



Certificate for Insurance coverage

Dear Mr/Mrs,

This document certifies that you as holder of a debit card issued by iCARD AD are insured by Generali Insurance AD with Travel assistance and accident insurance for bank card holders when travelling worldwide with insurance policy 1801200131003762.

The number of your debit/credit card is the number of your individual insurance.

The coverage abroad is valid for unlimited number of trips within 365 days (with maximum duration for single trip – 90 days) if your card has been issued or renewed in frame of 01.12.2020 till 30.11.2021 and/ or it is paid an insurance premium for it and the Certificate is signed.

The insurance coverage is activated by buying of trip package or part thereof (plane ticket, ticket for bus or other transport, hotel reservation, rent-a car / or other service related to the trip through the insurance card on the territory of the Republic of Bulgaria for bulgarian citizens or the country of permanent residence and origin of the Insured or when the card is used at ATM or POS abroad during staying abroad and before the occurrence of the accident event.

In regards to accident or illness coverage if the coverage is activated prior to the occurrence of the accident or disease habitual medical expenses are covered.

All amounts are in EUR

	Cover	Visa Infinite Debit	iCard Metal
Section I Territorial validity: Worldwide, excl. Bulgaria for bulgarian citizens and the country of permanent residence and origin of the Insured			
1	Accidental Death	30,000	30,000
2	Permanent total disability due to accident	30,000	30,000
3	Daily benefits for hospital 10 EUR per day stay with max of 20 days	200	200
4	Emergency medical expenses	60,000	60,000
5	Emergency Medical transportation	60,000	60,000
6	Emergency Dental Treatment	500	500
7	Repatriation of Bodily remains	5,000	5,000
8	Reimbursement of coffin expenses	3,000	3,000
9	Emergency Travel of family member	1,000	1,000
10	Emergency Travel of a Child	1,000	1,000
11	Bail Bond due to car accident	3,000	3,000
12	Legal expenses due to car accident	3,000	3,000
13	Flight delay after the 2nd hour	250	250
	Limit per hour	75	75
14	Flight cancellation	500	500
15	Baggage loss	1,000	1,000
	Limit per item	200	200
16	Baggage delay after the 4th hour	1,000	1,000
	Limit per hour	100	100
17	Personal Liability	10,000	10,000
18	Emergency Hotel Accomodation	1,000	1,000
19	Trip interruption	400	400
Section II Territorial validity: Covers are valid only for the territory of Bulgaria for bulgarian citizens and the country of permanent residence and origin of the Insured			
1	Accidental Death	4,000	4,000
2	Permanent total disability due to accident	4,000	4,000

Section III Territorial validity: Worldwide, excl. Bulgaria for bulgarian citizens and the country of permanent residence and origin of the Insured			
1	Bank Card	150	150
2	Replacement of lost or stolen Documents	175	175

This certificate is integral part of insurance policy 1801200131003762 for Travel abroad insurance with assistance and accident for cards holders.

In case of insurance/assistance event, within 48 hours you should contact and inform the Assistance company:

Assistance company:

EUROP ASSISTANCE HUNGARY, kft., BUDAPEST, HUNGARY

Tel: +359 2 9267 222

Tel: +359 2 4964 412

e-mail: operationbg@europ-assistance.hu

For information and contact with the Insurance company

GENERALI INSURANCE AD, Sofia, Bulgaria

Tel.: +359 2 9267 222

Fax: +359 2 9267 402

e-mail: travel.claims.bg@generali.com

COVERAGES

EMERGENCY MEDICAL EXPENSES DUE TO ACCIDENT/DISEASE

The insurance coverage under this item shall be for the necessary reasonable and habitual medical expenses incurred due to an accident or illness while traveling abroad, provided that the insurance coverage was activated prior to the occurrence of the accident or disease. The Insurer shall pay for the hospital or shall reimburse to the Insured the necessary habitual and reasonable medical expenses incurred by him/her, within 12 months from the date of the insured event that occurred in connection with a bodily injury by accident or disease, up to the insured amount.

Medical costs shall include and be limited to the following services:

Expenses for a shared hospital room and meals, use of operating room, emergency room and outpatient medical center; Physician's fees

Medical expenses within or outside of a hospital, including laboratory tests, transportation with an ambulance (to or from the hospital), prescription drugs, therapeutics, anesthesia (including application of anesthetics), transfusions, artificial limbs or eyes (with the exception of repair and replacement of such), x-rays, prostheses. Qualified nurse's fees.

SPECIAL EXCEPTIONS

- When, as a result of the accident, the insured gets a hernia.
- In the case of sun and heat strokes.
- For medical expenses incurred within the Republic of Bulgaria for Bulgarian citizens, or in the country of permanent residence for foreign nationals.
- In the case of congenital abnormalities and the consequences from them.
- In the case of pregnancy, childbirth, miscarriage or abortion and any diseases of the female organs.
- For cosmetic or plastic surgery, unless it is the result of an accident covered by the insurance.
- For medical examinations and tests, laboratory tests, radiographs, etc., which are not a result of deterioration of normal health.
- For the treatment of any mental or nervous abnormalities, addiction to medicines, for the treatment of drug addiction or alcoholism.
- For bodily damage existing before the start of the insurance coverage.
- In the case of diseases existing prior to the start of the insurance coverage.
- In the case of any diseases which are a consequence of the AIDS virus;
- For stays in long-term care centers (homes for the elderly, poison control centers and others);
- For any infections which appeared during hospital stays;
- For the treatment of cancer;
- For transplantation;
- For any medical expenses incurred if the insured trip was undertaken despite the opinion of an authorized qualified medical practitioner that it should not be undertaken.
- For any medical expenses incurred when the specific purpose of the trip was to obtain medical treatment or advice.
- For any dental care.
- For any damage caused by, or due to chronic illness, including its exacerbation;
- For repatriation carried out without prior consultation with the insurer;
- For sexually transmitted diseases.

COSTS OF EMERGENCY DENTAL CARE

The insurer shall cover the expenses incurred by the insured for emergency dental care to eliminate the acute pain caused by bodily injury due to an accident when traveling abroad or an acute inflammation of the mouth cavity as a consequence of an accident or illness while traveling abroad which is also an inflammatory process leading to pulpitis, periodontitis and abscess.

SPECIAL EXCEPTIONS

- Permanent crowns or false teeth.
- Other dental services different from those specifically mentioned.

DEATH AND IMPAIRMENT OR PERMANENT DISABILITY

Under this item, the insurer shall pay an indemnity for death or impairment or permanent disability due to an accident of the insured while traveling abroad or on the territory of the Republic of Bulgaria and the country of permanent residence and origin of the Insured. The accident must have occurred during the period of the individual insurance coverage. Death, impairment or disability must have occurred no more than 12 months after the accident.

The insurance against the risk of death of the insured from an accident is in favor of the Insurer (iCARD). In case of death of the insured as a result of an accident and provided that the death of the insured has occurred within 12 months from the date of the accident and the accident has occurred within the individual insurance coverage for the insured cardholder, the insured amount is paid as follows:

When the insured amount due by the Insurer under the terms of the insurance for the specific insured event exceeds the amount of the outstanding part of the insured's liabilities on his/her bank card as of the date of the insured event, the difference to the insured amount shall be paid to his legal heirs. In case the Insured has no outstanding liabilities on his bank card and its related account, the entire insurance amount due under the terms of the insurance is paid to his/her legal heirs - in case the Insurer has issued a proper document certifying the absence of liabilities on the related to the card account of the deceased Insured Person, including those whose maturity has not occurred as of the date of the insured event.

When the amount insured due by the Insurer under the terms of the insurance for the specific insured event is less or equal to the amount of the outstanding part of the insured's liabilities on his/her bank card as of the date of the insured event, the insured amount is paid to the beneficiary (The Insurer). After receiving the insured amount, the Insurer is obliged to issue to the Insurer a proper document certifying that the obligations to the related bank account, including those with matured date, have been repaid up to the insured amount.

LOSS OF CHECKED BAGGAGE

If within the period of the insurance coverage, while traveling abroad, the baggage or personal belongings of the Insured person were lost/stolen or erroneously sent to another destination, the Insurer shall pay to the Insured person the costs incurred for the purchase of basic necessities - clothing and toiletries, reduced by the amount of the deductible, up to the amount of the agreed limits of responsibility per item, and, overall, for all items listed in the policy.

It shall be deemed that an event under this item has occurred when the Insured has not received his/her checked baggage within 48 hours of the arrival at the destination with a regular flight. The unforeseen expenses for basic necessities must be made with the insured bank card, within 48 hours of arrival at the destination.

If within the period of the insurance coverage, while traveling abroad, the checked baggage or personal belongings of the Insured person when traveling by air abroad were lost/stolen or erroneously sent to another destination through the fault of the carrier, the Insurer shall pay to the Insured person the costs incurred for the purchase of basic necessities - clothing and toiletries, reduced by the amount of the deductible, up to the amount of the agreed limits of responsibility per item, and, overall, for all items listed in the policy.

It shall be deemed that an event under this item has occurred when the Insured has not received his/her checked baggage within 48 hours of the arrival at the destination with a regular flight. For lost checked baggage in air transport, which is not delivered by the carrier within 21 days from the registration of the loss. The unforeseen expenses for basic necessities must be made with the insured bank card, within 48 hours of arrival at the destination.

SPECIAL EXCEPTIONS

- Loss or delay caused by delay, detention or confiscation by customs or other official agencies.
- A loss that was not reported to the police or to the carrier within 24 hours of becoming aware of it.
- A loss directly or indirectly caused by quarantine, smuggling or other illegal transportation.
- Loss of insured property under another insurance policy or otherwise recoverable from a licensed carrier or hotel.
- Loss of baggage of the insured person which was sent in advance or of souvenirs and other items sent by mail as cargo.
- Loss of baggage or personal valuables of the insured person left in a vehicle or public place without supervision by the insured or due to negligence with regard to this property.
- Loss of cassettes, cards, credit cards, CDs, cameras, video cameras, photo cameras, computers, etc.
- Loss of baggage during its transportation with charter flights, if they were not registered in the international data system.
- Purchases made after the elapse of more than 48 hours after the arrival at the final point of destination mentioned on the airline ticket.
- Any baggage delay when travelling towards the country of residence/starting point of the trip.
- Costs incurred or purchases of items that were not paid with the bank card of the insured;
- Return of checked baggage delayed or lost during the flight (s) to the insured at his/her home address;
- Failure to present a report for missing checked baggage;

INTERRUPTION OF THE TRIP

The insurer shall reimburse the unused travel and accommodation expenses, up to the agreed amount, which cannot be reimbursed by another source, due to an interruption of the trip because of:

- Unexpected death, serious injury or serious illness of the Insured person or of a family member of the Insured person or
- Burglary or fire, which has resulted in the home or workplace of the Insured becoming unsuitable for habitation, within a period of 10 days or less before the start of the insured trip, or when the Insured person is required by the police to be present as a witness after a burglary or attempted burglary at the home or place of work of the Insured person

FLIGHT DELAYS

If the departure of the insured with a confirmed regular flight from a specific airport was departed for four hours or more, or the flight was canceled, or, due to the lack of seats, the insured was not able to get on the plane and within those four hours alternative transportation could not be provided to the Insured, the Insurer shall pay an indemnity to the Insured for the unforeseen costs incurred by him/her until his/her actual departure, up to the amounts specified in the policy.

In the event of a delay of a flight from the Republic of Bulgaria for Bulgarian citizens or the country of permanent residence and origin of the Insured that has led to missing a connecting flight, the Insurer shall reimburse the unforeseen costs incurred overseas which were not covered by the carrier. Restaurant bills, drinks and/or hotel expenses paid by the insured with his/her bank card shall be deemed incidental expenses.

SPECIAL EXCEPTIONS

- If the insured person has failed to register for the flight (check in) according to the flight schedule, unless this was due to a strike.
- If the delay was due to a strike or lockout declared prior to the start of the trip.

- If the delay was due to the withdrawal of the aircraft from use by civil aviation authorities, and a notice about it was provided prior to departure.

EMERGENCY HOTEL ACCOMMODATION

When, during the period of the insurance coverage, the Insured person has suffered a personal injury due to an accident or a disease that directly and independently of other causes has led to hospitalization for more than five (5) days, the Insurer shall pay the cost of hotel accommodation due to an emergency for a family member of the Insured person, up to the total insured amount for this item. The cost of hotel accommodation must be proven by the insured person by means of supporting documents.

The expenses for hotel accommodation shall be covered for a member of the family of the Insured person, incurred outside of the territory of the Republic of Bulgaria for Bulgarian citizens and the country of permanent residence and origin of the Insured, designated by the insured, due to an emergency as a result of hospitalization of the Insured person.

ASSISTANCE SERVICES

If, within the period of the insurance coverage, the Insured person suffers a bodily injury due to an accident or illness, the assisting company, acting on behalf of the Insurer, shall organize and apply the necessary coverages announced in the insurance policy, using the most appropriate resources and services, taking into account the physical condition of the Insured person, up to the insured amount agreed upon.

The assistance services may consist of the following:

Medical transportation:

If, after hospitalization or treatment, the Insured person is unable to continue his/her trip, the assisting company, together with the local physician treating the patient or with the GP of the Insured person, shall arrange for the return of the Insured person to the country of permanent residence or country of which he/she is a citizen.

If the assisting company representatives and the physician treating the patient decide, from a medical standpoint, that the Insured is able to be transported, but he/she refuses, the Insurer shall not be liable for any medical expenses incurred after the date of the possible transportation.

Repatriation of remains:

If the Insured person dies as a result of bodily injury due to an accident or illness that occurred during the period of the insurance coverage, the assistance company shall arrange for the repatriation of the remains of the insured person to the country of which he/she is a citizen.

Emergency travel of family member

If the insured was hospitalized as a result of an illness or bodily injury due to an accident while traveling abroad, for more than 7 consecutive days, the insurer shall cover the travel expenses for one person - spouse or a relative of the insured or another person from the Republic of Bulgaria for Bulgarian citizens or the country of permanent residence and origin of the Insured, designated by the insured, up to the amount of a round-trip ticket for economy class in an airplane, first class train, or bus.

Repatriation of a child of the Insured:

In the case of transportation or repatriation of the insured, the assisting company shall arrange and pay the expenses for repatriation to the Republic of Bulgaria for Bulgarian citizens or the country of permanent residence and origin of the Insured of the underage children of the Insured who are up to 18 years old (who are not married) accompanying the insured during the occurrence of the insured event, provided that the regular tickets owned by the persons cannot be used for this purpose.

Advance payment for release on bail following a car accident:

If, during the period of the insurance coverage, the Insured person suffers a car accident and is arrested or may be arrested, the assisting company shall provide in advance the amount required for release on bail, up to the limit of liability. The insured person must reimburse the amount to the Insurer within 30 days or sooner, if the local authorities reimburse the Insured person.

Reimbursement of the cost of the coffin:

If the Insured person passes away as a result of bodily injury due to an accident or a disease that occurred during the period of the insurance coverage and local laws require that the remains be carried in a coffin, the assisting company shall arrange and pay for the purchase of this coffin.

Expenses for release on bail as a result of a car accident:

If the Insured person was involved in an automobile accident that occurred during the term of insurance coverage, and was arrested or could be arrested, the Insurer shall reimburse to the Insured person the amount paid by him/her for the bail, up to the limit of liability.

Legal expenses as a result of an automobile accident:

If the Insured person is arrested or may be arrested following a car accident that occurred during the period of the insurance coverage, the assistance company shall arrange all necessary legal assistance and reimburse the amounts paid for such assistance as a result of the accident, up to the agreed insurance amount. The insured person or his/her relatives shall immediately notify the assistance company about the event.

CIVIL LIABILITY

When, within the period of the insurance coverage, a claim was made against the Insured person or he/she was sued for property or non-pecuniary damages caused to third parties during the trip abroad, paid in full or in part with the insured bank card, the Insurer shall pay an indemnity to the injured person up to the contractual limit of liability, the insured person being liable to pay this indemnity under the law of the country where the damage occurred.

LOSS OR THEFT OF A PERSONAL DOCUMENTS AND BANK CARDS:

The Insurer shall reimburse:

- Reissuing of personal documents (passport, identity card, driving license) credit and/or debit cards, in case they are stolen or lost during travel abroad;
- Losses not compensated by the issuing bank of the credit/ debit card up to 200 currency units, occurring as a result of unauthorized/ prohibited use of the card at the time of establishment of its loss or theft until the registration of the request to the bank for blocking the credit/ debit card. The insurance shall cover the losses referred to in the preceding sentence only if they have occurred within no more than 72 hours prior to the registration of the request to block the card with the bank.
- The liability of the Insurer under this risk is for the original and single manifestation of risk during the insurance period.

PER DIEM FOR HOSPITAL STAY:

The Insurer shall pay Per diem for hospital stay of the insured due to an accident or illness while traveling abroad in the amount of 10 curr. units per day, as the period of the hospital stay for which the Insurer pays amounts under this risk shall be limited to 20 consecutive days. The limit of the insurance coverage in the aggregate may not exceed the limit for this risk as specified in the policy.

GENERAL EXCEPTIONS

Notwithstanding the provisions and coverage specified in the policy, the insurer shall not pay indemnity for damages, respectively insured amounts, for events related to or as a result of:

- suicide or attempted suicide, self-harming or any attempt to injure oneself
- use of alcohol, drugs, narcotics or other hard drugs by the insured person not prescribed by a qualified medical person;
- declared or undeclared war, invasion, civil unrest, strikes, lockouts, revolts, riots and acts of terrorism;
- participation of the insured in any type of races, expeditions, rallies and trials, horse riding, rock climbing, descending into caves, various forms of flying - paragliding, hang gliding, parachuting, except as a regular airline passenger traveling on a particular route.
- Insured person's driving a motorcycle or motor scooter with an engine capacity exceeding 125 cm³ by the insured person;
- actual or suspected pouring, spraying, ingestion, discharge, release of or exposure to any hazardous biological, chemical, nuclear or radioactive materials, ionizing radiation, gas, matter or environmental contamination.
- medical expenses related to declared epidemics and pandemics;
- losses directly or indirectly arising from cyber risks, including:
 - loss, alteration, damage, or
 - incorrect or unauthorized programming, perforation, marking or input of data, inadvertent erasure (deletion) of information or discarding of data carriers, or costs due to loss of data caused by magnetic fields, or
 - reduction of the functionality, possibilities for use or operation of a computer system, hardware, program, software, data, information storage, microchip, integrated circuit or other similar device in computer or other equipment, whether owned by the Insurer or not, unless these losses do not arise from a risk covered by the terms of the insurance policy;

In addition to cases referred to in item 7, the insurer shall not pay an indemnity for damages and for events when:

- the insured event was caused by intentional acts of the insured, a member of his/her family or a third person beneficiary of the insurance;
- the insured, a member of his/her family or the third person beneficiary have faked the insurance event;
- the insured has deceived the insurer intentionally with false information about the insurance event and the extent of the damage;
- the insurance event has occurred before the insurance took effect, independently of whether the insured was aware of it.