ✓ Jump-starting upon a malfunctioned car battery
- ✓ Replacement of a damaged tyre
- ✓ Fuel supply at the vehicle's immobilization place.
- ✓ Vehicle towing costs
- ✓ Emergency unlocking of vehicle
- ✓ Stay in a parking lot
- ✓ Accommodation of the driver at a hotel
- ✓ Transportation of the persons, traveling in the vehicle
- ✓ Expenses for examinations, tests and manipulations for the persons, travelling in the vehicle, upon sustained bodily injuries as a result of a road accident;
- ✓ Provision of information about the condition of roads and the intensity of the traffic on those, addresses and telephone numbers of repair centres, as well as the needed documents during travel.

Should you wish to expand the coverage to also include EU member states and the other countries, signatories to the *Green Card Agreement*, this insurance provides you with:

- ✓ Repair on the spot of immobilization or transportation of the damaged vehicle due to a road accident or technical failure to the nearest repair center that is suitable for repair of the damaged vehicle.
- ✓ Additional services:
Tyre replacement, repatriation of a vehicle to the Republic of Bulgaria if, as a result of an insured event, the vehicle's repair cannot be made in the country of the event occurrence or the expenses for repair exceed its actual value; abandonment of a vehicle abroad; advance payment for the sustained damage in view of making partial repair of your vehicle to an extent, guaranteeing its safe movement on its own; guarded parking lot; repatriation of the Insuree; ensuring accommodation at a hotel; depositing of money in the vehicle driver's favour, provided in the form of a loan by us, if, as a result of a road accident, involving the insured vehicle legal charges have been brought against the driver, as well as payment of expenses for attorney's royalties to a local attorney-at-law.

Upon occurrence of an insured event with your vehicle we are going to pay directly to the Assistance Company the incurred expenses



This insurance does NOT cover:

- ✗ Rendered assistance during travel by a person other than the Assistance Company, indicated by us;
- ✗ Expenses incurred by you for services, covered under this insurance, for which it has been agreed that they will be provided by the Assistance Company;
- ✗ Repair, overhaul and in-warranty maintenance of a vehicle, as well as the incurred expenses for intermediation upon finding and rendering of assistance;
- ✗ Road accident or technical failure of the motor vehicle due to driving a technically unfit motor vehicle, as well as resulting from driving a motor vehicle, which has not been supplied with the necessary lubricants, coolants and others, or supplied with poor quality ones, or due to their freezing;
- ✗ Road accidents resulting from driving a motor vehicle under the influence of alcohol with blood alcohol concentration above the legally permissible threshold, or under the influence of drugs or other intoxicating substances, or if the driver of the insured motor vehicle has taken medications or food supplements that are contraindicated for driving;
- ✗ A road accident when the motor vehicle has been driven by a person who does not hold or is deprived of the right to possess a driving license for the respective motor vehicle category;
- ✗ In case of participation of the motor vehicle in any kind of racing - regulated and unregulated, training, testing, hunting and other similar activities;
- ✗ Damage, resulting from lost or stolen keys of the vehicle;
- ✗ Vehicle towing, when the difference between the price of the service and the limit, specified in the General Terms has not been paid;
- ✗ Customs fees, road tolls and fuel costs.



Coverage restrictions

- ! The services we render /indemnity we pay are up to the limits for the respective clause, as indicated in the insurance policy / the General Terms.
- ! The services are being rendered via an Assistance Company - a contractor of ours.
- ! The services upon an insured event abroad are being provided for unlimited number of travels, as the duration of each separate travel is up to 90 consecutive days.
- ! Covered motor vehicles are those, which are not being used for performing taxi services, transportation of hazardous goods, lease-out (rent-a-car) and on operational lease, participation in races or training vehicles, as well as such, which are not technically unfit, as per the Road Traffic Act.

for its transportation, as well as for other rendered services in accordance with the clauses, selected by you and indicated in your insurance policy.



My coverage under the insurance

Depending on the insured event location and in accordance with the selected coverage option:

- ✓ On the Republic of Bulgaria's territory;
- ✓ On the territory of the European Union (EU) Member States and 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 each change in the stated circumstances (upon transfer of a motor vehicle's ownership, changes in the Insuree's domicile, in the state registration number of the motor vehicle or upon a change in the motor vehicle's intended use);
- Pay the insurance premium under the contract within the agreed deadlines;
- Upon occurrence of an insured event or a technical failure:
 - Inform us immediately at the telephone number, stated in the insurance policy;
 - Provide the Assistance Company with information about: registration plate number, vehicle make and model, exact location of the event, direction of movement, telephone number for feedback purposes, your insurance policy number;
 - Wait for the arrival of the roadside assistance vehicle of the Assistance Company in close proximity to your immobilized vehicle and ensure access to it within 10 minutes of the Assistance Company's arrival;
- Upon occurrence of a road accident on the Republic of Bulgaria's territory, to inform the Traffic Control Authorities, wait for their arrival at the place of the accident and demand, as well as cooperate for ascertainment of the accident-related facts and circumstances, through a Traffic Accident Report or a Statement of Traffic Accident Findings, except in cases when you urgently need medical care or upon some other exigent reason.



Payment manner

- The insurance premium can be paid one-off or can be deferred in installments, in case your policy is for a period of 12 months.
- Upon conclusion of an insurance for a shorter period the insurance premium should be paid as a lump sum.
- The whole premium or its first installment you should pay upon conclusion of the insurance contract, prior to its entering into force.
- You can pay the insurance premium in cash or via a bank transfer. Due subsequent installments can also be paid on-line at www.dzi.bg.



Coverage period start /end

- The coverage shall start on the date and time, indicated as period start in your policy (however not later than 60 days, with effect from the issuance date of the policy) conditioned on your payment of the due premium, depending on the manner of payment, selected by you.
- Upon adding the coverage to an already concluded Combined Insurance Policy under a mandatory Motor Third Party Liability (MTPL) Insurance the coverage shall be with a delayed start and shall enter into force not earlier than 5 days, counted from the issuance date of the Annex. Upon renewal of the policy for a subsequent period, without interruption of the coverage, the period start of the new insurance policy shall be 00:00 AM on the day, following the end date of the expiring policy coverage.
- The insurance coverage shall end on the date and time, specified as 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 may terminate your insurance policy at any time after its entry into force by sending us a notification in writing at the address, stated in the policy, along with an attached original of the insurance contract. Such termination shall come into force as from the date of the notification's receipt.