

iCard

USER GUIDE



You and Your iCard Visa Infinite!

Congratulations! You are now the proud owner of the most inaccessible and unique debit card. It's the result of a long-term collaboration between iCard and VISA International.

iCard Visa Infinite gives you a new world of unlimited opportunities. It takes you beyond simple bank cards and enables maximum freedom, comfort, personalized and priority service.

Having this exceptional card unlocks unlimited possibilities and gives you access to one of the most established payment networks in the world.

The VISA network:

- Available in over 200 countries
- With more than 1,800,000 ATMs
- And millions of merchants who accept Visa cards.

iCard Visa Infinite also gives you the Visa Concierge (personal assistant) 24/7. It aims to provide for all your personal and business needs*, helps in organizing your leisure time, your travels and your holidays. The sole purpose of Visa Concierge is to make your life easier in the most discreet, fast and secure way!

In addition, you can rely on us in emergency situations. We are here when you need medical or legal assistance during your travels and your personal concierge is available if you have any urgent requests.



iCard Visa Infinite gives you privileged access to special offers from the world of exquisite experiences, luxurious hotels, famous restaurants and well-regarded retailers. Find more information on the available partnerships at:

www.visaconcierge.eu

With iCard Visa Infinite, you get access to VIP airport lounges via the LoungeKey program. Your card is also your pass for yourself and your guests at over 1,100 airport lounges around the world. Air carrier and ticket class have no relation to the first-class service that you get with LoungeKey.



Important Phones & Documents

To get the maximum your new iCard Visa Infinite has to offer, you are recommended to save a few useful telephone numbers.

Contact iCard 24/7 if your card gets lost or stolen, or regarding its functions and support for your daily use.

Chat: Open iCard, go to Menu > Help

From Bulgaria: [+359 889 229 001](tel:+359889229001)

From anywhere: [+44 20 3129 1213](tel:+442031291213)

Languages: English, French, Italian, Bulgarian, Spanish and Russian

iCard Visa Infinite gives you priority resolution to questions and problems.

Do you want to organize an unforgettable event, reception, wedding? Do you need a special hotel booking, concert tickets or an interpreter? Call your personal assistant.

The VISA Concierge “Personal assistant” service is available 24/7:

International: [+359 800 19 669](tel:+35980019669)

Languages: English

More information is available at www.VisaConcierge.eu

Your flight is late? Your luggage was lost? You need medical or legal assistance during your travel?

Generali Insurance is here to assist 24/7

Travel assistance: [+359 2 92 67 222](tel:+35929267222)

Medical assistance: [+359 2 92 67 222](tel:+35929267222)

Languages: Bulgarian

Activating the insurance:

Your insurance coverage is activated after purchasing anything related to your trip with your iCard Visa Infinite.

Documents for your insurance coverage:

[Insurance „Travel abroad insurance with assistance“](#)

[General terms - “Travel abroad insurance with assistance”](#)

[Covered risks and limits](#)

[Certificate of insurance coverage](#)

[Documents needed to start a claim](#)

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Infinite Possibilities

1. The high limits of iCard Visa Infinite

This card is with you - everywhere! Take advantage of the **higher-than-standard payment limits** or even request an increase to make iCard Visa Infinite fit even better with your lifestyle.

Enjoy much more than before.



2. Unlimited assistance by VISA Concierge*

Thanks to your card, a whole world of possibilities gets revealed:

- Et advice for your needs (travel, vaccines, passports and etc.)
- Organize special occasions with the help of your personal assistant (1) or get assistance with:
 - Welcome reception;
 - Unusual honeymoon in another country;
 - Hotel research and booking;
 - Tickets for sports events, theater, concerts and more;
 - A guide, interpreter, lawyer, etc.;
 - Taxi, limousine, yacht or other reservations;
 - Getting a babysitter;
 - Buying or delivering flowers, wine, gifts, luxurious products and more.
- Fast solutions to sophisticated situations.

Paying for the services you request is always your obligation and only comes after explicit agreement from you. The concierge service itself comes with no additional costs, except for expenses that occur during delivery, such as paying for goods or services, shipping costs, taxes, etc. You will be informed of all expenses, before you make the final decision.

(1) You can find a list of the most commonly requested Concierge services in Appendix 1 - Visa Concierge



3. Premium Offers with iCard Visa Infinite

A special selection of offers from the best in business - only for you!

We present the biggest and most renowned names in **Hotel & Leisure**, in partnership with the Infinite family. You deserve excellent service.

Some benefits:

- Extended working hours: booking priority, welcome reception and more;
- Guaranteed bookings for airfare, hotels and famous restaurants;
- Rent-a-car and air carrier information;
- VIP service, special offers for special events.

To take advantage of these services and get more information by visiting:

www.VisaConcierge.eu

and

www.VisaLuxuryHotelCollection.com

Visit the pages regularly to find up to date information, current selection of offers and privileges.

The world of infinite opportunities awaits!



4. Lounge access via LoungeKey program

Welcome to LoungeKey - an independent, international program for access to VIP lounges in airports worldwide.

You get:

- Access to over 1,100 of the best VIP lounges at airports around the world;
- Quiet and comfortable place that gives you the chance to avoid crowds at departure zones or the chaos in case of a cancelled flight;
- All of the conveniences for business and pleasure in a luxurious environment.

More VIP lounges, less stress

You get access to VIP airport lounges, no matter the air carrier or you ticket class:

- Enter with your guests (if space is available);
- Access to internet;
- Access to computers;
- Conference rooms;
- Newspapers and magazines;
- Space and comfort for your work, meeting preparation or keeping in touch with the headquarters;
- Free food and drinks;
- Wheelchair access;
- Relax zones;
- Showers and beds (if available).

How to find a lounge that is part of the program?

- Visit the following website*: www.LoungeKey.com, where you can find all the information;
- You can discover the lounges by entering the airport code on this page:
www.loungekey.com/en/iCardVisaInfinite/our-lounges
- Contact LoungeKey using the following phone numbers:
USA: [+1 469 334 4174](tel:+14693344174)
UK: [+44 20 88 650 767](tel:+442088650767)
Hong Kong: [+852 3071 5062](tel:+85230715062)

How to use iCard Visa Infinite to access a VIP lounge?

The LoungeKey logo is the first indication that the lounge is part of the program. When you enter, you need to mention you are a member and present your iCard Visa Infinite, which has a LoungeKey logo printed on the back. You need to present your iCard Metal and boarding pass to the lounge attendant at the entrance and follow the further instructions.

Enjoy all the comfort by yourself or with a guest. Your visit will be recorded and your iCard Visa Infinite will be charged the preferential access cost. The fee to enter is 28.00 EUR per person and is due before entry.

Avoid the airport crowds and relax in a nice environment.



* You can find the full program terms on the LoungeKey website.

ОСНОВНИ СЪВЕТИ ПРИ УПОТРЕБА

1. First contact

Your card is personal

iCard Visa Infinite is delivered in an elegant packaging. We ask you to immediately activate it in the iCard app.

Open iCard, tap on the “+” button and select “Plastic card”. On the next screen, select “Add Your Card”, enter the 16-digit number and tap on “Continue”. You will receive your new PIN by SMS.

Your card is precious

Avoid your card contacting metal objects (keys, coins, etc.). We advise that you store your card in your wallet or another safe place.

Your PIN is private

Carefully protect your personal identification code (PIN) from unauthorized use. It's your obligation to remember your PIN code or store it separate from your iCard Visa Infinite in a way that will prevent others from learning it. Remember that you should not reveal your PIN code to anyone - police, iCard employees, nor service providers.

After activating your card, you can find your PIN directly via the iCard app.

You can change your PIN at any ATM that provides this service. Keep in mind that some ATMs might charge you a fee for that.

Your card expires every 2 years and is automatically renewed.

You may use your card until the last day of the month you see after “Valid to: ...”. When card expires, we will send you a replacement - automatically and for free. The replacement iCard Visa Infinite will be activated with a new PIN code.



2. Your card is not working?

If your card is blocked (you can't withdraw cash or pay with it), we ask you to contact us:

Chat: Open iCard, go to Menu > Help

From Bulgaria: [+359 889 229 001](tel:+359889229001)

From anywhere: [+44 20 3129 1213](tel:+442031291213)

Languages: English, French, Italian, Bulgarian, Spanish and Russian

An iCard specialist will help you solve the issue. Depending on the case, your card might be unlocked or replaced.



3. Forgot your PIN code?

Your current PIN will be sent to your phone via SMS. You can easily access it in the iCard app.

How?

Open iCard, tap on your iCard Visa Infinite, then tap on PIN and confirm.



4. Your card was lost or stolen?

Immediately block (freeze) your card via the iCard app. Next, contact us by chat or phone to help you out:

Chat: Open iCard, go to Menu > Help

From Bulgaria: [+359 889 229 001](tel:+359889229001)

From anywhere: [+44 20 3129 1213](tel:+442031291213)

Languages: English, French, Italian, Bulgarian, Spanish and Russian

Important: If your card was stolen, you should report it to the police and send us a copy of the official report.

In case of re-issuing an iCard Visa Infinite due to loss or damage, the fee is 19.99 EUR.



5. Fraud

If you suspect fraud, immediately block (freeze) your card via the iCard app and contact us:

Chat: Open iCard, go to Menu > Help

From Bulgaria: [+359 889 229 001](tel:+359889229001)

From anywhere: [+44 20 3129 1213](tel:+442031291213)

Languages: English, French, Italian, Bulgarian, Spanish and Russian



6. Your responsibilities

With instant notifications, it's your own responsibility to immediately freeze iCard Visa Infinite if you suspect any wrongdoing or if it was used by a relative.

If your card was held by an ATM, you should immediately block (freeze) it via the iCard app and contact the bank or the ATM service provider.



Everyday Card Usage

1. Fees

Your iCard Visa Infinite come with a variety of free services and a travel & health insurance. Some iCard services incur usage fees, in accordance with our up-to-date pricing list. You can find the current fees at any time via the app or online at:

www.iCard.com/bg/personal-pricing



2. ATM withdrawals

Your iCard Visa Infinite lets you withdraw money at over 1.8 million ATMs around the world that have the VISA International logo. To give you the flexibility you need, we predefined the following limits for cash withdrawals at ATM or POS:

Per transaction: 500 EUR

Per day: 2,000 EUR

Per month: 5,000 EUR

Limits are independent of your country of residence and where you travel. You can find them in iCard: open **Menu** > **“Fees & Limits”**.

If you feel you need higher limits, you may contact us and request an increase.



3. Payments

Your iCard Visa Infinite is accepted worldwide at more than 30 million POS terminals bearing the Visa logo.

For contactless payments, if the due amount is higher than the predefined no-PIN amount, you will be required to enter your PIN. You should always check the amount on the POS terminal display, before tapping your card and confirming your payment. Your signature may be requested on receipts.

Primarily in the European Union, but lately in many other countries, contactless card payments should be confirmed by entering your PIN. If the merchant or the country you are visiting are still not using

PIN for confirming transactions, you will be asked to sign the receipt. The cashier may ask for your ID at any time to confirm you are the cardholder.

For your safety during payments, always have your iCard Visa Infinite within your eyesight.

Payment limits

We defined the following limits for your iCard Visa Infinite payments on POS terminals:

Per transaction: 5,000 EUR

Per day: 10,000 EUR

Per month: 25,000 EUR

You can find all the limits and fees in iCard - open Menu > “Fees & Limits”.

Remember, you have the option to request a limit increase by contacting us.



4. Online payments

Protected payments with the “3D secure” technology

Your iCard Visa Infinite comes with the latest technology for protection during online checkout. It protects you from fraud by requiring an additional payment confirmation with a code. You will get this code via SMS for every web payment to merchants who use 3D secure on their website or app.

Take advantage of the following online payment limits that come with your iCard Visa Infinite:

Per transaction: 5,000 EUR

Per day: 10,000 EUR

Per month: 25,000 EUR



Peace of Mind

In case of sickness or another insurance event*

For assistance, please call **Generali Insurance** 24/7:

Travel assistance: [+359 2 92 67 222](tel:+35929267222)
Medical assistance: [+359 2 92 67 222](tel:+35929267222)
Language: Bulgarian

With the additional insurance that comes with your iCard Visa Infinite, you are covered in case of an accident, sickness, theft, incidents and when you need legal help.

Who is protected?*

You are protected during every personal or business trip that takes you away from home for less than 90 days.

The insurance package that comes with your iCard Visa Infinite takes care in different cases:

- Emergency medical expenses;
- Medical transportation;
- Death due to accident;
- Full or partial disability due to an accident;
- Daily hospital stay (10 EUR/day up to 20 days);
- Emergency dental treatment;
- Repatriation of mortal remains;
- Covering expenses for coffin;
- Emergency travel of a family member or a child;
- Payment of jail bond, applied after a car accident;
- Legal assistance needed in case of a car accident;
- Flight delay (after 2nd hour);
- Cancelled flight;
- Lost luggage;
- Delayed luggage (after the 4th hour);
- Personal liability;
- Emergency hotel accommodation;
- Cancelled travel;
- Lost or stolen documents;

How is my insurance activated?

Your insurance is activated when you use your iCard Visa Infinite to buy a tourist package, part of it (flight, bus or other transport, hotel reservation, rent-a-car) or other service connected to your travel, or when you use your card at an ATM or POS terminal abroad, during your travel.

Good to know: Your insurance remains valid even in case your iCard Visa Infinite gets lost or stolen.

Important: In case of an insurance event, your first step should always be to contact Generali Insurance, before taking any other measures and actions!

Generali Insurance administers the above-mentioned services.



* Detailed information on your insurance policy can be found in Appendix 2 of this guide.

Supplemental Information

Appendix 1 - Visa Concierge

Visa Concierge: [+359 800 19 669](tel:+35980019669) (English)

The concierge service is accessible by phone 24/7. We are here to help with sending gifts, ordering tickets & tours, booking car rentals, getting you into theater plays and finding all sorts of information or services on demand - wherever you are in the world.

Your personal assistant can help with:

Travel

Your concierge will help you organize your trip from start to finish. You can request airport transfers, hotel bookings, guided sightseeing tours and luxurious transport. You might need route recommendations to ensure you get the best for your time away from home.

Culture

Request information and access to local events such as concerts, film premieres and high profile sports events. Your assistant will give you information on your destination before you fly out, including a list of main tourist attractions, how to behave (or not) in a particular foreign country and more.

Restaurants

Request reservations at the best restaurants at home or abroad. Your concierge is available to book a table at any particular venue - the one with panorama view of the city or the most trendy piano bar in town. Your assistant can organize everything that is possible, on demand, and give you information for location, type of cuisine, working hours, dress code, prices and menu options.

Entertainment

Your concierge can recommend an opera, ballet, cinema, concerts, sports matches and museums. When information, by itself, is not enough, we can go beyond your expectations and cater to your most unusual request.

Business services

When you travel, your assistant can help you find an interpreter, hire equipment (PC, phone, projector, etc.) and inform you on the etiquette.

We can recommend or get you booked at the top golf courses around the world.

Leisure

- Tours;
- Sport and rejuvenation procedures;
- Health and beauty salons;
- And more.

Hard-to-find objects

We will help you find rare objects such as books out of print, paintings, statues and other valuable items. We will take care of organizing their delivery to an address you provide.

Special services

We can hire a translator for you, a pet sitter for your dog at home, a plumber or any other service you need.

Fees for the services organized by your concierge

As an iCard Visa Infinite cardholder, you are obliged to pay for all expenses connected to your requests via your personal assistant. Money will be taken out of the account connected to your card, sometimes even in advance, no matter of your request status or whether you accepted the offer or not.

Your concierge will request your verbal confirmation prior to arranging any services. Sometimes your confirmation may be needed in writing.

When your concierge orders products or services for you:

- Items will be ordered and delivered in accordance with national and international regulations;
- Cardholder is responsible for paying duty and for taking care of delivery formalities;
- Visa Concierge recommends that all your deliveries are Insured for transportation damages or loss;
- Your concierge bears no responsibility for delayed, lost, damaged items or any other related consequences.

Visa Concierge cannot undertake any request we consider to be:

- For re-sale, professional or commercial purposes;
- Virtually impossible or unfeasible;
- Subject to risk, i.e., illegal sources;
- A violation of the privacy of another person;
- A violation of national and international laws;
- Unethical and/or immoral;
- Price-shopping for discounted items.

Visa Concierge reserves the right to decline or stop working on a request at any time and will not be liable for any consequences if the request involves illegal activity. If a request is declined, we

will alert the cardholder and endeavor to offer an alternative. Visa Concierge will endeavor to use, at all times, providers which are professionally recognized and reliable, as per Visa Concierge's experience. In instances where a requested service can only be provided by a provider which does not meet this criteria, Visa Concierge will inform the cardholder of any potential risks. Should cardholder, nevertheless, wish to utilize the services of such a provider, Visa Concierge accepts no liability whatsoever for the risks undertaken, consequences arising thereof or the resolution of any dispute with the service provider.

Visa Concierge service accepts no liability arising from any provider that does not fulfill his obligations to the cardholder.



Appendix 2 – „Travel abroad insurance with assistance” – Generali Insurance:

Your insurance coverage is valid for unlimited number of travel within 365 days, with 90 maximum length of each travel.

Your insurance is activated when you use your iCard Visa Infinite to buy a tourist package, part of it (flight, bus or other transport, hotel reservation, rent-a-car) or other service connected to your travel, or when you use your card at an ATM or POS terminal abroad, during your travel.

In case of an accident or a health issue while traveling abroad, all necessary and reasonable medical expenses are covered, if your insurance has been activated before the accident or health condition occur.

Call Generali Insurance for any questions or claims:

[+359 2 92 67 222](tel:+35929267222)

	Coverage	Amount (in Euro)
Territorial validity: Worldwide, excluding Bulgaria		
1	Accidental Death	30,000
2	Permanent total disability due to accident	30,000
3	Daily benefits for hospital 10 EUR per day stay with max of 20 days	200
4	Emergency medical expenses	60,000
5	Emergency Medical transportation	60,000
6	Emergency Dental Treatment	500

	Coverage	Amount (in Euro)
Territorial validity: Worldwide, excluding Bulgaria		
7	Repatriation of Bodily remains	5,000
8	Reimbursement of coffin expenses	3,000
9	Emergency Travel of family member	1,000
10	Emergency Travel of a Child	1,000
11	Bail Bond due to car accident	3,000
12	Legal expenses due to car accident	3,000
13	Flight delay after the 2nd hour	250
	Limit per hour	75
14	Flight cancellation	500
15	Baggage loss	1,000
	Limit per item	200
16	Baggage delay after the 4th hour	1,000
	Limit per hour	100
17	Personal Liability	10,000
18	Emergency Hotel Accommodation	1,000
19	Trip interruption	400
Covers valid for the territory of Bulgaria only		
1	Accidental Death	4,000
2	Permanent total disability due to accident	4,000
Territorial validity: Worldwide, excluding Bulgaria		
1	Bank Card	150
2	Replacement of lost or stolen Documents	175

Coverages

EMERGENCY MEDICAL EXPENSES RESULTING FROM AN ACCIDENT / HEALTH CONDITION

Insurance coverage

The insurer will pay the hospital or will reimburse your expenses for necessary and reasonable medical expenses incurred within a 12-month period of the insurance event and in relation to bodily damage from accident or health condition, up to the maximum amount.

Medical expenses include and are limited to the following: Expenses for shared hospital room and food, surgery hall costs, emergency room costs and medical center costs; Doctors fees; Medical expenses in or outside the hospital, including laboratory tests, ambulance transportation (to or from the hospital), prescription medicine, therapy, anaesthesia (and its application), transfusions, artificial limbs or eyes (excluding treatment and replacement of such), x-ray, prostheses; Payment for nurse.

Special exceptions for:

- Hernia as a consequence of an accident;
- Heat or sun stroke;
- Medical expenses incurred in Bulgaria or the country of permanent residency;
- Birth abnormalities or their consequences;
- Pregnancy, birth, miscarriage or abortion or any other female organ diseases;
- Cosmetic or plastic surgery, unless a result of an accident that is covered by the insurance;
- Doctor examination and laboratory tests, laboratory analysis, x-ray and others, which are not a result of a deteriorating health;
- Treatment for all mental or neurological abnormalities, drug dependencies, drug-dependence treatments or treatment for alcoholism;
- Bodily damage that had occurred before the beginning of the insurance coverage;
- Sickness that occurred before the start of the insurance coverage;
- Any sickness that are a consequence of AIDS;
- Long-term caring centers (retirement homes, toxicology, etc.);
- Infections that occurred during a hospital stay;
- Treatment of cancer;
- Transplantation;
- All medical expenses that you incurred after you received a medical advice not to travel;

- All medical expenses that you incurred if the particular purpose of your travel was to receive medical treatment or advice;
- All dental help;
- All damages caused by or due to chronic disease, including its sharp recurrence;
- For repatriation done without prior agreement with the insurer.

EMERGENCY DENTAL TREATMENT EXPENSES

The insurer covers the expenses that the Insured incurred for emergency dental treatment to prevent strong pain due to bodily damage or accident during travel abroad or an acute inflammatory process in the oral cavity due to an accident or illness when traveling abroad, which inflammatory process has led to pulpitis, periodontitis and abscesses.

Specific exceptions

- Permanent crowns or artificial teeth;
- Other dental services, outside of the described.

DEATH AND REDUCED OR LOST EMPLOYABILITY

The insurer pays a compensation under this clause for death, full or partial disability due to an accident while traveling abroad and within the time period of the valid insurance. Death, full or partial disability must have happened within 12 months of the date of the accident.

DELAYED / LOST CHECKED-IN LUGGAGE

The Insured gets reimbursement of the unforeseen expenses for the purchase of essential items - clothing and toiletries needed in connection with a delay of six or more hours of the registered luggage of the Insured person upon arrival at the end point of the regular flight or when the luggage or personal belongings of the Insured person when traveling abroad will be lost/stolen or wrongly sent in another destination.

The unforeseen expenses should be made with the insured debit card within 48 hours of the Insured's arrival at the end of the trip or until the checked baggage was received (whichever was earlier).

Special exceptions

- Loss or delay caused by delay, detention or confiscation by customs or other official services;
- Loss not reported to police or carrier within 24 hours of finding out;
- Loss, directly or indirectly caused by quarantine, smuggling or other illegal transportation;

- Loss of property insured by another insurance policy or otherwise recoverable by a licensed carrier or hotel;
- Loss of the insured person's pre-shipped luggage or souvenirs and other items sent by post as cargo;
- Loss of luggage or personal valuables of the insured person left in a vehicle or in a public place without the supervision of the insured or due to carelessness towards the property;
- Loss of cassettes, cards, credit cards, disks, cameras, video cameras, cameras, computers and more;
- Loss of baggage when transported by charter flights, if not registered in the international data system;
- Purchases made more than 48 hours after arrival at the destination indicated on the airline ticket;
- Any luggage delay when traveling to the country of residence / the start of destination of your travel;
- Costs or purchases of items not paid for by the insured's bank card;
- Return of delayed or lost checked baggage to the insured at his home address;
- Failure to submit a missing checked baggage record.

CANCELLED TRAVEL IN ADVANCE

The Insurer will reimburse the travel and accommodation expenses paid in advance, up to the maximum amount specified in the policy, that cannot be reimbursed by another source, upon cancellation of the trip between the date of payment of the trip and / or nights and the start date of the insured trip that result from:

- Unexpected death, serious injury or serious illness of the Insured or of a member of the Insured's family;
- Burglary or fire, resulting in the dwelling or place of work of the Insured person remaining uninhabited, occurring within 10 days or less before the commencement of the trip or if the Insured is obliged by the police to be present after the burglary or attempted burglary in his home or workplace.

CANCELLED TRAVEL DURING THE TRIP

The insurer will reimburse unused travel and accommodation expenses to the maximum agreed amount that cannot be reimbursed from another source due to a trip interruption due to:

- Unexpected death, serious injury or serious illness of the Insured or of a member of the Insured's family;
- Burglary or fire, resulting in the dwelling or place of work of the Insured person remaining uninhabited, occurring within 10 days or less before the commencement of the trip or if the Insured is obliged by the police to be present after the burglary or attempted burglary in his home or workplace.

EMERGENCY TRAVEL OF A FAMILY MEMBERS - Organizing a visit to the insured by a relative

In case the insured is hospitalized as a result of illness or personal injury from traveling abroad for more than 7 consecutive days, the insurer shall cover the travel expenses of one person - spouse or relative of the insured person or other person from the Republic of Bulgaria appointed by the insured, up to the cost of a two-way plane ticket - economy class, first class train or bus.

EMERGENCY TRAVEL OF A CHILD - Unmarried minors under 18 years of age

In the case of transportation or repatriation of the insured, the insurer shall cover the cost of repatriation to the Republic of Bulgaria of minors (not married) who accompanied the insured during the occurrence of the insured event, provided that the regular tickets held by the minor can not be used for this purpose. Minors should be in good health, allowing them to travel without breaking a doctor's advice.

FLIGHT DELAY / CANCELLATION

If the departure of the insured with a confirmed scheduled flight from a specified airport is delayed by four hours or more, or the flight is canceled, or due to lack of seats, the Insured cannot board the aircraft and within these four hours the Insured cannot be provided the alternative transportation, the Insurer pays compensation to the Insured for its unforeseen expenses incurred up to the actual departure and up to the amount indicated in the policy.

In case of a flight delay from the Republic of Bulgaria, which led to missing of a connecting flight, the Insurer shall reimburse the unforeseen expenses incurred abroad, which are not covered by the carrier.

Unforeseen expenses are bills for a restaurant, drinks and / or hotel expenses incurred by the insured and paid by the insured debit card.

Special exceptions

In the case of delayed charter flights, unless those flights are registered in the international data system;

- If the Insured failed to register (check-in) for the flight according to the flight schedule provided, unless this was due to a strike;
- If the delay is due to a strike or lockout announced before the trip;
- If the delay is due to the withdrawal of the aircraft from service by the civil aviation authorities and a notice to that effect was provided prior to the commencement of the journey.

EMERGENCY HOTEL ACCOMMODATION

If within the term of the insurance coverage the Insured person receives bodily injury from an accident or illness which directly and for no other reason causes him to be hospitalized for more than 5 (five) days, the Insurer shall pay the cost of hotel accommodation due to the urgency of a member of the family of the Insured person up to the amount of the total sum insured under this clause. The value of the costs of hotel accommodation should be proved by the Insured person with a supporting document.

The expenses for accommodation in a hotel due to the urgency of a member of the Insured person's family as a result of hospitalization of the Insured person made outside the territory of the Republic of Bulgaria are covered.

ASSISTANCE SERVICES

If, within the term of the insurance coverage, the Insured person receives a bodily damage due to an accident or illness, the assisting company acting on behalf of the Insurer will arrange and apply the necessary coverages declared in the insurance policy, using the most appropriate means and services in view of the physical condition of the Insured person and up to the amount of the agreed amount.

Assistance services can be expressed in the following:

Medical transportation:

If, after hospitalization or treatment, the Insured is unable to continue the journey, the assisting company, together with the local physician or the Insured's personal physician, will arrange for the Insured person to return to the country of permanent residence or to the country of his / her nationality.

In the event that the representatives of the assisting company and the attending physician consider, from a medical point of view, that the Insured is in a condition to be transported, but the Insured refuses, the Insurer will not be responsible for any medical expenses incurred after the date of possible transportation.

Repatriation of mortal remains:

If the Insured dies as a result of a personal injury or illness occurring within the term of the insurance coverage, the assisting company will arrange repatriation of the Insured person's mortal remains to the country of his / her nationality.

Legal expenses due to a car accident:

If the Insured person is arrested or may be arrested as a result of a car accident, which occurred within the term of the insurance coverage, the assisting company will arrange for any necessary legal assistance and refund the amounts paid for such assistance as a result of the accident up to the agreed amount, and the Insured person or his / her relatives immediately notify the assisting company of the incident.

CIVIL LIABILITY

If, within the term of the insurance coverage, against the Insured person a claim is filed or a lawsuit is made for property damages and non-property damages caused to third parties during the period of traveling abroad, which was paid in whole or in part with the insured debit card, the Insurer shall pay the injured person up to the amount of the agreed limit of liability, which indemnity the Insured person is obliged to pay under the legislation of the country in which the damage occurred.

GENERAL EXCEPTIONS

Notwithstanding the terms and coverage specified in the policy, the insurer does not pay insurance claims for damages, respectively sums insured for events related to or as a result of:

- suicide or attempted suicide, self-harm or any attempt at self-harm;
- use by the Insured person of alcohol, opiates, narcotics or other highly intoxicating substances not prescribed by a qualified medical person;
- declared or unannounced war, invasion, civil unrest, strikes, lockouts, riots, riots and acts of terrorism;
- participation of the insured in all forms of competitions, expeditions, rallies and trials, horseback riding, rock climbing, descending into caves, various forms of flying - hang gliding, non-motorized flying, parachuting, except as a passenger of regular airlines traveling on a fixed route;
- driving a motorcycle or motor scooter with an engine capacity greater than 125 cubic centimeters by the insured person;
- the actual or suspected discharge, dispersion, absorption, release or exposure to any hazardous biological, chemical, atomic or radioactive materials, ionizing radiation, gas, matter or environmental pollution.

The insurer does not pay insurance coverage for damage to events and when:

- the insurance event is triggered by the intentional actions of the insured, a member of his or her family or a third party using the insurance;
- the insured, a member of his family or the third beneficiary staged the insured event;
- the insured intentionally misled the insurer with incorrect information about the insured event and the amount of the damage;
- the insured event occurred before the insurance took effect, whether or not it was known to the insured.

LOSS OR THEFT OF PERSONAL DOCUMENTS AND BANK CARDS

The Insurer reimburses the costs:

- Of reissue of personal documents (passport, identity card, driving license), credit and / or debit cards if they are stolen or lost when traveling abroad;
- Uninsured and non-compensated by the debit / credit card issuing bank losses up to the agreed upon limit that occurred as a result of unauthorized use of the card from the moment of discovering the card was lost or stolen until registering your card block request by the issuer. The insurance covers the losses mentioned in the previous sentence only if they occurred within no more than 72 hours prior to the registration with the bank of the request for blocking the card. The liability of the insurer for this risk is for the initial and one-time occurrence of the risk during the term of the insurance.

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