

WEBSITE GENERAL TERMS AND CONDITIONS OF INSURANCE JOINT-STOCK COMPANY ARMEEC AND THE SERVICES OFFERED THROUGH IT

1. The website: www.armeec.bg is owned by Insurance joint-stock company Armeec (ZAD Armeec, the "Company" or the "Insurer").
2. Insurance joint-stock company Armeec AD, entered in the Commercial Register and the Register of Non-Profit Legal Entities with UIC 121076907 with registered office and address of management: 1407 Sofia, 51, James Baucher Blvd., carrying out insurance activity on the territory of the Republic of Bulgaria, according to the Permit to carry out insurance activity No. 7/ 15.06.1998, Decision No. 66/ 22.12.1998, Decision No. B-27/ 24.07.2001, Decision No. B-58/ 15.01.2003, Decision No. 139-03/ 30.06.2003, Decision No. 385-03/ 03.09.2003; Decision No. 248-03/ 24.03.2004; Decision No. 438-03/ 06.07.2005, Decision No. 1127-03/ 22.11.2006 and Decision No. 178-03/ 24.03.2010;
3. The present website terms and conditions of ZAD Armeec regulate the relations between ZAD Armeec and users of the website/users of insurance services regarding the use of the company's website and/or the services offered through the website.
4. By accessing the website, any of its content and/or the services offered through the website, you as users confirm that:
 - 4.1. you have read and familiarized yourself with the current rules and conditions for using the site, as well as with the information on personal data protection; and
 - 4.2. you accept the terms of use of the website and agree to abide by them.
 - 4.3. in some cases (when using the services of the website) the company may ask you for your express consent (placing a check mark) that you have read, understood and agree to comply with the present rules and conditions of use of the ZAD Armeec website and the services offered through it.
5. These terms and conditions apply in all cases where a contract for the provision of financial services at a distance is concluded between the company and a user of insurance services. A contract for the provision of financial services at a distance shall be understood as any contract concluded between a provider (ZAD Armeec) and a user of insurance services, as part of a system for the provision of financial services at a distance, organized by the provider, in which from the proposal to the conclusion of the contract, the parties exclusively use means of communication at a distance - one or more. Insurance contracts concluded at a distance fall within the scope of the Distance Marketing of Financial Services (DMFS) and it applies to them accordingly.

Terms used

6. **Website** - a specific place in the global network Internet, which contains a certain set of Internet-based resources, such as texts, pictures or functionalities interconnected by a common design and navigation, and which is accessed by using a URL address.
7. **Internet page** - part of the website.
8. **Server** - a device or a system of connected devices on which, or on any of which, system software is installed to perform tasks related to storing, processing, receiving or transmitting information.
9. **User of insurance services** - the insurer, the insured, the third-party user, the third-party injured party, other persons for whom rights have arisen under an insurance contract, as well as the natural or legal person who is interested in using the distribution services insurance products provided by an insurer or an insurance intermediary in connection with its subject of activity, regardless of whether it is a consumer within the meaning of the Consumer Protection Act.
10. **Insurer** - the person who is a party to the insurance contract. Under the terms of the insurance contract, the insurer may also be the insured or a third party beneficiary.
11. **Insured** - the person whose property and/or non-property goods are subject to insurance protection under an insurance contract.
12. **Insurance policy** - a document that is part of the insurance contract and objects to its conclusion, and which contains the information under Art. 345 of the Insurance Code, namely the names of the parties to the contract, their addresses, insurance coverage, the amount of the insurance premium due and signatures of the parties;
13. **User/client** - any person who visits the website and uses a service offered on the website of ZAD Armeec;
14. **User within the meaning of Art. 7 of the Distance Marketing of Financial Services (DMFS)** - a natural person who, as a party to a contract for the provision of financial services at a distance, acts outside the scope of his commercial or professional activity.
15. **Contract for the provision of financial services at a distance** - a contract concluded between a supplier and a consumer as part of a system for the provision of financial services at a distance organized by the supplier, where from the proposal to the conclusion of the contract, the parties exclusively use means of communication from a distance - one or more.
16. **Username** - selected unique combination of letters, numbers or letters and numbers, by means of which the user of insurance services is individualized on the website.
17. **Password** - selected unique combination of letters and/or numbers, which, together with the username, individualizes the user of insurance services.
18. **Virtual POS terminal** - a way of accepting direct payments with debit and/or credit cards on the Internet through a website, without the physical presence of the card. Bank card transactions are carried out in accordance with the security programs of the operators of electronic payment systems specified on the insurer's website when carrying out electronic commerce.
19. **Electronic document** - means any content stored in electronic form, in particular textual or sound, visual or audio-visual recording.
20. **Electronic signature** - means data in electronic form that is added to other data in electronic form or is logically connected to them, and which the holder of the electronic signature uses to sign;
21. **Advanced electronic signature** - is an electronic signature that meets the following requirements: it is linked in a unique way to the holder of the signature; can identify the holder of the signature; is created by means of electronic signature creation data that the holder of the electronic signature can use with a high degree of confidence and solely under his control and is linked to the data that is signed with him in a way that allows any subsequent change to be detected in them.

Central office:

1407 Sofia, 51, „James Baucher“ Blvd.; phone: +359 700 1 3939; +359 2/811 91 03; www.armeec.bg

22. **Qualified electronic signature** - means an advanced electronic signature that is created by a qualified electronic signature creation device and is based on a qualified electronic signature certificate;
23. **DMFS** – Distance Marketing of Financial Services;
24. **IC** – Insurance Code

Website content and terms

25. The website provides information about Insurance Joint-Stock Company Armeec, its activities and the products and services offered by the company.
26. The purpose of the website is to provide the customers of Insurance Joint-Stock Company Armeec with maximum ease of access to information related to the services offered and the conditions for their use. On the website you will find:
 - 26.1. general information about the company, contact details with the insurer, its territorial structures and/or its partners, such as official or trusted repair shops, etc.;
 - 26.2. information about the products and services offered by the company;
 - 26.3. information about upcoming and/or current events, such as games, promotions and/or socially responsible events, which are held by and/or with the support of the company.
 - 26.4. hyperlinks to websites of other companies from the group of Chimimport AD;
27. Despite what is stated in item 26 above, when using the website, users should keep in mind that the information provided:
 - 27.1. may not be current or comprehensive;
 - 27.2. does not constitute advice or a recommendation for the use of the company's insurance products, respectively does not constitute advice for concluding an insurance contract;
 - 27.3. it is possible to refer (hyperlinks) to websites of other companies that are not controlled by ZAD Armeec and the latter is not responsible for the data and information published in them.
28. ZAD Armeec has the right at any moment to change, supplement or remove content from its website, as well as to temporarily or permanently terminate access to the content (all or part of it) on its website, and the company does not bear responsibility for the consequences of such behavior.
29. Users have the right to:
 - 29.1. to use the website and the materials contained in it, only for purposes permitted by law, without prejudice to the rights and limiting access to this website of third parties.
 - 29.2. to view, store, copy and print the content or published materials, solely for personal use and in order to inform themselves about or use the services offered by ZAD Armeec.
30. Users are not entitled to:
 - 30.1. without the prior written consent of ZAD Armeec to change, copy or reproduce the content or published materials on the website, as well as to use them for a commercial purpose other than promoting ZAD Armeec;
 - 30.2. use the website to gain unauthorized access to other computer systems or networks of the insurer, as well as use devices or software to perform bulk copying/downloading of the content or materials published on the website.

Copyright

31. The materials and content published on the website: photos, illustrations, graphic layout, advertising materials, information documents, etc., are subject to copyright in the sense of the Copyright Act and related rights and are the property of ZAD Armeec.
32. It is forbidden to sell, modify, copy, publish and/or license the content of the website or parts of it and/or to use it for any other public or commercial purpose other than promoting information about the services and products of ZAD Armeec.

Disclaimer

33. ZAD Armeec is not responsible for any damages or lost benefits caused by the use of the website or the inability to use it, as well as the lack of access to the website or to material or content published on it.
34. The company is not responsible for the impossibility of performing the services it offers through the use of the website, when this impossibility is due to force majeure, extraordinary or accidental circumstances, such as the breakdown of information systems, interruption of communication systems and lines, interruption/suspension of power supply, natural and natural disasters, nationwide strikes, technical breakdowns, problems in the global Internet network, as well as in all other cases when the inability to use the website and its services are beyond the control of ZAD Armeec.
35. The company is not responsible for damages caused to users of the website by viruses and/or other harmful components present both in the published materials and content on the website and in data and/or content of other sites with which the website of the company is linked and/or referred to by means of hyperlinks.
36. The company is not responsible for the content and materials, as well as for the reliability and completeness of the information published on other websites, to which the website of ZAD Armeec refers by means of hyperlinks.

Offered services through the website

37. Users can use the following services, which are provided through the company's website, namely:
 - 37.1. conclusion of an insurance contract at a distance according to the order of ZPFUR, without the need to visit the office of the insurer, for the products provided for in the website;
 - 37.2. payment of another insurance premium installment;
 - 37.3. registering an insurance claim.
38. In case of interest in an insurance product that is not offered online, the user can contact an employee of the insurer, at the contacts indicated on the website (email or phone), visit an office of the insurer or an office of an insurance intermediary, working with the company.
39. The services provided in accordance with item 37.1. and 37.2 above are provided only to registered users (individuals) of the website. The service under item 37.3. may be provided to both registered and unregistered users of the company's website.
40. The conclusion of "Civil Liability" insurance for motorists from a distance through the use of the website is carried out only in the presence/fulfillment of all the conditions specified below:
 - 40.1. The customer is a user according to the definition given in art. 7, para. 2 of the DMFS, namely the client is a natural person who, as a party to the contract for the provision of financial services at a distance, acts outside the scope of his commercial or professional activity.
 - 40.2. the customer is a registered user of the website of ZAD Armeec;
 - 40.3. the motor vehicle that will be the subject of the insurance must be registered on the territory of the Republic of Bulgaria and must not be immobilized;

- 40.4. the motor vehicle that will be the subject of the insurance must be owned by a natural person.
41. In the event that any of the conditions under items 40.1 to 40.4. including not fulfilled, the client who wishes to conclude "Civil Liability" of motorists remotely should visit the office of the insurer or the office of an insurance intermediary.

Information provided pursuant to Art. 8 and 9 of the Distance Marketing of Financial Services

42. Information about the service provider – the service provider is Insurance joint-stock company Armeec AD, entered in the Commercial Register and the Register of Non-Profit Legal Entities with UIC 121076907 with registered office and address of management: 1407 Sofia, 51, James Baucher Blvd., carrying out insurance activity on the territory of the Republic of Bulgaria, according to the Permit to carry out insurance activity No. 7/ 15.06.1998, Decision No. 66/ 22.12.1998, Decision No. B-27/ 24.07.2001, Decision No. B-58/ 15.01.2003, Decision No. 139-03/ 30.06.2003, Decision No. 385-03/ 03.09.2003; Decision No. 248-03/ 24.03.2004; Decision No. 438-03/ 06.07.2005, Decision No. 1127-03/ 22.11.2006 and Decision No. 178-03/ 24.03.2010;
43. Address of the administrative or supervisory body - Financial Supervision Commission, address: Sofia, 16 Budapest str.
44. General information about the financial service provided:
- 44.1. all insurance products for which the company has received a license and which can be concluded using the company's website without having to visit the company's office or the office of an insurance intermediary;
- 44.2. the price of the insurance products (the insurance premium) is formed individually for each client based on predefined parameters and data filled in by the user in the sense of art. 7 of the DMFS, such as: age, region/destination, year of manufacture of the motor vehicle, insurance value of the insured property and/or others. With each change of the data entered by the customer, the price of the insurance product/insurance premium will change;
- 44.3. a 2% tax on the insurance premium is charged on the price of the insurance product/insurance premium according to the Insurance Premium Tax Act;
- 44.4. in cases of sale of "Civil Liability" insurance to motorists, in addition to the insurance premium and the 2% tax due, the customer pays together with the premium and the value of the sticker / sign under Art. 10 of Ordinance No. 49 / 16.10.2014 on the mandatory insurance under "Civil Liability" insurance for motorists and "Accident" for passengers in public transport, as well as the due contributions to the Guarantee Fund and Provident Fund. All additional amounts due to the insurance premium are indicated on a separate line in the insurance policy;
- 44.5. the submitted offer for concluding the insurance contract is valid until the end of the day on which it was generated;
- 44.6. the price of the insurance products is paid by the client in Bulgarian leva (BGN). In the event that the insurance premium payable by the client is in a currency other than Bulgarian leva (BGN), the payable premium is recalculated in Bulgarian leva at the daily exchange rate of the BNB. For each successfully paid insurance premium/current installment, the customer will receive a receipt for the amount paid to the e-mail indicated by him;
- 44.7. The payment of the insurance premium and the additional amounts to the premium for insurance contracts concluded through the website of the insurer (www.armeec.bg) is carried out by means of bank cards (debit or credit) issued in the name of the insurer or through ePay.
- 44.8. in cases of sale of "Civil Liability" insurance to motorists, ZAD Armeec provides the client/insurer under the policy with a paper insurance policy, written by the insurer, accompanied by the sign under Art. 487 of the Insurance Code, together with a "Green Card" certificate under Art. 488 of the IC within three days of issuing the policy, the costs of the courier service being borne by the insurer. Upon receipt of the shipment, the customer undertakes to identify himself to the courier with an identity document, after which he receives the policy and all related documents - a Guarantee Fund sticker and a "Green Card" certificate.
- 44.9. the insurer is not responsible for delivery delays due to reasons for which the courier company is responsible, as well as in the event that the customer cannot be found at the delivery address or access to the delivery of the insurance policy and its documents is not provided. In case of withdrawal from the contract at the time of delivery of the documents by the courier company, the customer pays the cost of delivery.
- 44.10. Minimum term for providing the financial service from a distance - the term of the insurance contract depends on the type of insurance product selected. Insurance contracts are usually concluded for a period of 1 (one) calendar year from the initial date of validity of the insurance contract, with the exception of insurance contracts related to travel, luggage and/or other short-term insurance contracts.
- 44.11. the right of the parties to prematurely or unilaterally terminate the contract - according to the agreement in the contract or the general conditions applicable to the insurance product;
- 44.12. According to Art. 12, para. 1 of the Law on the Offering of Financial Services at a Distance - the user (customer, a natural person who acts outside the scope of commercial or professional activity) party to a contract for the provision of financial services at a distance, has the right without owing compensation or penalty and without specifying reason to withdraw from the concluded contract within 14 (fourteen days) from the date of conclusion of the contract or from the day on which the client received the terms of the contract and the information under Art. 10, para. 1 and 2 of DMFS, when this happens after the conclusion of the contract.
- 44.13. According to Art. 12, para. 3 of the DMFS, the right to refuse under Art. 12, para. 1 of DMFS does not apply to insurance contracts in connection with insurance contracts in connection with travel, baggage or other short-term insurance contracts, with a term of less than one month.
- 44.14. practical instructions for exercising the right to withdraw from the concluded contract - in the event that he wishes to exercise his right to withdraw from the service, the User/client should submit a notification with a specified bank account. Reimbursement of paid premiums is made only to the bank account of the insurer / the person paying the premiums. The notification is presented to the insurer in one of the following ways: personally at the insurer's office, sent by courier in original or sent as a scan to the following e-mail address: office@armeec.bg
- 44.15. In case of cancellation of the insurance or an unauthorized operation through the virtual POS of ZAD Armeec, the amount is refunded through a reverse operation on the card with which the payment was made;
- 44.16. In the event that the right of refusal is exercised under Art. 12, para. 1, of DMFS, the Client owes ZAD Armeec the part of the insurance premium and the tax on the same, for the period in which ZAD Armeec bore the risk, if no insurance event occurred, as well as incurred administrative costs, including the value of a sticker, a "Green Card" certificate and the fees to the Guarantee and Security Fund, if the insurance contract has entered into force.
- 44.17. In order to exercise your right of refusal under the "Civil Liability" insurance of motorists in accordance with Art. 12 of DMFS, the Customer, who is a user within the meaning of Art. 7, para. 2 of the DMFS is obliged to return to ZAD Armeec the insurance policy received, the "Green Card" certificate and the relevant section of the sign under Art. 487 according to the regulation under Art. 504, paragraph 1 of the IC.
- 44.18. By accepting these Terms and Conditions for the use of the ZAD Armeec website, the client gives his express consent in the sense of Art. 13, para. 1 of the DMFS, namely that the performance of the contract begins before the expiration of the period for exercising the right of refusal under the DMFS.
- 44.19. The applicable language for the contract for the provision of financial services at a distance is the Bulgarian language;
- 44.20. Applicable law and jurisdiction regarding the contract for the provision of financial services at a distance - the law of the Republic of Bulgaria applies. In case of disputes, they are referred to the competent Bulgarian court for resolution.
- 44.21. The language that the supplier undertakes with the user's consent to use for communication during the contract is Bulgarian;
- 44.22. In the event of an unresolved dispute with the insurer, each customer may resolve it through mediation or by contacting the sectoral conciliation commission for handling

disputes in the field of insurance, by submitting an application in writing to the Commission for Consumer Protection.

Rights and obligations of ZAD Armeec in relation to the services provided by the website

45. Sufficient time before the user is bound by an offer to conclude or by a contract for the provision of financial services at a distance, ZAD Armeec provides him, via its website, the information about the insurer, the insurance service and the insurance contract in accordance with the requirements of Art. 8 of DMFS and Art. 324, 325, 326 and 328 of the Civil Code, which includes: pre-contract information for the insurer, standardized information document for the selected insurance product, General / or special conditions for the selected insurance product (if any), the final price with all taxes included, fees, as well as additional costs, if any, the method of payment and performance of the service, the presence or absence of the user's right to refuse the remotely concluded insurance contract, as well as the conditions, term and method of its exercise.
46. The information provided about the insurer and the insurance product is provided in the Bulgarian language or in the Bulgarian language as well;
47. Armeec AD performs an analysis of the requirements and needs of the applicant for insurance according to Art. 325a, para. 1 of the IC, through the answers that the client has provided to the questions posed on the website and provides him with information about the insurance product in an understandable form, so as to enable him to make a decision.
48. ZAD Armeec undertakes to take the necessary care to keep the data, information and information published on www.armeec.bg always correct and up-to-date, including, but not limited to:
 - 48.1. to keep records that the necessary information has been provided to the user of insurance services, who has familiarized himself with it and accepted it;
 - 48.2. to document that the user's consent to enter into a distance contract has been obtained;
 - 48.3. to provide a receipt/receipt for each transaction made with a bank card to the e-mail address specified by the customer;
 - 48.4. to keep records of the transactions for the purposes of the successfully concluded distance contract;
 - 48.5. to keep records of the concluded insurance contract;
49. ZAD Armeec is not responsible for:
 - 49.1. wrong, incorrect or dishonest data entered by the user;
 - 49.2. damages as a result of using someone else's personal data contrary to the present rules and conditions of use of the website, as well as for inaccurate or falsely provided data and information;
 - 49.3. incorrectly entered value for payment of installments, as well as for errors made during payment due to incorrectly filled data by the user.
 - 49.4. damages caused to the user's software or hardware or for loss of data in connection with the use of the website www.armeec.bg;
50. ZAD Armeec has the right at any time and without notice to change the present rules and conditions of use of the website www.armeec.bg, and the changes will be published on the website and the users will be considered notified and bound by the updates, after their publication.

Rights and obligations of the user in relation to the services provided by the website

51. The user should submit correct information in connection with the use of the website and the services that are provided through the website, namely to submit correct information about his personal data and correct information about the conclusion, amendment, termination of the insurance contracts that are concluded from a distance and correct information when filing an insurance claim online.
52. The user has no right to conclude an insurance contract on behalf of another person, except in cases where he is the insurer and has the express consent of the insured person.
53. The user has no right to register on the website under a foreign name or to request additional services under a foreign name, as well as to use foreign personal data, stolen or fake debit or credit cards.
54. Upon request, the user can receive additional information about the products and services offered through the website of ZAD Armeec.
55. For the period of validity of the insurance contract, the user of insurance services has the right to receive the terms of the contract on paper or to an e-mail address provided by him, when he has expressly stated this.
56. By accepting these terms and conditions, the user agrees that the use of the services provided through the website will be entirely at his own risk and that ZAD Armeec is not responsible for any damages caused by the use of the services, unless they are caused intentionally or with gross negligence.

Personal data

56. The personal data, as well as any other information provided by the users of the website of ZAD Armeec when using it in connection with the provision of a specific service, are used only and solely to achieve the purposes for which they were provided.
57. ZAD Armeec is the controller of personal data according to the meaning given in Art. 4, item 7 of Regulation (EU) 2016/679 and collects, stores and processes personal data in compliance with the requirements of Regulation (EU) 2016/679 and Personal Data Protection Act.
58. The legal basis on which the company processes the personal data of website users when using the services from items 14.1 to 14.3 above is Art. 6, para. 1, item b of Regulation (EU) 2016/679 – the processing is necessary for the performance of a contract to which the data subject is a party, or to take steps at the request of the data subject before concluding a contract.
59. The categories of data that the company processes when using the services from items 14.1 to 14.03 above: names, PIN, address, telephone, e-mail etc., depending on the type of service which the respective user has used.
60. As data subjects, users of the ZAD Armeec website have the following rights in relation to their personal data processed by the company:
 - 60.1. access your personal data that the company processes and obtain a copy of them;
 - 60.2. to request a correction in your personal data that the company processes, if you have found incompleteness or inaccuracy in them;
 - 60.3. request that your data be deleted when the conditions for this are met. This can happen when the purpose for which the data was collected has been achieved, or you have withdrawn your consent to its collection and processing, when this collection and processing is based only on consent and there is no other legal basis for it, or when your data is processed illegally, as well as in other cases;
 - 60.4. to request that the processing of your personal data be limited in the cases defined by law;
 - 60.5. exercise your right to data portability and request that your data be provided in a structured, commonly used and machine-readable format;
 - 60.6. withdraw your consent where the processing of your personal data is based on consent.
 - 60.7. to file a complaint with the Personal Data Protection Commission when you consider that your rights in relation to the collection, processing and storage of your personal data have been violated and the relevant prerequisites for this are present.
61. You will find detailed information about the conditions and procedure by which you can exercise your rights in the General Data Protection Regulation of ZAD Armeec, published at: https://armeec.bg/bg/about_us/gdpr.
62. For any questions regarding your personal data protection, you can contact us on the following address: Bulgaria, 1407 Sofia, 51, James Baucher Blvd., e-mail: dpo@armeec.bg.

Cookies

63. ZAD Armeec website uses cookies in order to work optimally and improve its efficiency. Detailed information on the types of cookies used by the website of ZAD Armeec can be found at: https://armeec.bg/bg/about_us/cookies_policy

Additional provisions

64. The provisions of the current legislation of the Republic of Bulgaria shall apply to matters not settled in these terms and conditions.

65. In the case of disputes arising between users and ZAD Armeec, disputes under insurance contracts that cannot be settled voluntarily, the same shall be resolved in court by a competent Bulgarian court.