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## PENSION CONTRACT

FOR SUPPLEMENTARY VOLUNTARY PENSION INSURANCE BY AN INSURER

No .....

This ..... by and between:

**PENSION ASSURANCE COMPANY DOVERIE AD**, having its registered office and principal place of business in the city of Sofia, Izgrev borough, 13 B, Tintyava Street, entrance A, floor 7, entered with the Commercial Register and the Register of Non-Profit Entities to the Registry Agency, company identification number (EIK) 831190986, pension license No. 01/21.09.2000, represented jointly by the Executive Directors Kiril Konstantinov Georgiev and Miroslav Krumov Marinov, hereinafter referred to as **THE COMPANY**, which manages **THE VOLUNTARY PENSION FUND DOVERIE**, registered in the Special Register of Sofia City Court under company case No 12540/2000, BULSTAT 130410344, on the one hand

AND

....., having its registered office and principal place of business in ....., P.O.Box ....., entered with the Commercial Register and the Register of Non-Profit Entities to the Registry Agency, company identification number (EIK) ..... / ....., court under company case No ..... / ....., BULSTAT ....., represented by ....., acting in the capacity of ....., telephone number ....., e-mail .....

**Mailing address:** .....

hereinafter referred to as **INSURER**, on the other hand, this contract was made and entered into, as follows:

### I. SUBJECT OF THE CONTRACT

**Article 1.**(1) The subject of the contract is the supplementary voluntary pension insurance with the Voluntary Pension Fund Doverie (VPF Doverie), managed by **THE COMPANY**, for all types of supplementary pensions in accordance with the Rules on the organization and activity of the Voluntary Pension Fund Doverie (the Rules), with social insurance contributions paid by:

1. Employer – in favour of its workers and employees;

2. Authority, being insurer – in favour of:

(a) government employees;

(b) judges, prosecutors, investigating officers, registry judges and court officers;

(c) members of the armed forces pursuant to the Law on the Defence and the Armed Forces of the Republic of Bulgaria, government employees pursuant to the Law on the Ministry of Interior and government employees pursuant to the Law on Penalty Enforcement and Detention;

3. Principal, being insurer – in favour of the persons with whom it has signed a management or control agreement.

**Tick by "X" the type of INSURER.**

(2) In order to be insured hereunder the persons specified in paragraph 1 in favour of which **THE INSURER** shall pay the social insurance contributions shall give their prior consent in writing by signing a declaration as per the template in Annex No 2 to this contract. The consent in writing of each person shall be made available to **THE COMPANY** before or at the time of payment of his/her first social insurance contribution. If there is no prior consent by a specific person **THE COMPANY** shall return the social insurance contribution made to his/name by **THE INSURER**.

### II. EFFECTIVE DATE AND TERM OF THE CONTRACT

**Article 2.** This contract shall enter into effect as from the date of receipt by VPF Doverie of the first contribution made by **THE INSURER** and shall be effective for perpetual term.

### III. AMOUNT OF SOCIAL SECURITY CONTRIBUTIONS AND TERMS AND CONDITIONS OF THEIR PAYMENT

**Article 3.** (1) The **INSURER** shall pay to the VPF Doverie, for its own account, social insurance contributions determined by type and amounts as follows:

1. **monthly, in the amount of** ..... percent of .....  
(minimal salary, gross salary, other social security income – in figures and words)

or .....  
(contribution defined in absolute amount – in figures and words)

2. **periodic, in the amount of** ..... each ..... month  
(contribution defined in absolute amount – in figures and words)

3. **one-off, in the amount of** .....  
(contribution defined in absolute amount – in figures and words)

**Tick by X the type of contribution**

(2) **THE INSURER** may make monthly and periodic social insurance contributions in an amount higher than that specified in paragraph 1 without need to sign an additional agreement to the contract.

(3) The monthly and periodic social insurance contributions shall be paid by the ..... day of the month following the month or period to which they refer.

(4) The one-off contribution shall be paid within ..... days of the date of conclusion of the contract.

(5) In respect of the social insurance contribution paid for **INSURER'S** account to the VPF Doverie the **INSURER** may benefit of tax reliefs pursuant to the terms and conditions of article 12 of the Rules.

**Article 4.** (1) Where the calculated monthly amount of the personal supplementary pension of the insured hereunder is less than the minimum amount under article 6, paragraph 5, the **INSURER** may make an additional contribution to the name of the person concerned in an amount making possible to grant a pension at least equal to the minimum amount under article 6, paragraph 5.

(2) The contribution referred to in paragraph 1 shall be paid to the VPF Doverie by the 10th day of the month following that in which the amount of the supplementary personal old-age pension was calculated.

**Article 5.**(1) The insurance contributions shall be paid to VPF Doverie's bank account specified in the contract.

(2) Upon payment of the monthly or periodic insurance contribution the **INSURER** must specify its exact denomination and identification number / BULSTAT, the number of this contract, the amount of the contribution, the number of insured and the month or period to which the payment refers.

**IV. TERMS AND CONDITIONS FOR GRANTING AND PAYMENT OF SUPPLEMENTARY PENSIONS, FOR ONE-OFF OR DEFERRED PAYMENT OF THE FUNDS ACCUMULATED IN THE INDIVIDUAL ACCOUNT**

**Article 6.** (1) The insured shall acquire the right to a personal old-age pension payable by the VPF Doverie upon acquiring the right to an old-age and insurable service pension under Part I of the Social Insurance Code (SIC).

(2) At the request of the insured the personal old-age pension may be paid up to five years before the age where the person shall be entitled to old-age and insurable service pension under article 68, paragraph 1 of the SIC.

(3) An insured shall acquire the right to a personal invalidity pension, in case of a permanently reduced working capacity of 50 per cent or more - from the date of the invalidity determined in the expert decision of the Territorial Expert Medical Commission or the National Expert Medical Commission.

(4) Entitlement to a pension by inheritance from the VPF Doverie shall be vested in the heirs at law or the beneficiaries specified in the declaration under article 1, paragraph 2.

(5) The supplementary pension under the Rules shall be granted provided that the calculated monthly amount, as of the date of its granting, shall not be less than 10.0 per cent of the amount of the minimum monthly salary in the country as of the same date.

(6) Where the calculated monthly amount of the personal supplementary pension is less than the minimum amount referred to in paragraph 5, the insured shall be entitled:

(1) to make an additional one-off contribution by signing individual social insurance contract with the VPF Doverie, in an amount that will make possible to provide a pension at least equal to the minimum amount under paragraph 5;

2. to receive the funds accumulated in the individual account in accordance with article 7 as a lump sum or in instalments.

(7) Where the calculated monthly amount of a pension by inheritance is less than the minimum amount referred to in paragraph 5, the heir of the insured or the beneficiary shall have the rights referred to in paragraph 6, items 1 and 2.

**Article 7.** (1) The right to one-off or deferred payment of the funds in the individual account shall be vested in the insured, his/her heirs or the beneficiary who have acquired the right to the respective type of supplementary pension and have applied for a one-off or deferred payment.

(2) The funds in the individual account shall be paid one-off or by deferred payments where the persons referred to in paragraph 1 have applied for the relevant type of pension and the calculated monthly amount, at the date of its granting, is less than the minimum amount referred to in article 6, paragraph 5 and provided that they have not exercised their rights under article 6, paragraphs 6 and 7.

**Article 8.** (1) Upon the death of the insured, if there are no designated beneficiaries or the designated beneficiaries have died before the insured person, or have refused to receive their share, the accumulated funds in the individual account or the balance thereof shall be due to the heirs at law, subject to the order of succession and the amount of inheritance shares under the Law on Inheritance.

(2) In the cases referred to in paragraph 1 and where the insured has no heirs at law, the funds in the individual account or the balance thereof shall be transferred to the pension reserve of the **COMPANY**.

**Article 9.** Supplementary pensions shall be granted whenever the conditions of article 6 are fulfilled, on the basis of an application following a template provided by **THE COMPANY**.

(2) Supplementary pensions shall be granted from the first day of the month following the month in which the application is submitted to **THE COMPANY**.

(3) In order to pay the supplementary pension, a pension contract following a template provided by the **COMPANY** shall be entered into between **THE COMPANY** and the insured, his/her heir or beneficiary, which shall specify the terms and conditions of payment of the pension.

**Article 10.** (1) In the cases referred to in article 7, the one-off or deferred payment shall be made on the basis of an application following a template

- provided by **THE COMPANY**, within 30 business days of the application, accompanied by the documents required under Chapter Ten of the Rules.
- (2) Where the insured or his/her heir or beneficiary wishes to receive the funds in the individual account on a deferred basis, a deferred payment agreement shall be entered following a template provided by **THE COMPANY**, which shall specify the terms and conditions for deferred payment.
- (3) The funds in the individual account or the heir's or beneficiary's share shall be paid in instalments provided that the calculated amount of the periodic payment is not less than the minimum amount under article 6, paragraph 5.
- (4) The period of deferred payment shall not be less than 2 months.

**V. RIGHTS AND OBLIGATIONS OF THE INSURED**

**Article 11.** (1) Insurance in the VPF Doverie shall give the right to:

1. a personal old-age pension - for a fixed period;
  2. a personal invalidity pension - for a fixed term;
  3. one-off or deferred payment of the funds accumulated in the individual account of the insured or part thereof.
- (2) Upon acquiring the right to the respective type of pension, the insured shall be entitled to freely choose between the respective type of pension or a one-off or deferred payment of the funds in the individual account, under the terms and conditions of the Rules.
- (3) The funds accumulated based on the payments made by the **INSURER** may only be paid to the insurer upon the acquisition of the right of the relevant type of supplementary pension.

**Article 12.** (1) The insured hereunder shall have the right to transfer the funds accumulated under this contract in his/her individual account in the VPF Doverie or a part thereof to a relevant fund managed by another pension insurance company not more than once within one calendar year.

(2) Except in the cases referred to in paragraph 1, the insured shall be entitled to transfer the funds accumulated under this contract in his/her individual account in the VPF Doverie to a relevant fund managed by another pension insurance company, in case of disagreement with amendments made to the Rules or the Investment policy of the VPF Doverie if he/she submits an application in that respect within three months of the notification under article 24, paragraph 1, item 1 or 2, except where the changes result from a change in the legal framework.

(3) The transfer of the funds under paragraphs 1 and 2 shall be made pursuant to the provisions of article 15.

**Article 13.** The insured hereunder may submit notices and complaints concerning errors, omissions and breaches relating to the activity of the insurance intermediaries and the employees of **THE COMPANY**, as well as against refusal to issue a copy of a document under art. 18, paragraph 1, item 5 and may notify the Consultative Council of VPF Doverie and the FSC for breaches relating to the business of **THE COMPANY**.

**Article 14.** In addition to the rights and obligations specified in this contract, the insured hereunder shall also have the relevant rights and obligations, laid down in SIC, its implementing regulations and the Rules.

**VI. RIGHTS AND OBLIGATIONS OF THE INSURER**

**Article 15. (1) THE INSURER:**

- 1. Shall not restrict
- 2. Shall restrict

**Tick by "X" the choice of THE INSURER**

the right of the insured under article 11, paragraphs 1 and 2.

(2) Pursuant to the restriction under paragraph 1, item 2:

- 1. The insured may not transfer the amount accumulated hereunder or part thereof to a relevant fund managed by another pension insurance company;
- 2. The right under article 12, paragraphs 1 and 2 may only be exercised with the **INSURER'S** consent in writing;
- 3. ....

**Tick by "X" the restriction set by the INSURER; the last item shall be ticked and filled in provided that the INSURER sets a restriction different from those referred to as an example.**

(3) The restriction under paragraph 2 shall not apply:

1. upon termination of this contract;
2. upon termination of the employment or official relation or the management or control contract signed with the **INSURER** for account of which were paid the funds.

**Article 16.** (1) In order to start the payment of the social insurance contribution for the relevant worker or employee or the relevant person with whom the **INSURER** has signed a management or control agreement the **INSURER** shall:

- 1. not apply waiting time;
- 2. apply waiting time of ..... months as from the beginning of the legal relation with the relevant person.

**Tick by "X" the choice of the INSURER**

(2) The waiting time under paragraph 1, item 2 may not exceed 6 months from the beginning of the legal relation with the relevant person.

**Article 17. (1) THE INSURER shall:**

1. pay, as from ....., the social insurance contributions, at its own expense, pursuant to the terms and conditions and within the time limits according to this contract;
2. submit, pursuant to the terms and conditions agreed with **THE COMPANY**, at the time of the payment of the first contribution, the list as per the template in Annex № 1 and the declarations referred to in article 1, paragraph 2;
3. update in due time the list under item 2; such update shall no need signing of additional agreement to this contract;
4. make available, pursuant to the terms and conditions agreed with **THE COMPANY**, the information referred to in Annex № 3, each month or on the same intervals as the payment of the periodic instalments and at the same time with such payment;
5. notify **THE COMPANY** of any change in the data required in connection with the insurance with the voluntary pension fund, by producing the relevant documents, as well as shall notify **THE COMPANY** of any change in other circumstances regarding the fulfilment of **THE COMPANY'S** obligations;
4. inform the insured hereunder of the contents of this contract and of any amendments made thereto.

(2) In addition to the rights and obligations specified in this contract, **THE INSURER** shall also have the relevant the rights and obligations, laid down in SIC, its implementing regulations and the Rules.

## VII. RIGHTS AND OBLIGATIONS OF THE COMPANY

**Article 18.** (1) The **COMPANY** shall:

1. Provide to **THE INSURER**, to the insured hereunder and to their heirs, any information according to the requirements of SIC, its implementing regulations, the Rules and this contract and in the manner specified therein;
2. Provide to **THE INSURER** and to the insured hereunder the Rules and the Investment policy of VPF Doverie and any amendments and supplements and shall provide, upon request, a certified copy thereof;
3. Provide to the insured hereunder, upon request, information concerning the achieved real profitability under their individual accounts;
4. Issue, upon request, to the insured hereunder, unique identifier providing to them electronic access to the data in their individual accounts and shall allow them making checks and tracking their insurance history;
5. Provide, upon request, within 7 days, to the insured hereunder and their heirs a copy of electronic document in its electronic dossier, on a hard copy or electronic medium;
6. Provide, upon request, within 7 days, to the insured hereunder, information in writing concerning:
  - (a) the acquisition of rights over the funds in the individual account and the effects thereby as a result of termination of the legal relation with **THE INSURER**;
  - (b) the terms that determine the treatment of the funds in the individual account after termination of the legal relation under letter (a) and, where the funds may be withdrawn before the time of acquisition of the right to pension, the information shall also contain a provision in writing that the insured should consider the option to seek consultation regarding the investment of the said pension insurance funds.
7. Provide, upon request, within 7 days, to the heirs or beneficiaries of a deceased insured hereunder, information in writing about the funds they are entitled to from the individual account of the deceased and the terms determining the treatment of these funds;
8. Process, in the capacity of data controller, the personal data of the insured and their heirs in compliance with the requirements of the General Data Protection Regulation (Regulation (EU) 2016/679), the Personal Data Protection Act and any other applicable national and European laws;
9. Not provide to third persons any data about **THE INSURER**, the insured and their heirs except in the cases provided for by the law;
10. Review any notices and complaints and reply in writing to the persons having submitted them within 30 days after their receipt;
11. Acquaint, before conclusion of a pension contract or contract for deferred payment, the insured with their rights related to the acquired pension right and shall consult them upon choosing the most appropriate payment.

(2) In addition to the relevant rights and obligations specified in this contract, **THE COMPANY** shall have the relevant rights and obligations, laid down in SIC, its implementing regulations and the Rules.

## VIII. RIGHTS AND OBLIGATIONS OF THE HEIRS AND THE BENEFICIARIES

**Article 19.** (1) According to the Rules the following shall be entitled to a pension by inheritance from the VPF Doverie:

1. Heirs at law;
  2. Third beneficiary party.
- (2) The insured hereunder may specify the beneficiaries who are entitled to receive pension by inheritance hereunder as well as the relevant portion of the funds they are entitled to in the declaration under article 1, paragraph 2.
- (3) In case of death of the insured, if are no beneficiaries or the designated beneficiaries have deceased before the insured, or have refused to receive the relevant share, the accumulated funds in the individual account or the balance thereof shall be due to the heirs at law, subject to the order of succession and the amount of inheritance shares under the Law on Inheritance.
- (4) In the cases of paragraph 3 and when the insured has not heirs at law, the funds from their individual account or the balance thereof shall be transferred to the pension reserve of **THE COMPANY**.

**Article 20.** (1) The heirs or beneficiaries under article 19 shall be entitled:

1. To pension by inheritance for a fixed period;
  2. To one-off payment or deferred payment of the accumulated funds in the individual account of the insured or a part thereof;
  3. To receive information according to the requirements of SIC, its implementing regulations, the Rules and this contract and in the manner set forth therein;
  4. To receive, upon request, within 7 days, a copy of electronic document in their electronic dossier, on a hard copy or electronic medium;
  5. To submit notices and complaints about errors, omissions and breaches related to the activities of the insurance intermediaries and the employees of **THE COMPANY**, as well as against the refusal to issue a copy of a document under item 4 and to inform the Consultative Council of VPF Doverie and the FSC for any breaches of the business of **THE COMPANY**.
- (2) Upon acquiring the right of pension by inheritance, the persons under paragraph 1 shall be entitled to free choice between receiving a pension or one-off payment or deferred payment of the funds from the individual account under the terms and conditions of the Rules.
- (3) The persons under paragraph 1 shall notify **THE COMPANY** about any change of their personal data, which are processed, and shall submit the relevant documents, as well as shall notify **THE COMPANY** about any change of other circumstances that are relevant for completion of their obligations.
- (4) In addition to the rights and obligations specified in this contract, the persons under paragraph 1 shall have the relevant rights and obligations, laid down in SIC, its implementing regulations and the Rules.

## IX. AMOUNT OF THE FEES AND DEDUCTIONS

**Article 21.** (1) For the purpose of conducting the business of supplementary voluntary pension insurance at VPF Doverie and for its management, **THE COMPANY** shall charge fees and make deductions as follows:

1. In case of insurance by monthly or periodic contributions, deduction shall be made from each contribution at the following rate:
  - a) 4% up to and including the first 24 contributions;
  - b) 3,5% from 25 up to and including 48 contributions;

- c) 3,25 % from 49 up to and including 96 contributions;
- d) 3% – over 96 contributions.
- 2. In case of insurance with one-off contribution, as follows:
  - a) 4% for contributions up to and including BGN 1 000;
  - b) 3,5% for contributions from BGN 1 001 up to and including BGN 5 000;
  - c) 2,5% for contributions exceeding BGN 5 000, however not more than BGN 500.
- (2) In case of insurance by monthly contributions the amount of the fee under paragraph 1, item 1, notwithstanding the number of instalments, shall be:
  - 1. 3,25% - provided that the number of the workers and employees is up to and including 1 000;
  - 2. 1,9% - provided that the number of the workers and employees exceeds 1 000;
  - 3. 1,75% - provided that the number of the workers and employees exceeds 2 000.
- (3) The amount of the deductions under paragraph 1, items 1 and 2 and under paragraph 2 shall be reduced by 15% in respect of persons that are insured in the universal or professional pension fund managed by **THE COMPANY** or receive payments from a payment fund managed by **THE COMPANY**.
- (4) No fee under paragraph 1, item 2 shall be deducted from:
  - 1. funds transferred by a professional pension fund or by another relevant fund;
  - 2. one-off personal social insurance contribution;
    - (a) from funds paid to insured in the cases under article 48, paragraph 1, item 1 of the Rules on the organization and activity of the Voluntary Pension Fund Doverie and under article 50, paragraph 1, item 1 of the Rules on the organization and activity of the Professional Pension Fund Doverie;
    - (b) in the amount equal to the one-off payment from the voluntary pension fund on account of personal instalment paid within two years from the date of payment of the funds;
    - (c) by the persons under article 41, paragraph 1 of the Rules, article 50, paragraph 1, item 4 of the Rules on the organization and activity of the Professional Pension Fund Doverie and article 48, paragraph 1, item 2 and article 75, paragraphs 1 – 3 of the Rules on the organization and activity of the Voluntary Pension Fund Doverie in amount equal to the entitlement portion of the funds under the individual account of the insured or the pensioner and to the payments due to the deceased, respectively.

## X. PROCEDURE AND METHOD TO OBTAIN INFORMATION

- Article 22.** (1) **THE COMPANY** shall, up until 31 May every calendar year, provide free of charge to the insured hereunder annual statement from their individual account with data until 31 December of the previous year on a form approved by Ordinance of the FSC.
- (2) In addition to the case under paragraph 1, statement from the individual account shall be provided free of charge upon:
- 1. Request of the insured – within 30 days from the date of receipt of a request in writing addressed to **THE COMPANY**;
  - 2. Transfer of the resources accumulated in the individual account or a part thereof to a voluntary pension fund, managed by another pension insurance company, stating data about the period from the beginning of the current year until the date preceding the day on which the transfer was made - within seven business days from the date of transfer of the resources to the account of the voluntary pension fund in which are transferred the resources pursuant to article 18, paragraph 5 of Ordinance No 3 of 24.09.2003 of FSC.
- (3) The statement from the individual account under paragraph 1 and paragraph 2, item 2 shall be provided to the insured hereunder in the manner specified by the insured in the declaration under article 1, paragraph 2, and the statement under paragraph 2, item 1 shall be provided in the manner, specified by the insured in the request filed thereby.
- Article 23.** (1) **THE INSURER** is entitled to receive information pursuant to the provisions of the SIC, its implementing regulations, the Rules and this contract.
- (2) The information under paragraph 1:
- 1. shall be sent on a hard copy to the address specified herein;
  - 2. shall be provided by electronic means:
    - a) Via email to the email address stated herein;
    - b) On a durable medium;
    - c) Through the website of **THE COMPANY**.
- Tick by X the method for receiving the statement from the individual account selected by THE INSURER.**
- (3) If **THE INSURER** has not made the choice under paragraph 2, the statement shall be sent on a hard copy to the address specified herein.
- (4) **THE INSURER** may change the method of receiving the statement under paragraph 3 or the choice made under paragraph 2 by means of a document following a template approved by **THE COMPANY**, which shall be submitted on a hard copy or through its website.
- Article 24.** (1) **THE COMPANY** shall, before the conclusion of this contract, provide to **THE INSURER** current information concerning the basic characteristics of VPF Doverie and the participation therein.
- (2) **THE COMPANY** shall notify **THE INSURED** and **THE INSURER** about:
- 1. The specific amendments and supplements to the Rules in person or through publication in two national daily newspapers within one week upon receipt of the decision of the FSC;
  - 2. The amendments and supplements made to the investment policy of VPF Doverie, through publication in two national daily newspapers, and shall publish them on its website within 7 days after the amendment.
- (3) The insured that has acquired the right of pension under article 6 shall be entitled to receive from **THE COMPANY**, upon request, information about:
- 1. the amount of the funds accumulated in their individual account;
  - 2. the types of payments offered by **THE COMPANY**, the methods of recalculation and update thereof, the rights of the heirs and the estimated amount of the first payment and respectively the terms and the estimated amount of the deferred payment based on the information under item 1 and the pension calculation formula as determined by the actuary calculations of the VPF Doverie.
- Article 25.** **THE COMPANY** explicitly notifies the insured hereby that depending on the gained profitability from the invested funds of VPF Doverie, the value of one pension unit shall increase or decrease, which will results in increase or decrease of the resources in their individual

account, and that profitability or keeping the full amount of the contributed funds is not guaranteed to the insured.

**XI. AMENDMENTS, SUPPLEMENTS AND TERMINATION OF THE CONTRACT.**

**Article 26.** (1) Any amendments and supplements hereunder shall be made by additional agreement in writing, signed by the parties hereto.

(2) Any statutory acts that have become effective after contract conclusion and containing mandatory provisions as to its content, as well as amendments and supplements to the Rules for which notification pursuant to article 24, paragraph 2, item 1 has been made, shall become a part of the contents of the contract without need to sign additional agreement thereto.

(3) The contract may not be terminated unilaterally by **THE COMPANY**.

(4) The contract shall be terminated:

1. By mutual consent of the parties thereto via agreement in writing signed by them – from the date set forth in the agreement in writing;
2. By three-month notice in writing addressed by **THE INSURER** to **THE COMPANY** – from the date of expiry of the notice in writing;
3. In case of death of the insured – on the date of death;

**XI. OTHER PROVISIONS**

**Article 28.** The provisions of the SIC, other regulatory acts, which govern issues related to supplementary voluntary pension insurance and the Rules shall apply to all unsettled matters herein.

This contract was made and signed in two counterparts, one for each party.

Bank account of VOLUNTARY PENSION FUND DOVERIE:

IBAN: BG04UBBS84231012266513, BIC: UBBSBGSF, Bank: UBB - Kniaginia Maria Louisa Branch Office

**FOR THE COMPANY:**

**FOR THE INSURER:**

.....  
*/ signature and seal /*

.....  
*/ signature and seal /*

Name and family name: .....  
*(of the officer executing the contract on behalf of THE COMPANY)*

Name and family name: .....  
*(of INSURER'S representative)*

**or**

Full name according to ID documents .....and official number .....  
*(of the insurance intermediary, respectively the authorized person of the insurance intermediary - legal entity that signed the contract on behalf of THE COMPANY)*