



Brief information about insurance companies we work with

«Armeec» Insurance Company works via Coris International Assistance and in case of an insured event and the compliance of insurance company rules, the company shall on its own directly pay the costs but in some cases this does not guarantee getting rid of paperwork for reimbursement of expenses.

«Bulstrad Life» Insurance Company and «Uniqa Life» Insurance Company have direct contracts with many clinics, but there are many cases when the insured person had to pay the expenses on his own, and then apply for reissuance. Unfortunately, there is no list of clinics in the public domain. In this regard, we cannot guarantee the relevance of a contract at the moment.

«JZI» Insurance Company works by recovering expenses within 15 days from the moment of filing an application for reimbursement of expenses.

On weekends and during working hours, support services of many insurance companies (except «Armeec») do not work. In this case, you need to call on the first working day. And also, it is important to know that insurance companies tend not to transfer refunds to accounts in banks outside Bulgaria.

How to act upon the occurrence of an insured event in Bulgaria

1. You need to call the insurance company within 24 hours. You will be asked to answer questions, including the policy number or date of birth and the name of the insured. If the call is made before contacting the medical institution and the insurance company works via the assistance service or has direct contracts with the nearest clinics, you will be directed to the appropriate clinic and in most cases, you will not need to pay for medical services. **Important! You need to receive a number of your claim from insurance company.** If there is no possibility to call the insurance company, pass to the next item. **Support service shall not work outside working hours!** In this case, pass to 2nd item and call the insurance company on the first working day. You can also inform in writing about the insured event by notifying the company by email or post within a few days. We recommend not deferring this issue, although, usually, the companies whose insurance we sell, meet the needs and do not make a big deal due to late circulation, but you should not take advantage of it.
2. Call an ambulance (telephone 112). It should be remembered that the state ambulance in Bulgaria is free by law. You shall be charged for the provision of ambulance services if you applied to a non-governmental ambulance, for example, to a private clinic, which also provides ambulance services.
3. If an ambulance is not required, you can independently contact any hospital by applying to the emergency room of the institution directly.
4. Buy medicines prescribed by a doctor within three days after visiting a doctor. Otherwise, you shall not be reimbursed for their cost.

Context-Driven General Recommendations

In order to avoid trouble upon the occurrence of an insured event, we recommend taking time and the following steps in advance:

- Learn about the clinics that are close to your vacation or residence. Contact these medical institutions and find out which Bulgarian insurance companies they work with. Alternatively, call the

insurance company and find out which clinics will serve you under your insurance policy, referring to the fact that you know that it is impossible to reach the insurance company on weekends.

- If an insured event occurs when contacting the insurance company, try to find out the number assigned to your case and save it for future reference on this issue.
- If an insured event occurs and you pay for medical services on your own, open a bank account in Bulgaria to receive funds in the name of the insured person or trustee.

If you pay for medical services on your own, ask for an invoice for all your payments. As a result, every purchase of a service or drugs, medical goods, shall be accompanied by a cash voucher with invoice. Explain that it is necessary for the insurance company. If you are not given an invoice, refuse to buy and look for an alternative place.

You shall provide the following for cash disbursement under the insured event:

1. Application for payment of insured amount or its part.
2. A copy of the insurance policy or insurance policy number.
3. A copy of a passport.
4. A copy of personal card (if available).
5. Extract from the bank with the account details which is issued in banks for free with the seal of the bank.
6. Sickness certificate (original) **or** ambulatory sheet (original) **or** medical certificate (original). **One of the documents shall be present!**
7. Medicines prescription.
8. Originals of cash checks and invoices for completed examinations, studies, manipulations, purchased medicines.
9. X-rays, research results, clinical reports and other additional documents provided to the client from the medical institution that performed the treatment.

If the insured event concerns a minor, then subparagraphs 3 and 4 shall also apply to the parent receiving the refund. In addition, the set of documents shall be supplemented with a copy of the birth certificate of the insured person.

Conclusions and information

Remember! Any insurance company considers insurance payments as its expenditure side. Therefore, in case of mistake on the part of the insured person, for example, an incomplete set of papers, the absence of a notice to the insurance company for several days, not providing invoices, such as the insured event of chronic diseases, the insurance company has the opportunity to interpret one or another case in its favor. This applies to many companies in the Bulgarian market. Therefore, the insured person should be aware of this and act as far as possible in accordance with the insurance rules. If the insurance company fails to comply with the terms of the procedure, you shall notify us and report to the commission for financial supervision.

We provide gratuitous help in organizing and filing documents with the insurance company for receiving refunds. In this case you shall send us the above documents and we shall organize the process of interaction with the insurance company. Contact us by email for more details. The persons who have bought insurance policies through us have the priority in rendering of assistance. If we have not cooperated before, we shall try to help but this will take time.

Sincerely yours, bg.euromedins.com team.