

TARIFF OF MINIMUM OBLIGATORY
MEDICAL INSURANCE

On the basis of the Regulation for the General Conditions, the minimum insurance sum, minimum insurance premium and the requirements for contracting the obligatory medical insurance for foreigners, who are shortly residing in Republic of Bulgaria or passing transit through the country (enforced by Decree of the Council of Ministers No. 80 from 2005, published in State Gazette No. 41 from May 13th, 2005 on the basis of Article 83, Clause 4 from the Public Health Act

INSURANCE SUM (LIMIT OF LIABILITY FOR ONE PERSON), BGN			MINIMUM INSURANCE PREMIUM, EUR						
MEDICAL EXPENSES (expenditure for paramedic and hospital emergency treatment, hospital therapy and medical transportation including emergency dental treatment up to 500 BGN)	Expenditure for repatriation	DEATH AND PERMANENT DISABILITY AS A RESULT OF ACCIDENT	Up to 3 days	Up to 7 days	Up to 15 days	Up to 30 days	Up to 60 days	Up to 90 days	
12,000	2,000	5,000	2.20	5.00	9.00	15.00	25.00	35.00	
15,000	0	0	2.60	5.50	10.00	18.00	30.00	40.00	
15,000	2,000	2,000	3.00	6.00	12.00	20.00	30.00	45.00	
15,000	2,000	5,000	3.50	7.00	13.00	24.00	36.00	50.00	
15,000	5,000	5,000	4.00	8.00	15.00	27.00	40.00	55.00	
20,000	5,000	5,000	4.00	8.00	16.00	28.00	42.00	60.00	
25,000	5,000	5,000	5.00	10.00	18.00	33.00	50.00	70.00	
30,000	5,000	10,000	6.00	12.00	22.00	38.00	60.00	76.00	

from 1 January 2006 the insurance sum for medical expenses according to the obligatory level will be 12 000 BGN

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1. Discounts from the voluntary levels for groups of insured persons, under the condition that the tariff values are not lower than the official minimum tariffs:

over 10 persons	5%
over 20 persons	10%

2. Increases:

for persons over the age of 70 100%
sportsmen /depending on the type of sport/

CLASS A: 50% ATHLETICS, CRICKET, GOLF, GYMNASTICS, SWIMMING (EXCEPT SCUBA DIVING), SQUASH, TENNIS,
MARKSMANSHIP

CLASS B: 100% BASKETBALL, CYCLING, HANDBALL, HOCKEY, RIDING (EXCEPT EQUESTRIAN SPORT), WATER POLO, WATER
SPORTS (EXCEPT RAFTING), VOLLEYBALL, FENCING, DIVING

CLASS C: 200% BASEBALL, SOCCER, AMERICAN FOOTBALL, EQUESTRIAN SPORT, SCUBA DIVING, RAFTING, RUGBY,
SPELEOLOGY, AIR SPORTS, MARTIAL ARTS, MOTOR SPORTS, WINTER SPORTS, ALPINE CLIMBING, POLO,
WEIGHT LIFTING

3. The risks which are additionally covered are in accordance with the Special Conditions of the policy for "Accident, combined with medical expenses for foreigners, shortly residing, travelling or passing transit through the territory of Republic of Bulgaria" in addition to the General Conditions of the "Accident" insurance