

General Terms

By using this website, you agree to the terms set out below. Please read them carefully. Anywhere below, the words "Company" or "Team" stand for "Total Ins – Insurance Broker" EOOD.

The purpose of these General Terms is to regulate the relations between "Total Ins – Insurance Broker" EOOD and the users who through the use of the site www.totalins.eu in real time assign by electronic order to the Company in its capacity of an insurance broker to conclude on their behalf and on their own account an insurance contract for insuring their interests, against remuneration which is included in the insurance premium and is due by the insurer.

About Us

Total Ins is the trading name under which "Total Ins – Insurance Broker" EOOD acts as an insurance broker. The Company is registered in Sofia, 25A Cherni Vrah Blvd., 4th Floor, UIC 131317590, and the addresses of all the offices in the country and in Sofia are listed on this website in the Contacts menu.

"Total Ins – Insurance Broker" EOOD is entered in the register of insurance brokers kept by the Financial Supervision Commission, in accordance with Certificate № 42-AБ / 19.10.2004, as can be checked at <http://www.fsc.bg/bg/pazari/zastrahovatelyen-pazar/spisatsi-podnazorni-litsa/zastrahovatelyni-brokeri/>. The Financial Supervision Commission is the state body supervising the activity of insurance brokers, and its address is Sofia, 16 Budapest Street.

"Total Ins – Insurance Broker" EOOD does not own directly or indirectly through related persons more than 10 % of the votes in the general meeting or of the capital of the insurance company, and the votes in the general meeting of the partners and the shares of "Total Ins – Broker" EOOD are not owned or controlled by an insurer.

Information about "Total Ins – Insurance Broker" EOOD as an insurance broker can be downloaded here.

Security Certificate

All the information you share with Totalins is encrypted and processed using a SSL protocol.

Legal Exceptions and Limitations of Liability

"Total Ins – Insurance Broker" EOOD is not responsible for the completeness, accuracy, reliability and applicability of the information published on the website or for its timely updating. Despite the Company's most diligent efforts, due to the dynamics of the insurance market or due to a software or a hardware problem, the information on the website may not be updated or correct at some point, or its pages may not be accessible to Internet users. "Total Ins – Insurance Broker" EOOD is not responsible for errors and incompleteness or for any such occurring as a result of a software or a hardware problem as well as for any loss of information on the website.

"Total Ins – Insurance Broker" EOOD does not provide any legal, accounting or other professional advice or opinion on a particular issue or a problem with the information posted on this website. Nor shall anyone of the Company or its managers, or employees be liable for any damages ensuing from or related to the use of this website or the information on it.

This comprehensive limitation of the liability of "Total Ins – Insurance Broker" EOOD concerns any kind of damages, including but not limited to direct and indirect damages, lost profits, loss of data, loss or damage of property or claims by third parties.

The website may contain links to other webpages. The team is not responsible for the information presented on other pages, or for any damages resulting from their content or maintenance, or for the protection of personal data on such pages. The presence of links to other webpages does NOT mean that "Total Ins – Insurance Broker" EOOD is responsible or guarantees for the contents of the same.

The Company has the right to change at any time, without limitation and without notice, the content of this website and these terms of use and to restrict or terminate users' access to it. Any amendment to these Terms will be announced on this website and by continuing to use the website after the announcement of such a change, you acknowledge that you agree to be bound by the modified Terms of use.

"Total Ins – Insurance Broker" EOOD does not guarantee that this website and its content is free from viruses or other malware, despite the attention of the Company's team.

If you have doubts about the reliability of the information on this website, you had better seek confirmation by directly contacting the Company.

Protection of Personal Data

"Total Ins – Insurance Broker" EOOD has a certificate for Personal Data Administrator No 0021411, issued by the Commission for Personal Data Protection. "Total Ins – Insurance Broker" EOOD collects, processes and stores personal data (such as name, address, telephone, e-

mail) only if the latter are provided voluntarily by the users of the website in connection with the submission of an electronic purchase order for insurance online. By submitting an online order for a purchase of insurance, you agree that we may collect, process, store, use, disclose and transfer your personal data for the purpose of concluding the insurance contract as well as inform you of upcoming maturity or renewal of the policy, which is a broker's legal obligation. Your personal data may also be used by "Total Ins – Insurance Broker" EOOD when sending messages with additional information about the services provided by the company as an insurance broker and any discounts and promotions organized independently or jointly with third parties, for which the client gives his or her explicit consent by submitting an electronic order through the website. Any personal data voluntarily submitted by clients when using the website will be used only for the purposes they have been submitted for and in accordance with the applicable Bulgarian legislation and European Union legislation.

"Total Ins – Insurance Broker" EOOD is not entitled to provide any personal data of users of the website to third parties, except for the insurance companies which issue the policies ordered through the website, without the express consent of the person who has provided the personal data. We may share your personal data with our partners, suppliers and intermediaries in the normal course of the business activity you have consented to. Unless expressly stated otherwise on the website, we will not sell or rent your personal data to third parties except in the cases when your personal data are transferred to a third party in connection with the sale or the transfer of the rights over this website together with the adjoining personal data. In some cases, when third parties provide services in connection with the maintenance of the website, they may receive temporary access to users' personal data solely for the purpose of maintenance. "Total Ins – Insurance Broker" EOOD undertakes to take any measures to protect the personal data of the users of the website in compliance with the provisions of the Personal Data Protection Act. We require that these third parties use the same privacy standards as ours. These parties are not allowed to use the information for their purposes. In particular, we do not allow service providers to use your personal data for their own marketing activities. "Total Ins – Insurance Broker" EOOD has the right to disclose your personal information, including your e-mail address, when required by state institutions, to parties in relevant court proceedings, when authorized by the respective court or otherwise, and to the extent required or expressly determined by the applicable law.

The Company's team may collect technical information that is not personal data, such as the number and duration of the page visits, the IP addresses and the type of browsers on users' computers, etc. This information can only be used to improve the services on the website. Personal data cannot be disclosed when collecting this type of information. IP addresses can be used to identify website users only in case of non-compliance with the present Terms or when the content of the website or other users are jeopardized.

We store your information only for the period needed to achieve the goals set out above, unless a longer storage period is necessary or permitted by law. You may contact us in writing to request the updating, correction, or deletion of the personal data you have provided at any time by using the contact information provided below in connection with filing complaints.

Applicable Law

The content of this website and the services and information provided here are in accordance with the applicable Bulgarian law

Other Conditions

The terms of use are available only in Bulgarian and may be stored on magnetic media or printed by you at your choice.

The content of the website is protected by the copyright laws and other intellectual property rights of the Republic of Bulgaria and the European Union. The trademarks, company names, designs, and other objects of intellectual property used on the website are subject to reserved rights and protection. All names of the products listed on the website are trademarks or other objects of intellectual property rights belonging to the persons listed on the website. All rights not expressly granted to third parties are reserved.

Consideration of Complaints

We at "Total Ins – Insurance Broker" EOOD are committed to providing the best possible service. That is why we want our clients to let us know if anything is wrong because we believe that considering your complaints is a way to improve the quality of our service.

Our goal is to resolve your complaint quickly and efficiently. Therefore, we want to make it easy for you to file a complaint and, after careful consideration of the case, inform you about the outcome.

How to File a Complaint

Filing a complaint is not a pleasant activity in itself, so we would like to make it as easy as possible for you. All complaints about the quality or the timing of our service can be made:

By post to: Sofia 1421, 25A Cherni Vrah Blvd., 4th Floor

By fax: 02/851 99 99

By e-mail: office@totalins.eu

You have to provide an e-mail address for feedback in your complaint.

Whichever method you choose, your complaint will be handled timely by one of our competent employees.

How Long Will it Take to Receive an Answer

We will respond within 5 working days and confirm the receipt of your complaint if we need more time to resolve it, or we will give you a full response to your complaint.

If you receive only a confirmation of the receipt of your complaint, we will endeavor within 14 days to give you a full response. If due to the complexity of your complaint this deadline is insufficient, we will inform you about its status within 4 weeks after it has been filed with us.

If you are not satisfied with the way your complaint has been handled by our employee, you can contact the FSC Deputy Chairperson in charge of the Insurance Supervision Department, in Sofia, 16, Budapest Street.

Alternative Dispute Resolution Bodies

The activity of "Total Ins – Insurance Broker" EOOD is within the activity of the Sectoral Conciliation Commission (SCC) for settlement of disputes in the field of insurance and insurance intermediation, including the provision of distance financial services in these sectors (www.kzp.bg; e-mail: adr.ins@kzp.bg). At present, "Total Ins – Insurance Broker" EOOD has not committed to participate in, nor is obligated to use alternative dispute resolution bodies, including the Commission under the previous sentence.

However, once you file a complaint with the Company and you are not satisfied with the response, you can refer your complaint to the Sectoral Conciliation Commission for settlement of disputes in the field of insurance and insurance mediation, including the provision of distance financial services in these sectors. The SCC operates over the territory of the whole country and is situated in Sofia, Headquarters of SCC, 4A Slaveykov Sq., tel.: 02/9330 588, website: www.kzp.bg, e-mail: adr.ins@kzp.bg.

The Company has the right to accept or refuse the settlement of a dispute by the SCC. In case we accept, you should be aware that the proceedings are free of charge for the parties and are carried out in absentia. The written conciliation proposal of the SPC for resolving the dispute is not binding and must be approved by both parties in order to have the power of an agreement between them.