

## **Pre-contractual information in accordance with the requirements of the insurance code**

DZI – General Insurance JSC is an Insurer, established in the Republic of Bulgaria, with registered office at the following address: Sofia city, postal code 1463, No 89B Vitosha Blvd.

Users of insurance services may file complaints in relation to claims for payment of insurance indemnities at any territorial unit of the Insurer (Head Office, Head Agency, Agency, Office) in writing or by e-mailing it to: [clients@dzi.bg](mailto:clients@dzi.bg). The Claim Settlement Rules of DZI - General Insurance JSC, as per Article 104, Para 1 of the Insurance Code, are published on the company's corporate website: [www.dzi.bg](http://www.dzi.bg), *In case of a Claim* section.

Users of insurance services may file complaints in relation to insurance activities before the Financial Supervision Commission and/or other competent government authorities.

On the Republic of Bulgaria's territory, disputes relating to the provision of insurance services may be considered extrajudicially in alternative dispute resolution /ADR/ proceedings before the Conciliation Committee for disputes in the sector of insurance within the Commission for Consumer Protection or through mediation.

The Solvency and Financial Performance Report of DZI – General Insurance JSC is published on the company's corporate website [www.dzi.bg](http://www.dzi.bg) under *Corporate Sustainability* Section.

Upon sale of insurance products the remuneration for the distributors shall be paid by DZI – General Insurance JSC, as follows:

- Labour remuneration under the Labour Code for employees of the Insurer, carrying out direct sales;
- Commission remuneration for insurance intermediaries.

Regardless of the nature of the remuneration, it shall not change the amount of the insurance premium, payable by the user.

Prior to purchasing an insurance product from the Insurer or from an intermediary, acting on the assignment of the Insurer, the user may request an individual offer whereby to be provided with an advice within the meaning of Article 324, paragraph 1, item 7 of the Insurance Code.

The law applicable to insurance contracts, concluded under these General Terms and Conditions, shall be the Bulgarian one.