

# Online Home Insurance



## Insurance Product Information Document

Company: UNIQA Insurance Plc,  
Registered in the Republic of Bulgaria  
License № 40/14.09.1998

Product: UNIQA Pure  
Apartment insurance

This insurance product information document is available on the Insurer's web site: [www.uniqa.bg](http://www.uniqa.bg), provides a summary and is not exhaustive. The full pre-contractual and contractual information on the product, including details and specifics about the coverage, payment, exclusions, etc., can be found in other documents, submitted to the client, such as General terms and conditions, Insurance policy, etc.

### What is this type of insurance?

Online Home Insurance is a flexible Home insurance product that includes cover for direct loss of or damage to the insured apartment, as well as to contents caused by the perils stated here below in the section "What is insured". Depending on his/her personal requirements and preferences, the client can choose from three packages with different level of protection.



#### What is insured?

##### Package "Easy"

- ✓ Fire
- ✓ Explosion
- ✓ Direct lightning
- ✓ Implosion
- ✓ Impact by aircraft
- ✓ Storm
- ✓ Torrential rain
- ✓ Hailstorm
- ✓ Weight of snow or ice
- ✓ Flood
- ✓ Landslide
- ✓ Earthquake
- ✓ Pipe leakage

##### Package "Smart"

- ✓ Package "Easy" and in addition:
- ✓ Burglary
- ✓ Vandalism
- ✓ Arson

##### Package "Expert"

- ✓ Package "Smart" and in addition:
- ✓ Electrical damage
- ✓ Glass breakage
- ✓ Alternative accommodation
- ✓ Personal documents

##### Optional coverage:

Damages to third parties (neighbours) as a result of a risk covered by the policy



#### What is not insured?

- ✗ Events occurred before the cover under the policy started;
- ✗ Wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything that happens gradually, contamination, pollution;
- ✗ Deliberate or criminal acts, gross negligence or failure by the Insured or persons living in the apartment to exercise due care;
- ✗ Faulty design, workmanship or use of faulty materials, non-compliance with the construction and technical regulations and requirements;
- ✗ War, invasion, riot, civil unrest, strike;
- ✗ Confiscation, nationalization;
- ✗ Nuclear explosion, ionizing radiation or radioactive contamination;
- ✗ Terrorism;
- ✗ Any kind of indirect loss or damage, loss of profits, fines, interest, penalties, loss of income. etc.



#### Are there any restrictions on cover?

- ! Buildings with less than three residences within one structure;
- ! Apartments larger than 150 square meters total build up area;
- ! Buildings under construction, reconstruction, repair;
- ! Buildings of wooden construction;
- ! Cash, valuables, watches, bicycles, mobile phones, bank cards, vouchers, tickets.

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### Where am I covered?

- ✓ On the territory of Republic of Bulgaria at the address indicated in the policy



### What are my obligations?

- Provide accurate answers to the questions asked by the Insurer when taking out the policy, as well as to inform the Insurer about changes to the information asked within two weeks of becoming aware of such changes;
- Take all reasonable precautions to prevent loss or damage and keep insured property in good condition;
- Take all reasonable and appropriate measures to protect, prevent or minimize damages to the insured property upon occurrence of insured event;
- Notify the insurer online not later than 5 working days upon becoming aware of the event, as well as relevant authorities when such notification is required; in case of burglary the police and Insurer must be notified within 24 hours;
- Not to take actions to repair damages unless the cause and extent of the damages have been ascertained by the Insurer and to cooperate and provide the information and documentation required to process the claim.



### When and how do I pay?

The premium shall be paid according to the monthly payment plan as stated in the insurance policy. The premium for the first monthly period of insurance coverage shall be paid by the Policyholder/ Insured at the conclusion of the insurance online by payment methods offered by the Insurer.

The next monthly payments will be charged using the same payment method before the start of each insurance period, as stated in the policy.



### When does the cover start and end?

The first period of insurance cover shall start at 00.00 h. on the date shown in the policy provided that premium for the first month has been paid and shall last for one month. Every next period of insurance cover shall last for one month and shall start at 00.00 h. on the date, following the expiry of the previous monthly period of insurance cover, provided that the premium for the next month has been paid as specified in the policy.



### How do I cancel the contract?

The insurance contract may be cancelled by either party by one month prior notification to the other party. Cancellation will take effect upon expiry of the current insurance period.