



**C E R T I F I C A T E No 13 100 1315 0000424010 / 20.12.2013**

We, Armeec Ins jsc hereby confirm the existence of mandatory insurance covering the liability of the Insured touroperator mentioned herein under terms and conditions as below:

**SUBJECT MATTER INSURED:** The insurance covers the liability for loss caused to consumers of organized group or individual journeys with inclusive price due to non-settlement of the touroperator with contractors or suppliers, incl. in the event of insolvency.

**INSURANCE POLICY:** No13 100 1315 0000424010 of 20.12.2013

**INSURED:** GOBALKANS Ltd License № PKK – 01 - 6687

Registered at: Sofia, 99, Ekzarh Yosif str.  
Office: Sofia, 99, Ekzarh Yosif str.  
Represented by: Emilia Petrova Kalaydjieva – General Manager

**PERIOD OF INSURANCE:** from 00:00 on 02.02.2014 till 24:00 on 01.02.2015

**INSURER:** "Armeec" Ins Jsc, 2 "Stefan Karadja" str., 1000 Sofia / Bulgaria

**INSURANCE COVER:** Subject to the applicable Bulgarian legislation and the General Conditions of "Armeec" Ins Jsc, and within the sum insured mentioned herein this insurance covers: 1) refund of money paid in advance by the consumer under the contract for organized journey; 2) the difference if only part of the services have been rendered during the journey; 3) the expenses for repatriation of the consumer to the starting point of the journey; 4) expenses for claims settlement made with Insurer's consent.

**SUM INSURED:** BGN 25 000 (Twenty five thousand leva)  
any one event and in aggregate for the policy period

**CLAIMING:** In case of insured event the consumer is entitled to claim for incurred losses before the touroperator or directly before the Insurer. The claim before the Insurer should be made as soon as possible after return from the journey as indemnities are paid in the sequence of submitted claims and the sum of all claims can exceed the sum insured.  
The claim must be submitted in written with attached thereto the contract for organized journey, evidence for the incurred expenses for transport, accommodation and food during the forced stay, and if possible, a document issued by the touroperator's contractor/supplier (i. e. transport company, hotel, etc.) confirming denial to grant a service due to non-settlement by the touroperator. Depending on the particular case the Insurer can request additional documents.

**INSURANCE INDEMNITY:** The indemnity covers actually incurred losses and is determined on the basis of expenses necessary in case of observing the conditions under the contract for organized journey. Difference in quality between the agreed and actually rendered service is not covered. The indemnity is paid within 14 days after proving of the reason and amount of loss.

**OTHER CONDITIONS:** The consumer is entitled to notify the Insurer in written (e.g. by fax) also during the journey with the purpose to enable a contact with the contractor / supplier denying service for avoidance or minimizing of consequences for the consumer caused by the non-settlement by the touroperator. The consumer's notification does not engage the Insurer for actual performance of touroperator's duties. This certificate contains basic points of the insurance but does not reproduce exhaustively all the contents of applicable regulations and general conditions, and cannot be opposed to them.

**INSURED:**

**INSURER:**