

**SOLELY OWNED JOINT STOCK INSURANCE COMPANY (ZEAD) BULSTRAD LIFE VIENNA INSURANCE GROUP EAD** is a licensed insurer under Section 1 and item 1 and item 2 of Section II of Appendix 1 to the Insurance Code, entered in the Commercial Register at the Registry Agency under UIC 831211284, with headquarters and management address in the Republic of Bulgaria, 1301 Sofia, district Vazrazhdane, 6 Sveta Sofia Street; telephone: +359 2 401 40 00; e-mail: [bullife@bulstradlife.bg](mailto:bullife@bulstradlife.bg).

The procedure for lodging complaints according to the rules for claims settling is published on the website of the Insurer: [www.bulstradlife.bg](http://www.bulstradlife.bg)

The Insurer rules on each lodged complaint within one month from the date of lodging of the complaint, except for complaints concerning the amount of the indemnity, for which the ruling is within 7 days.

Complaints against the Insurer and/or the insurance broker may be lodged with the Financial Supervision Commission and also with other competent bodies. All unresolved disputes between the parties may be referred to the competent Bulgarian court.

The statement about the solvency and the financial standing of SOLELY OWNED JOINT STOCK INSURANCE COMPANY (ZEAD) BULSTRAD LIFE VIENNA INSURANCE GROUP EAD can be found at: [www.bulstradlife.bg](http://www.bulstradlife.bg)

**In case of sales carried out by employees** of the Insurer (direct sales), the remuneration of such employees is included in their salary.

**In case of sales carried out by insurance brokers** who are intermediaries acting on behalf of and at the expense of the Insurer, the remuneration of such brokers is formed as a percentage of the insurance premium.

The Insurer does not provide advice on the offered insurance product. The law applicable to the insurance contract is the Bulgarian law.

This document is prepared and adopted in Bulgarian, and the current version is its translation into English. In case of any discrepancy between the English and Bulgarian versions, the Bulgarian text shall prevail.