List of the compulsory insurance stipulated by Bulgarian legislation, indicating:

- 1. particular legislative provisions relating to this insurance;
- 2. obligatory properties of the certifying documents which the insurer is obliged to place at the disposal of the insured party in order to prove that the obligation to take out insurance has been fulfilled.

insu	islative provisions connected with compulsory arance	Reference Law under which the obligatory insurance must be taken out	Insurance certificate required or not	If a certificate is required, the following particulars must be given:
I.	COMPULSORY INSURANCE UNDER CLASS 1 (ACCIDENT), SECTION II, LETTER "A", ANNEX NO. 1 OF THE INSURANCE CODE			
<i>I.1.</i>	"Accident" insurance for public transport vehicle passengers	1. INSURANCE CODE (effective on 1 January 2016)	Insurance certificate is required	
	Compulsory "Accident" insurance of the passengers in the public transport vehicles	Art. 461, item 2, art. 471 - 476 of the INSURANCE CODE; 2. ORDINANCE № 49 16.10.2014 ON THE COMPULSORY MOTOR THIRD PARTY LIABILITY INSURANCE AND PASSENGER	1. According to art. 344, para. 1 of Insurance Code: An insurance contract shall be concluded in writing in the form of insurance policy or of another	1. Content of the insurance policy contract according to art.34 of the Ordinance № 49 and Art. 345, para. 1 of the Insurance Code:

under Art. 34 and the term of validity of the insurance. The carrier is insurer's registered office and address of the place of
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	obliged to place	managemen
	the certificate in	, insurers
	a visible place in	from third
	the vehicle"	countries
	me venicle	
		operating
		through a
		branch in
		the Republ
		of Bulgaria
		also
		indicating
		the
		registered
		office and
		address of
		the place of
		manageme
		of the
		insurer in
		the third
		country and
		of the
		branch in
		the Republ
		of Bulgaria
		oi buigaria
		number of
		the act of
		the
		competent
		authority
		with which
		the license
		the needse

	for
	insurance
	activity has
	been issued,
	as the
	insurers
	from a third
	country,
	operating
	through a
	branch in
	the Republic
	of Bulgaria,
	indicate the
	number of
	the act of
	the
	competent
	authority at
	the seat of
	the insurer
	in the third
	country and
	of the
	competent
	authority in
	the Republic
	of
	Bulgaria;the
	number of
	the act of
	the
	competent

	authority
	whereby a
	license has
	been issued
	for
	practicing
	insurance
	activity,
	insurers
	from third
	countries
	operating
	through a
	branch in
	the Republic
	of Bulgaria
	quoting the
	number of
	the act of
	the
	competent
	authority by
	registered
	office of the
	insurer in
	the third
	country and
	of the
	competent
	authority in
	the Republic
	of Bulgaria;

	*	UIC for
		insurers
		with their
		seat in the
		Republic of
		Bulgaria,
		respectively
		registration
		number in a
		commercial
		or other
		similar
		register for
		insurers
		having their
		seat in a
		Member
		State or in a
		third
		country;Uni
		fied
		Identificatio
		n Code
		(UIC) for
		insurers
		with
		registered
		office in the
		Republic of
		Bulgaria,
		respectively
		registration
		number in

		the
		commercial
		or other
		similar
		register of
		insurers
		with
		registered
		office in a
		Member
		State or a
		third
		country;
		the name
		and the
		address,
		respectively
		the
		company
		name, the
		seat, the
		address of
		management
		and the
		UIC,
		respectively
		the
		BULSTAT
		number of
		the carrier
		of
		passengers

	with means
	of public
	transport;
	the name
	and address,
	respectively
	business
	name,
	registered
	office,
	address of
	the place of
	management
	and the <i>UIC</i>
	of the
	passenger
	transport
	company
	with public
	transport
	means;
	the name
	and address,
	respectively
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	management
	and the
	UIC,

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		respectively
		the
		BULSTAT
		number of
		the insuring
		party
		contract's
		subject
		matter;
		matter,
	*	the
		insurance
		risks
		covered;
	*	the contract
		term,
		including
		the
		beginning
		and the end
		of the
		insurance
		period and
		of the
		insurance
		coverage
		period;
	*	The
		insurance
		amount or
		the manner

		of its calculation
	*	the insurance premium or the manner of its calculation, as well as the timeframes and the procedure for its
	*	payment; the names and address of the intermediary , if the contract was concluded through an intermediary , and for insurance agents and ancillary insurance intermediari es – also the

	*	number of their identity document; the date and
		place of conclusion of the contract;
	*	names, the appellation and address of the beneficiaries or the manner in which they may be defined;
	*	signatures of the parties
	*	the serial number of the insurance policy, formed under the procedure

under Art.
40, para. 2.
According to
art.40, para.2
of the
Ordinance №
49: "The serial
number of each
insurance policy
under the
compulsory
motor third
party liability
insurance and
under the
compulsory
passenger
accident
insurance shall
contain":
1. BG - country
code in the
Green Card
system;
2. ZZ - the
unique
identification
code of the
insurer,
provided by the
Guarantee Fund,
Guarantee Fund,

				consisting of two characters; 3. I - type of insurance; 4. YY- the year of commencement of the insurance policy, the last two digits of the respective year in which the policy enters into force; 5. 999999999 - the serial number of the policy, consisting of nine characters.
1.2.	Compulsory "Accident" insurance of the volunteers, participating in a voluntary formation for prevention or control of disasters and elimination of consequences thereof Article 42, para.1, item 3, in relation with item 1: "The mayor shall be obliged to insure volunteers against accident, occurring during or in relation to fulfilment of their contractual obligations as well as	DISASTER PROTECTION ACT Article 42, para.1, item 3	Insurance certificate is not required According to art. 344, para. 1 of Insurance Code:	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: The names or

41	41	A •		1 . 4!
the persons under article 40, paragrap		An insurance		appelations,
the time of training"		contract shall be		and the
		concluded in		addresses of
		writing in the		the parties;
		form of		
		insurance policy	*	contract's
		or of another		subject
		written act. as		matter;
			*	the
		policy or	***	insurance
		another written		
		instrument. The		risks
				covered;
		general terms and conditions	*	the contract
			•	term,
		of the insurance,		including
		if any, shall be		the
		an integral part		
		of the contract.		beginning
				and the end
				of the
				insurance
				period and
				of the
				insurance
				coverage
				period;
				•
			*	The
				insurance
				amount or
				the manner
				of its
				calculation

insurance premium or the manner of its calculation, as well as the timeframes and the procedure for its payment; the amaunt of participation with own funds, should such participation be agreed upon between the parties; the names and address of the intermediary, if the		*	the
premium or the manner of its calculation, as well as the timeframes and the procedure for its payment; the the amaunt of participation with own funds, should such participation be agreed upon between the parties; the names and address of the intermediary		•	
the manner of its calculation, as well as the timeframes and the procedure for its payment; the the amaunt of participation with own funds, should such participation be agreed upon between the parties; the names and address of the intermediary			
of its calculation, as well as the timeframes and the procedure for its payment; the amaunt of participation with own funds, should such participation be agreed upon between the parties; the names and address of the intermediary			
calculation, as well as the timeframes and the procedure for its payment; the amaunt of participation with own funds, should such participation be agreed upon between the parties; the names and address of the intermediary			
as well as the timeframes and the procedure for its payment; the amaunt of participation with own funds, should such participation be agreed upon between the parties; the names and address of the intermediary			
the timeframes and the procedure for its payment; the amaunt of participation with own funds, should such participation be agreed upon between the parties; the names and address of the intermediary			
timeframes and the procedure for its payment; the amaunt of participation with own funds, should such participation be agreed upon between the parties; the names and address of the intermediary			
and the procedure for its payment; the amaunt of participation with own funds, should such participation be agreed upon between the parties; the names and address of the intermediary			
procedure for its payment; the amaunt of participation with own funds, should such participation be agreed upon between the parties; the names and address of the intermediary			
for its payment; the amaunt of participation with own funds, should such participation be agreed upon between the parties; the names and address of the intermediary			
payment; the amaunt of participation with own funds, should such participation be agreed upon between the parties; the names and address of the intermediary			
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of participation with own funds, should such participation be agreed upon between the parties; the names and address of the intermediary			
participation with own funds, should such participation be agreed upon between the parties; the names and address of the intermediary		*	
with own funds, should such participation be agreed upon between the parties; the names and address of the intermediary			
funds, should such participation be agreed upon between the parties; the names and address of the intermediary			participation
should such participation be agreed upon between the parties; the names and address of the intermediary			
participation be agreed upon between the parties; the names and address of the intermediary			
be agreed upon between the parties; the names and address of the intermediary			
upon between the parties; the names and address of the intermediary			
between the parties; the names and address of the intermediary			
parties; the names and address of the intermediary			
the names and address of the intermediary			
and address of the intermediary			parties;
and address of the intermediary		*	the names
of the intermediary			
intermediary			
contract was			contract was
concluded			concluded

		through an
		intermediary
		, and for
		insurance
		agents and
		ancillary
		insurance
		intermediari
		es - also the
		number of
		their
		identity
		document;
	*	the date and
		place of
		conclusion
		of the
		contract;
	*	names, the
		appellation
		and address
		of the
		beneficiaries
		or the
		manner in
		which they
		may be
		defined;

1. 3.	Art. 57, para.5, item 2,in connection to para.1: "Bulgarian nationals having the status of students enrolled in bachelor's or master's academic programs as well holders of these degrees are required to conclude training contracts, and are to be provided, for the duration of the training, with additional compulsary insurance against death and disability as a result of an accident in the course of training"	THE ARMED FORCES OF THE REPUBLIC OF BULGARIA RESERVES ACT Art. 57, para.5, item 2,in connection to para.1	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	signatures of the parties Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
I. 4.	Compulsory "Life" and "Accident" insurance for the members of the Commission and the authorities Art.21: "The members of the Commission and the authorities referred to in Article 16 (1) herein shall be provided with "Accident" and "Life" insurance in the course of, or in connection with, the performance of the official duties".	UNLAWFULLY ACQUIRED ASSETS FORFEITURE ACT (Heading amended, SG No. 84/2023, effective 6.10.2023) Article 21	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the

I. 5.	Compulsory "Accident" and "Life" insurance for the members of the Commission and the administration Art.16a, para.6: "The members and the administration of the Energy and Water Regulatory Commission shall be mandatorily insured by means of "Life" and "Accident" insurance".	ENERGY ACT Article 16a, para.6	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
I. 6.	Compulsory "Accident" and "Life" insurance for the employees in the "Customs Agency" Art.10, para. 16: "The Customs Agency shall insure customs officers against accidents and arrange for life insurance at the expense of its own budget."	CUSTOMS ACT Article 10, para. 16 in connection to para.2	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the

I. 7.	Compulsory "Accident" and "Life" insurance Art.37. "The management bodies, directors, heads of structural units, and auditors must be insured with life insurance and accident insurance paid from the budget of the National Audit Office."	NATIONAL AUDIT OFFICE ACT Article 37	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
I. 8.	Compulsory "Accident" insurance of the park security guards Art. 71, para. 1 "The Ministry of Environment and Water shall contract "Life" assurance and "Accident" insurance for the park security guards."	PROTECTED AREAS ACT Article 71, para. 1	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the

I. 9	Compulsory "Accident" insurance of employees occupied at work where there is a hazard for their life and health against the risk of accident at work Article 52, para. 1 "Manual and office working persons occupied at work where there is a hazard for their life and health shall be subject to mandatory insurance against the risk of "accident at work" at the expense of their employed and under a procedure provided by an act of the Council of Ministers."	HEALTH AND SAFETY AT WORK ACT Article 52, para. 1 ORDINANCE on the compulsory insurance of the manual and office working persons against the risk of "accident at work" Articles 1, 2 and 3	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
I. 10	Article 80 "The officials pursuant to Article 75 (1) herein shall be insured, at the expense of the State Agency for Metrology and Technical Surveillance budget, against accidents occurring during or in relation to official obligations."	MEASUREMENTS ACT Article 81, para.1 in connection to art. 75, para.1	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the

I. 11.	Art. 24, para. 3 "The personnel of the Chief Directorate of Implementation of Penal Sanctions and the territorial services thereof shall compulsorily be insured for the account of the state budget against death, temporary disability or permanently lost or reduced working capacity as a result of an "Accident". Para. 4 "The compulsory insurance shall not prejudice the conclusion of other insurance contracts by the personnel members."	IMPLEMENTATION OF PENAL SANCTIONS AND DETENTION IN CUSTODY ACT Article 24, para. 3	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
I. 12	Compulsory "Accident" insurance of the members and the administration of the Commission Art. 21, para. 4 "The members and the administration of the Commission shall be mandatorily insured against accident for the account of the Commission budget".	FINANCIAL SUPERVISION COMMISSION ACT Article 21, para. 4	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the

I. 13	Compulsory "Accident" insurance of the staff of the state agency for national security Article 79, para.1 "Agency employees shall have mandatory life insurance, as well as insurance against temporary incapacitation or permanent loss of, or diminished, capacity for work, as a result of an accident; such insurance is to be covered by the state budget.	THE STATE AGENCY FOR NATIONAL SECURITY ACT Article 79, para. 1,	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
I. 14	Compulsory "Accident" insurance of the staff of the Ministry of Interior Article 184, para. 1 "The Ministry of Interior (MoI) employees shall be provided with mandatory insurance in case of death, temporary incapacity to work or permanently lost or reduced capacity to work due to accident, at the expense of the state budget. Para. 2 The mandatory insurance shall not be an obstacle for execution of other insurance contracts by the interested parties."	MINISTRY OF INTERIOR ACT Article 184, para. 1 and 2	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the

				documents.
I. 15	Compulsory "Accident" insurance of the staff of the administration of the National Revenue Agency. Article 15 "The Agency shall insure the servants against "Accident" and shall make "Life" insurance, at the expense of its own budget."	NATIONAL REVENUE AGENCY ACT Article 15	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
I. 16	Article 224, para. 2 Judges, prosecutors and investigating magistrates shall be compulsorily insured against "Accident" at the expense of the budget of the Judiciary budget.	JUDICIARY SYSTEM ACT Article 224, para.2	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.

	Article 277, para. 2 The mandatory social and health insurance of public the state enforcement agents officers and as well as their insurance against "Accident" occurring during or in relation to official obligations during or in connection with the discharge of their official duties shall be covered by the Judiciary budget. Article 292, para. 2 The mandatory social and health insurance of recording magistrates the Register - judges as well as their insurance against "Accident" in the course of or in connection with the discharge of their official duties shall be covered by the Judiciary budget. Art. 351, para. 2 A judicial officer The employee of the judiciary shall be obligatory insured against "Accident" at the expense of the budget of the judiciary	Article 277, para. 2 Article 292, para. 2 Article 351, para. 2		
I. 17.	Construction Control Directorate Art. 221, para. 1 "	SPATIAL DEVELOPMENT ACT Article 221, para. 1, last sentence	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.

I. 18	Article 223, para. 7 Accident insurance and life assurance shall mandatorily be contracted for the officers referred to in Paragraph (2) for the account of the municipal budget. Compulsory Accident insurance of the inspectors	Article 223, para. 7, connected to para.2 MEDICAL DEVICES ACT	Insurance	Content of the
	Article 100, para. 1 "The persons under Article 86, Paragraph 2 herein, shall be insured out of the Bulgarian Drug Agency /BDA/ budget against any Accident that may occur during or in connection with the execution of their official duties.	Article 100, para. 1 in connection to article 86, para. 2	certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
I. 19	Compulsory insurance of the Employers engaged in the protection of wooded areas Article 192, para. 1 " Employers shall be under obligation to insure all persons in their employment engaged in the protection of wooded areas, under a "Life" and "Accident" insurance policy."	FORESTRY ACT Article 192, para. 1	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory

				properties of the certifying documents.
I. 20	Compulsory insurance of some of the employees of the Agency Art. 12. The officers of the Public Financial Inspection Agency, as specified by the Rules on the Implementation of this Act, shall obtain insurance cover by means of "Life" insurance policies and insurance against "Accidents" at the expense of the Agency's budget.	PUBLIC FINANCIAL INSPECTION ACT Article 12	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
I. 21	Compulsory insurance of employees of the Commission Article 312, para. 2 The Communication Regulation Commission shall mandatorily insure the employees referred to in Paragraph 1 herein against "Accident" occurring in the course of or in connection with the discharge of the official duties thereof, on resources from the budget of the Commission.	ELECTRONIC COMMUNICATIONS ACT Article 312, para. 2	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the

				certifying documents.
I. 22	Compulsory "Accident" insurance of the fisheries and control inspectors Art. 54, para. 4 The National Agency for Fisheries and Aquaculture shall make a "Life" and "Accident" insurance for the fisheries and control inspectors.	FISHERIES AND AQUACULTURE ACT Article 54, para. 4	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
I. 23	Article 142, para. 2 "Cadets trained to meet the needs of the Ministry of Defense shall enter into contracts for military service, and the term of such contracts shall include the period of training thereof. For the period of training at higher military schools the cadets shall be prepared for doing military service as a profession and shall be provided with:	REPUBLIC OF BULGARIA DEFENCE AND ARMED FORCES ACT Article 142, para.2, item 1, point "d"	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the

	funds from the budget of the Ministry of Defense, to the extent not provided for otherwise by law: d) compulsory insurance against death and disability as a result of "Accident" during or in relation to the implementation of obligations connected to their training for doing military service as a profession;"			certifying documents.
	Article 223, para. 1 the military Servicemen shall be insured obligatorily against death and work disability as a result of "Accident" which has occurred during or in relation to the performance of their official duties at the expense of the state budget.	Article 223, para.1		
I. 24	Compulsory insurance of the Employees of the State Agency on Metrological and Technical Surveillance	TECHNICAL REQUIREMENTS TOWARDS PRODUCTS ACT	Insurance certificate is not required Please see item 1.2. above for	Content of the insurance policy contract according to Art. 345, para.
	Art. 30g, para. 2 Employees of the State Agency on Metrological and Technical Surveillance exercising market supervision are insured at the expense of the appropriations of the Agency against "Accidents" that may occur in the course of or in relation to the discharge of their official duties.	Article 30g, para. 2	the obligatory properties of the certifying documents.	1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the

	Compulsory insurance of the Inspectors of the State Technical Supervision Inspectorate General Directorate Article 34, para.4 Inspectors of the State Technical Supervision Inspectorate General Directorate are insured at the expense of the appropriations of the State Agency on Metrological and Technical Surveillance against "Accidents" that may occur in the course of or in relation to their official duties.	Article 34, para.4		certifying documents.
I. 25	Compulsory insurance of the control authorities of the National Social Security Institute Art. 108, papr. 4 The control authorities of the National Social Security Institute shall be mandatorily insured against "Accident" for the account of the public social security budget.	SOCIAL INSURANSE CODE Article 108, para. 4	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
I. 26	Compulsory insurance of the civil servants referred to in Article 16 (2) herein	COUNTER- CORRUPTION AND UNLAWFULLY ACQUIRED ASSETS FORFEITURE ACT	Insurance certificate is not required Please see item I.2. above for	Content of the insurance policy contract according to Art. 345, para.

	Article 97. "The civil servants referred to in Article 16 (2) herein shall be compulsorily insured against death, temporary disability or permanent loss or reduction of working capacity as a result of an accident for the account of the State budget."	Article 97 in connection to art. 16, para. 2	the obligatory properties of the certifying documents.	1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
I. 27	Compulsory insurance for the employees against death, temporary or permanent incapacitation, or permanently reduced capacity for work as a result of an "Accident". Article 72, para.1 Agency employees must obtain insurance for themselves, paid for from the State budget, for the risks of death, temporary or permanent incapacitation, or permanently reduced capacity for work as a result of an "Accident".	THE STATE INTELLIGENCE AGENCY ACT Article 72, para.1	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
1.28	Compulsory insurance for the staff of the National Service for Protection Article 72, para. 1 Compulsory life insurance, paid from the state budget, shall be concluded for the staff of the National Service for Protection to cover	NATIONAL SERVICE FOR PROTECTION ACT Article 72, para.1	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the	Content of the insurance policy contract according to Art. 345, para. 1 of the

	death and incapacitation resulting from "Accidents" that occurred in the line of duty or in relation thereto. Para. 2 This mandatory insurance shall not preclude the persons concerned from entering into other insurance contracts.		certifying documents.	Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
1.29	Compulsory "Accident" insurance of the airport ground service operator Article 48e, para.2 An airport ground service operator's license shall be issued subject to the condition that the applicant meets the following requirements: Item 5 (new, SG No. 41/2011) the applicant has insured his liability to third persons, the liability for missing or damaged cargo, luggage and mail and in respect to the staff employed - against accident, for which he shall produce an insurance contract covering all risks that are obligatory by law.	CIVIL AVIATION ACT Article 48e, para.2, item 5	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
	Compulsory "Accident" insurance of the aircraft operators Article 6 Aircraft operators shall be required to insure: Item 1 their flight personnel against accident;	Article 64, para.6, item 1		

	Compulsory "Accident" insurance of the persons engaged in aerial sports activities and in public aviation events Article 119g, para. 2 The persons engaged in aerial sports activities and in public aviation events shall insure the seats on board the aircraft, as well as the aviation personnel and their responsibility as regards third parties in the case of accidents.	Article 119g, para.2		
II	COMPULSORY INSURANCE UNDER CLASS 2 (SICKNESS) SECTION II, LETTER "A"OF THE ANNEX NO. 1 OF THE INSURANCE CODE			
	Article 19, para. 1 "Any foreigner who enters the Republic of Bulgaria or who transits the country, depending on the purpose of the travel, must be in possession of: 3. medical insurance and other insurances, where required;"	FOREIGNERS IN THE REPUBLIC OF BULGARIA ACT Article 19, para.1, item 3	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
	A compulsory medical insurance for foreigners in possession of visas pursuant to article 15 (1) and work as researchers under a contract for the	Article 24b, para.3, item 3		

development of a research project with a			
research organisation Article 24b, para.3 "To obtain the permit referred to in Paragraph (1), the concerned foreigner shall submit to the Migration Directorate or to the Migration Department/Sector/Group at the Regional Directorates of the Ministry of Interior a standard application form pursuant to the Rules for			
implementation of this Act, enclosing thereto:			
item 3 a compulsory medical insurance valid in the territory of the Republic of Bulgaria, in case the person is not insured under the Health Insurance Act"; Article 24b, para. 9 In the cases referred to in Paragraph (7), the competent authorities of the first Member State shall notify the Republic of Bulgaria of the planned stay and shall present the following documents:	Article 24b, para. 9, item 4		
item 4 a compulsory medical insurance;			
A compulsory medical insurance for foreigners who hold a visa under Article 15, Paragraph 1 and are enrolled as full-time students in a higher education institution in the	Article 24c, para.2, item 3		
24c, para.2, item 3 "A compulsory medical insurance which is valid in the territory of the Republic of Bulgaria, if the person is not insured under the Health Insurance Act, except for the case			

where the foreigner uses a health insurance upon enrolment in a higher education institution;"			
Article 24c, para.5 "The foreigner, in his/her capacity as a student, shall submit an application to obtain a permit under Paragraph (4) sending it electronically to the address of the Migration Directorate or to the national contact point on mobility issues	Article 24c, para.5, item 7		
Item 7 "A compulsory medical insurance which is valid in the territory of the Republic of Bulgaria, if the person is not insured under the Health Insurance Act, except for the case where the foreigner uses a health insurance upon enrolment in the higher education institution;"			
Article 24c, para.12 "The application to obtain a permit under Paragraph (11) shall be submitted to the Migration Directorate or to the Migration Department/Sector/Group at the Regional Directorates of the Ministry of Interior. The application shall be in a standard form pursuant to the Rules for implementation of this Act, whereto the foreigner shall enclose:	Article 24c, para.12, item 3		
Item 3 "A compulsory medical insurance which is valid in the territory of the Republic of Bulgaria, if the person is not insured under the Health Insurance Act except for the case where the			

foreigner uses a health insurance upon enrolment in a higher education institution;	
Article 24d, para.9 "To obtain long-term resident status, a foreigner shall furnish evidence that he/she has means of subsistence sufficient for him/her and the members of his/her family not to resort to the national social assistance system and amounting to at least the minimum national salary or the minimum national pension, and that he/she holds mandatory health insurance for the period of stay in accordance with the laws of the Republic of Bulgaria."	Article 24d, para.9
A compulsory medical insurance for foreigners who meet the conditions to gain access to the labour market pursuant to Bulgarian legislation	Article 24i, para.5, item 11
Article 24i, para.5 "The application shall be submitted in a standard form pursuant to the Rules for implementation of this Act, wherein an electronic address for correspondence shall be indicated and whereto there shall be attached:	
Item 11 "A compulsory medical insurance valid in the territory of the Republic of Bulgaria for the whole duration of residence, if the foreigner is not insured under the Health Insurance Act but has been granted a prolonged residence permit;	
Article 24i, para.16 "Within 14 days after entering	Article 24i, para.16

appear in person before the Migration Directorate or before the Migration Department/Sector/Group at the Regional Directorates of the Ministry of Interior and shall attach to the application referred to in Paragraph (4) a copy of the page of his/her passport whereto the visa has been affixed, as well as a compulsory medical insurance valid in the territory of the Republic of Bulgaria for the entire duration of the stay in case the person is not insured under the Health Insurance Act

A compulsory medical insurance for a employment as a seasonal worker who meets the conditions to gain access to the labour market according to Bulgarian legislation

Article 24k, para. 18 "Within 7 days after entering the territory of the Republic of Bulgaria with a visa under Article 15, Paragraph 1, the foreigner shall appear in person before the Migration Directorate or before the Migration Department/Sector/Group at the Regional Directorates of the Ministry of Interior and shall attach to the application referred to in Paragraph (7) a copy of his/her passport containing the page whereto the visa has been affixed, as well as a compulsory medical insurance valid in the territory of the Republic of Bulgaria for the entire duration of the stay in case the person is not insured under the Health Insurance Act"

A compulsory medical insurance according to residence of third-country nationals for the purposes of highly qualified employment

Article 24k, para. 18

Article 33k, para.5, item 9

Article 33k, para.5 The application shall be submitted in a standard form pursuant to the Rules for implementation of this Act, wherein an electronic address for correspondence shall be indicated and whereto there shall be attached, depending on the manner of submission under Paragraph 3, on paper or electronically:.... Item 9 "compulsory medical insurance valid in the territory of the Republic of Bulgaria for the entire duration of residence, if the foreigner is not insured under the Health Insurance Act and has been granted prolonged residence in the territory of the Republic of Bulgaria; A compulsory medical insurance for the Article 330, para. 3, item 5 Members of an EU Blue Card holder's family Article 330, para. 3 "For a prolonged residence permit to be granted to the members of an EU Blue Card holder's family, the foreigner in possession of a visa under Article 15, Paragraph 1 shall submit on paper or electronically once such technical conditions have been set up to the Migration Directorate or to the Migration Department/Sector/Group at the Regional Directorates of the Ministry of Interior a standard application form pursuant to the Rules for implementation of this Act, enclosinthereto: Item 5 a compulsory medical insurance valid in the territory of the Republic of Bulgaria, in case the

person is not insured under the Health Insurance Act;		
Article 330, para. 8 "For a prolonged-stay permit to be obtained as a family member of an EU Blue Card holder in the cases envisaged in Paragraph 7, the family member concerned shall personally submit on paper or electronically, once such technical conditions have been set up, to the Migration Directorate or to a Migration Department/Sector/Group at the Regional Directorates of the Ministry of Interior a standard application form pursuant to the Rules for implementation of this Act enclosing thereto:	Article 330, para. 8, item 3	
Item 3 A compulsory medical insurance valid in the territory of the Republic of Bulgaria, in case the person is not insured under the Health Insurance Act Article 330, para. 12 Members of an EU Blue Card holder's family may obtain a separate prolonged-stay permit under the conditions provided for in Article 24f, Paragraph 4, the foreigner submitting to the Migration Directorate or to a Migration Department/Sector/Group at the Regional Directorates of the Ministry of Interior a standard application form pursuant to the Rules for implementation of this Act enclosing thereto:	Article 330, para. 12, item 4	
Item 4 A compulsory medical insurance valid in the territory of the Republic of Bulgaria, in case the		

e 33p, para. 6, item 12	
e 33p, para. 15	

the Migration Department/Sector/Group at Sofia Directorate of the Ministry of Interior or to the Regional Directorates of the Ministry of Interior shall be sent promptly by electronic means to the Migration Directorate. In case the documents have not been presented within the specified time-limit, the Director of the Migration Directorate or an official authorised thereby shall terminate the procedure to grant the prolonged residence permit to a person who has been relocated due to intracorporate transfer.

A compulsory medical insurance for the Members of the family of the holder of a permit issued in connection with intra-corporate transfer by a first Member State

Article 33q, para. 2 For a prolonged-stay permit to be granted to the members of the family of the holder of a permit concerning a person relocated as a result of intra-corporate transfer, the said family member shall personally submit to the Migration Directorate or the Migration

Department/Sector/Group at Sofia Directorate of the Ministry of Interior or the Regional Directorates at the Ministry of Interior a standard application form pursuant to the Rules for implementation of this Act, enclosing

thereto:....

Item 4 A compulsory medical insurance valid in the territory of the Republic of Bulgaria, in case the

Article 33q, para. 2, item 4

II.2	Article 83, para. 5 "Foreigners residing in the Republic of Bulgaria on a short-term basis or passing transit shall have health insurance or	HEALTH ACT ¹	Insurance certificate is not required	Content of the insurance policy contract
11.2	Article 33s, para.3 In the cases referred to Paragraph 1 the competent authorities of the first Member State shall notify the Republic of Bulgaria of the intended stay, its duration and start and end date and shall submit the following documents:	Article 33s, para.3, item 4		Contact St.
	Article 33r, para.3 In the cases referred to in Paragraph (1), the competent authorities of the first Member State shall notify the Republic of Bulgaria of the planned stay, its duration, start and end date, and shall present the following documents:			
	A compulsory medical insurance for the holder of a valid residence permit issued in connection with intra-corporate transfer by a first Member State	Article 33r, para.3, item 4		

¹ According to article 15, para. 3 of Regulation (EC) № 810/2009 of the European parliament and of the Council of 13 July 2009 establishing a Community Code on Visas (Visa Code):

The insurance shall be valid throughout the territory of the Member States and cover the entire period of the person's intended stay or transit. The minimum coverage shall be EUR 30 000.

The only exception is contained in the provision of the same article "When a visa with limited territorial validity covering the territory of more than one Member State is issued, the insurance cover shall be valid at least in the Member States concerned."

	policy covering the costs of treatment and hospitalization during their stay in the country, unless ruled otherwise in an international agreement to which the Republic of Bulgaria is a party.	Article 83, para. 5	Please see item I.2. above for the obligatory properties of the certifying documents.	according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.
II.3	Article 75 (1). The administration posting an employee for a long term of office shall provide him or her and every accompanying family member with funds for medical care and health insurance in the host country under the conditions and in the amounts specified by the ordinance stipulated in Article 71, Paragraph 2, except when free medical care is provided in accordance with an international agreement with the host country. (2) Employees posted for a long term of office and their family members may enter into health insurance contracts in the host country for the duration of the term of office, within the limits of the funding allocated to them under Paragraph 1. (3) The department posting an employee for a long term of office shall be obliged to provide health insurance at its own expense for the posted officials	DIPLOMATIC SERVICE ACT Article 75	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item I.2. above for the obligatory properties of the certifying documents.

I I I	and their family members covering the days of travel on initial departure and final return, as well as in cases of transfer under the established procedures. COMPULSORY INSURANCE UNDER CLASS 6 (SHIPS) AND CLASS 12 (LIABILITY FOR SHIPS), SECTION II, LETTER "A"OF THE ANNEX NO. 1 OF THE INSURANCE CODE			
III. 1	Article 199g, para. 1 "Commercial operation of the ship shall be performed by the charterer in conformity with the bareboat charter, with all costs attendant to the operation, including the remuneration of the crew, being at the expense of the charterer. The charterer shall insure the ship and the third-party liability thereof."	MERCHANT SHIPPING CODE Article 199g, para. 1	Insurance certificate is required According to art.258 of MERCHANT SHIPPING CODE "The existence and the contents of the contract of marine insurance may be proven solely by written evidence and by an insurance policy, an insurance certificate, or an interim document".	Content of the insurance policy according to Art. 259, para. 1, 2 and 3 "The insurance policy (the insurance certificate) shall contain clauses regarding: 1. the subject of insurance (the insurable interest) and, in the case of carriage of goods, the name of the ship as well; 2. the sum insured;

	3. the perils
	covered;
	4. the period of
	the insurance;
	5. the voyage
	and the
	intermediate
	ports at which
	the ship will call
	before the port
	of destination;
	of destination,
	6. place and date
	of issue of the
	policy;
	7. the insurance
	taker;
	0.1.
	8. designation of
	the insurer and
	signature of the
	representative
	thereof.
	Para. 2 The
	policy may
	contain clauses
	on other matters
	as well,
	including
	stipulations on
	settlement of

			disputes by arbitration, choice of the law applicable, etc. Para. 3 A written annex to the insurance policy shall be issued by the insurer on any subsequent revisions of stipulations in the policy.
Article 50a. For the term of validity of the mortgage, the mortgagor shall be obliged to maintain the class of the ship, if any, the validity of the ship's documents, as well as to insure the ship against maritime perils.	Article 50a	Insurance certificate is required: Please see the item III.1 Above	Content of the insurance policy: Please see the item III.1 above
Article 346 d, para. 1 The owner of a tanker carrying more than 2,000 tons of oil in bulk as cargo shall be obliged to hold insurance, a bank guarantee or other financial security covering the relevant sums referred to in Article 346c (1) herein.	Article 346 d, para. 1 in connection to article 346c, para. 1, item 1 and 2	Insurance certificate is required: Please see the item III.1 Above	Content of the insurance policy: Please see the item III.1 above

enti any 1. to Dra Mo or le 2. to refe Rig 5,00 agg 59.	ticle 346c, para. 1The ship-owner shall be itled to limit the liability thereof in respect of one incident: to the lev equivalent of 3 million Special awing Rights as defined by the International onetary Fund: for a tanker of 5,000 gross tonnage tess; to the lev equivalent of a sum total of the amount terred to in Item 1 and 420 Special Drawing that for each additional gross ton in excess of 00 gross tonnage provided, however, that this pregate amount shall not in any event exceed 7 million Special Drawing Rights: for a tanker of 00 gross tonnage or more	Article 346 c, para. 1	Insurance certificate is required : Please see the item III.1 above	Content of the insurance policy: Please see the item III.1 above
1,00 hold section 346 Art loss nec well the cau	ticle 346h, para. 1 "The owner of any ship of 00 gross tonnage or more shall be obliged to d insurance, a bank guarantee or other financial urity covering the respective value under Article of herein.". ticle 346f "The compensation shall cover the ses sustained up to the amount of the costs ressary for reinstatement of the environment, as all as the costs of preventive measures taken for purpose of limiting the damage and further loss used by such preventive measures. The impensation may not exceed the amount of the	Article 346h, para. 1 connected to article 346f Article 346f	Insurance certificate is required: According to Article 346j. The existence of the insurance referred to in Article 346i herein shall be proved by one or more certificates issued by the insurer and	Content of the insurance policy: According to Article 346k, para.1 The certificates issued by the insurer under Article 346j herein shall include at least the following information:

insurance or the other financial guarantee covering		carried on board	1 mama of alice
			1. name of ship,
the ship owner's liability for pollution damage".		the ship.	IMO number
			and port of
			registry;
Article 346i, para. 1 The owner of a ship flying	Autiala 246; maya 1		2. ship owner's
the Bulgarian flag of 300 gross tonnage or more and	Article 346i, para. 1		name and
carrying out economic activity must have			principal place
insurance for maritime claims for the ship			of business;
			or business,
			3. type and
Article 346i, para. 2 The owner of a ship flying a			duration of the
foreign flag which carries out economic activity	Article 346i, para. 2		insurance;
must have insurance for maritime claims when	•		,
the ship enters a Bulgarian sea port			4. name and
the ship enters a Duigarian sea port			principal place
			of business of
			the insurer and,
			where
			appropriate, the
			place of
			business where
			the insurance is
			established.
			(2) If the
			language used in
			the certificates
			is neither
			English nor
			French nor
			Spanish, the text
			shall include a
			translation into
			u ansiauon iiio

<i>IV</i>	COMPULSORY INSURANCE UNDER CLASS 8 (FIRE AND NATURAL FORCES) AND CLASS 9 (OTHER DAMAGE TO PROPERTY), SECTION II, LETTER "A"OF THE ANNEX NO. 1 OF THE INSURANCE CODE			one of these languages.
IV.1.	Article 7, para.3 "Unless agreed otherwise, the lessee shall be bound to insure all buildings, equipment and animals as received under the inventory as well as any other asset introduced into the leasehold estate and the harvested crops.	FARMING LEASE ACT Article 7, para.3	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: The names or appelations, and the

	*	addresses of the parties; contract's subject matter;
	*	the insurance risks covered;
	*	the contract term, including the beginning and the end of the insurance period and of the insurance coverage period;
	*	The insurance amount or the manner of its calculation
	*	the insurance

		value(actual
		, recovery
		and/or
		contractual)
		in the case
		of insurance
		policies
		under item
		3-9 and 14-
		16 Section
		II, Letter
		"A" of
		Annex No.
		1
	*	the
		insurance
		premium or
		the manner
		of its
		calculation,
		as well as
		the
		timeframes
		and the
		procedure for its
		payment;
	*	the amaunt
		of
		participation
		with own
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

		funds, should such participation be agreed upon between the parties;
	*	the names and address of the intermediary, if the contract was concluded through an intermediary, and for insurance agents and ancillary insurance intermediari es – also the number of their identity document;
	*	the date and place of conclusion

				of the contract; names, the appellation and address of the beneficiaries or the manner in which they may be defined; signatures of the parties
IV.2.	Article 12, para.1 "Built-up real properties constituting public state property shall be covered by compulsory insurance.	STATE PROPERTY ACT Article 12, para.1	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents.

IV.3	Article 9, para. 1 "Built-up property in municipal public domain ownership must necessarily be insured, including against the risk of natural disasters and earthquakes".	MUNICIPAL PROPERTY ACT Article 9, para. 1	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents.
IV.4	Art. 10b, para. 1 "The Council of Ministers, upon proposal of the Minister of Regional Development and Public Works and the Minister of Agriculture, may vest a right to use free of charge premises that are private state property in the breeders' organizations. Para.4 The breeders' organizations shall be liable to protect the property referred to in Paragraph (1). They shall be bound to insure it.	ANIMAL HUSBANDRY ACT Article 10b, para.1, connected to para.4	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents.

IV.5	Article 30, para. 2 The stocks under Article 2 shall be insured for the entire duration of the storage at least covering the risk under Section II, letter A, item 8 (except for the risk "nuclear energy") and 9 of Annex 1 to the Insurance Code.	CRUDE OIL AND PETROLEUM PRODUCTS STOCKS ACT Article 30, para. 2, connected to Article 2	Insurance certificate is required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents. According to
	Article 30, Para. 5 The storage facilities assigned to the Agency for management shall be insured at the expense of the state budget.	Article 30, Para. 5		art. 30, para.2, second sentence The insurance contract for the stocks shall specify, apart from the content under the Insurance Code, the type and quantity of the insured stocks. Also according to art. 30, para.2, third

	sentence The
	beginning of
	the period of
	insurance
	coverage may
	not be later
	than the date
	on which the
	stocks were
	deposited in
	storage
	facilities
	registered
	under Article
	38. In the event
	that the term of
	the insurance
	coverage
	should expire
	prior to 30
	June of the
	calendar year
	following the
	one in which
	the stock levels
	were set, the
	obligated
	person or the
	party storing
	the stocks shall
	enter into a
	new insurance
	contract no
	contract no

			working days before the expiration of the earlier contract, and shall submit to the Agency a certified copy thereof no later than the first working day following the day of the insurance, or in reference to the Agency - in accordance with its storage terms.
Article 38, para.2 The request for registration of a storing facility, wherein crude oil and petroleum products stocks may be held, shall be submitted by the person, wishing to operate as store-holder, to the Chairperson of the Agency and must be accompanied by:	Article 38, para.2	Insurance certificate is required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code:
item 9 certified copy of the contract for property insurance of the storing facility, for which a request	Item 9:		<i>IV.1.</i> above for the obligatory

for registration under the procedure if this Act had		properties of the
been submitted;		certifying
		documents.
Autialo 20 nono 2 The mananty insurance of the		According to
Article 38, para. 3 The property insurance of the	Article 38, para. 3	art. 38, para.3,
storing facility shall provide cover at the very least		in addition to
against the risks under Section II, letter A, items 8		the content,
and 9 of the Insurance Code		provided for by
		the Insurance
		Code, the
		insurance
		contract of the
		storing facility
		shall certainly
		contain its
		identification,
		including its
		number in the
		flowchart of
		the storage
		complex
		Also according
		to art. 38,
		para.3, second
		sentence The
		insurance term
		may not be less
		than 18 months
		and its starting
		date should be
		not later than

				the date of submission of the request for registration of the storing facility. The insurance contract shall be renewed not later than 10 business days prior to expiry of the insurance cover under it. The store-holder shall be obliged to submit to the agency a certified copy of the renewed contract within 5 business days of execution thereof.
IV.6	Article 122, para. 2 The concession contract shall be concluded in writing and shall state:	CONCESSIONS ACT Article 122, para. 2, item 16	Insurance certificate is not required Please see item I.2. above for the obligatory	Content of the insurance policy contract according to Art. 345, para. 1 of the

	item 16 the applicable obligations to insure the object of the concession;	Item 16	properties of the certifying documents.	Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents.
IV.7	Article 102, para.1 A mineral water extraction concession granting procedure shall be initiated by a decision of the Council of Ministers on a motion by the Minister of Environment and Water or, respectively, by a resolution of the Municipal Council on a motion by the municipality mayor. Article 102, para. 2 The decision or resolution referred to in Paragraph (1) shall determine:	WATER ACT Article 102, para. 2,item 12, connected to para. 1 Item 12	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents.
IV.8	Article 47, para. 1 The Minister of Agriculture may grant the associations, for a term of 5 years, the right of use of the irrigation and drainage infrastructure facilities and the ancillary machinery on the territory of the association, included in the assets of 100% state-owned companies or their legal successors. The terms and procedure for acquiring and withdrawing the right of use shall be	IRRIGATION ASSOCIATIONS ACT Article 47, para. 3, connected to para. 1	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the	Content of the insurance policy contract according to Art. 345, para. 1 of the

	set out in an ordinance issued by the Council of Ministers on a motion by the Minister of Agriculture. Para. 3 The associations shall be responsible for the preservation and protection of the facilities and ancillary machinery under Paragraph (1). They shall insure them.	Para. 3	certifying documents.	Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents.
IV.9	Article 9, para 1 A pledgor who retains possession of the pledged property shall be obligated to keep it with the care of a good merchant and, in particular, shall: Item 1. insure the pledged property at his own expense against the common risks accepted in the industry and in a way that enables the pledgee to benefit from any insurance compensations;	REGISTERED PLEDGES ACT Article 9, para. 1, item 1 Item 1	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents.
V.	COMPULSORY THIRD PARTY MOTOR LIABILITY INSURANCE UNDER CLASS 10 (MOTOR VEHICLE LIABILITY), SECTION II, LETTER "A"OF THE ANNEX NO. 1 OF THE INSURANCE CODE			

V.1.		1. INSURANCE CODE (effective on 1 January 2016)	Insurance certificate is	Content of the insurance
		(effective off 1 surfacily 2010)	required	policy
		Article 461, item 1.	According to	according to
			art.487, para. 1	art. 4 of the
		Art. 477 – 505	of Insurance	Ordinance No.
			Code "The	49 and art. 345,
	Art. 4. (1) (Amended - SG, issue No. 33 of	Ordinance No. 49 dated	existence of a	para. 1, item
	2017) The insurance policy under compulsory	16.10.2014 on the	compulsory	7,9,10 and 11 of
	motor third party liability insurance shall contain	compulsory motor third	third party	the Insurance
	only the requisites under Art. 345, para. 1, items	party liability insurance	liability	Code:
	7, 9, 10, 11 and para. 4 of the Insurance Code, as	and passenger accident	insurance	1. the name of
	well as:	insurance in public	contract for	,
	wen as.	transport means	motorists shall	2. the seat and
			be certified by	registered
		Article 1-32, 40 – 45	means of an	address of the
			insurance policy	insurer, and the
			issued according	insurers from a
			to the procedure	third country,
		Article 4	of Article 575	operating
			(1) and by means	through a branch
			of a mark issued	in the Republic
			by the Guarantee	of Bulgaria,
			Fund."	shall indicate the
			Assaudina 4s	seat and
			According to	registered address of the
			art.488, para. 1 of Insurance	insurer in the
			Code:" A Green	third country
			Card Certificate	and the branch in
			shall be issued	
			together with the	Bulgaria;
			third party	3. (amended,
			liability	SG, issue No. 33
			insurance policy	of 2017) number
			mourance policy	or zor / j mannocr

	of the motorists, without any additional fee or other payment by the beneficiary of insurance services."	of the act of the competent authority with which a license for insurance activity has been issued by the insurer, and third country insurers operating through a branch in the Republic of Bulgaria shall indicate the number of the act of the competent authority at the insurer's seat in the third country and of the Financial Supervision Commission; 4. UIC for insurers with their seat in the Republic of Bulgaria, respectively registration number in a commercial or other similar
		number in a

		in gramong hovring
		insurers having
		their seat in a
		Member State or
		in a third
		country;
1		5. (amended,
,		SG, issue No. 33
1		of 2017) the
		name and
1		address,
		respectively the
1		name, the
,		registered office,
1		the address of
1		management and
		the UIC,
		respectively the
		BULSTAT
		number of the
		insuring party;
		6. (repealed -
]		SG, issue No. 33
		of 2017);
		7. (amended,
]		SG, issue No. 33
]		of 2017) data on the motor
		vehicle:
		category and
		make of the
		motor vehicle,
		registration
		number and
,		frame number of
		the motor

•		
		vehicle, type of
		registration -
		permanent,
		temporary,
		transit, period of
		validity of the
		registration and
		colour of the
		motor vehicle;
		8. the serial
		number of the
		insurance
		policy, formed
		under the
		procedure under
		Art. 40, para. 2;
		9. (amended,
		SG, issue No. 33
		of 2017) text
		with the
		following
		content: "Territorial
		scope of
		coverage: The
		territory of the
		Republic of
		Bulgaria, as well
		as all other
		countries whose
		national bureau
		of insurers is a
		member of the
		Green Card
		system, as well
	l l	

	as the territory of
	a third country
	when the
	damage has been
	caused to
	persons from a
	Member State in
	the case of travel
	between the
	territories of two
	Member States
	and provided
	that there is no
	national
	insurance bureau
	responsible for
	that territory
	throughout the
	term of the
	contract,
	including in
	each period
	within that
	period when the
	motor vehicle is
	in the territory of
	one of those
	States
	10.
	(Supplemented -
	SG, issue No. 33
	of 2017) text
	with the
	following
	content: "Object
	-

	1	<i>c</i> :
		of insurance:
		According to the
		Insurance Code,
		the third-party
		liability of the
		insured
		individuals and
		legal entities for
		the property and
		non-property
		damages related
		to the possession
		and/or use of the
		motor vehicle,
		caused by them
		to third parties,
		for which
		damages the
		insured persons
		are liable
		according to the
		Bulgarian
		legislation or the
		legislation of the
		state in which
		the damage has
		occurred
		11. text with the
		following
		content:
		"Insured amount
		(limit of
		liability):
		According to the
		current

		provisions of the
		Insurance Code
		as of the date of
		occurrence of
		the insured
		event.";
		12.
		(Supplemented -
		SG, issue No. 33
		of 2017) term of
		the contract,
		with beginning
		and end,
		determined up to
		a minute of the
		respective hour,
		day and year
		with indication
		of the insurance
		period;
		13. (new - SG,
		issue No. 33 of
		2017) period of
		insurance
		coverage with
		beginning and
		end, determined
		up to a minute of
		the respective
		hour, day and
		year;
		14. (previous
		item 13 - SG,
		issue No. 33 of
		2017) procedure
1	1	/ A

	for settling the
	relations in case
	of delay in
	payment or non-
	payment of due
	premium.
	Item 7. The
	insurance
	premium or the
	manner of its
	calculation, as
	well as the
	timeframes and
	the procedure
	for its payment;
	Item 9 The
	names and
	address of the
	intermediary, if
	the contract was
	concluded
	through an
	intermediary,
	and for
	insurance agents
	and ancillary
	insurance
	intermediaries -
	also the number
	of their identity
	document;
	Item 10 The
	date and place of
	conclusion of
	the contract;

		Item 11 Signatures of the parties.
		According to
		345, para. 4: In
		case the contract
		is concluded
		with an insurer
		who carries out
		operations in the
		Republic of
		Bulgaria under
		the conditions of
		the freedom to
		provide services,
		the name (firm)
		and the address
		of the
		representative
		under Article 51,
		Paragraph 2, of
		the branch office
		or the
		representative
		under Article
		503 charged
		with its
		functions, shall
		also appear in
		the contract

	Ordinance No. 49 Article 10	Art. 10. (1) (Amended - SG,
	Article 10	issue No. 33 of
		2017) The
		Insurer shall
		supply the
		person who has
		concluded the
		compulsory
		insurance with a
		sign issued by
		the Guarantee
		Fund.
		(2) The sign
		under para. 1
		shall contain the
		trademark of the
		Guarantee Fund,
		a unique number
		and the date on
		which the term
		of the insurance
		expires. In case of deferred
		payment of the
		premium, the
		sign under para.
		1 shall also
		certify the term
		for which the
		insurance
		premium has
		been paid.
		(3) The sign
		under para. 1

		shall be made so
		that it is for
		single use only.
		The pattern and
		graphic
		protection of the mark shall be
		determined by
		the Board of the
		fund.
		(4) (amended,
		SG, issue No. 33
		of 2017) The
		Guarantee Fund
		shall maintain a
		register of
		issued,
		cancelled, and
		invalid sign. The
		Management
		Board of the
		Guarantee Fund
		shall issue rules
		for announcing
		cancelled and
		invalid sign.
		(5) (amended,
		SG, issue No. 33
		of 2017) In case
		of loss, theft, or
		destruction of
		the sign under
		para. 1, the
		insurer, at the
		request of the

	insurer or of
	another person,
	who holds the
	motor vehicle on
	legal grounds,
	shall provide a
	new sign, which
	shall be valid
	until the
	expiration of the
	term of the
	insurance,
	respectively the
	term for which
	the insurance
	premium has
	been paid. Upon
	granting a new
	sign, the insurer
	may demand the
	payment of its
	value,
	corresponding to
	the price under
	para. 8.
	(6) (amended,
	SG, issue No. 33
	of 2017) The
	Guarantee Fund
	assigns the
	printing of the
	signs under para.
	1 to a contractor
	appointed by the

			Board of the
			Fund.
			(7) (amended,
			SG, issue No. 33
			of 2017) Each
			insurer shall
			declare in
			writing to the
			Guarantee Fund
			the necessary
			number of signs
			under para. 1.
			(8) (amended,
			SG, issue No. 33
			of 2017) The
			Insurer shall pay
			for the number
			of signs under
			para. 1 under the
			price established
			in the contract
			between the
			Guarantee Fund
			and the
			contractor under
			para. 6. Payment
			is made to the
			contractor's
			account.
			(9) (amended,
			SG, issue No. 33
			of 2017) The
			Insurer shall
			receive from the
•	•	'	. '

the requested number of signs under para. 1 after the presentation of a document certifying the payment under para. 8. The guarantee fund shall refuse the execution of a request of an
n u a p d c p p g s.

		Ordinance No. 49 Article 11	Art. 11. (1) The sign under Art. 10 is a self-adhesive sticker with three segments, respectively No. 1, No. 2 and No. 3, with the same number and control coupon, where: 1. section No. 1 shall be affixed to the windscreen of the vehicle on the driver's side so as to ensure good visibility; 2. section No. 2 shall be affixed to the copy of the insurance policy, which shall be reported and stored by the insurer; 3. section No. 3 shall be affixed to the control slip at the designated place.
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(2) The driver of		
the motor		
vehicle is		
obliged to		
always carry the		
control coupon		
with them and to		
provide it		
together with the		
insurance policy		
upon inspection		
by the control		
bodies.		
(3) (amended,		
SG, issue No. 33		
of 2017)		
Incorrectly filled		
in or incorrectly		
perforated sign		
or sign with		
damaged		
integrity shall be		
announced by		
the insurer in the		
Information		
Centre of the		
Guarantee Fund		
and shall be		
replaced with a		
new one. The		
announcement		
and the		
replacement are		
made by the		
insurer.		

1	(4) (In force	ee l
	since 05.05.201	
	- SG, issue No	
	90 of 201	
	amended, issu	
	No. 33 of 201'	
	The number of	á
	lost or stole	en
	sign shall b	oe
	declared invali	id
	in th	ne
	Information	
	Centre by the	
	insurer the	
		t.
	Insurers provide	
	the Guarante	
	Fund on a dail	
	basis with	
	information of	
	cancelled an	
	invalid signs for	
	the previous day	
	(5) When the	
	motor vehic	
	technologically	
	does not have	
	windshield an	
	it is impossib	le
	for section	
	No. 1 of the sig	
	to be affixed to	
	the place	
		n 1
	para. 1, item	1,

		this section shall be affixed to the insurance policy, which shall be carried by the driver of the motor vehicle and upon inspection shall be presented together with the control coupon.

V.2.	Article 14, para. 1 (Previous text of Article 14, SG No. 22/2003, supplemented, SG No. 74/2005) The owner of self-propelled machinery of engine power over 10 kW and a tractor trailer must have a contract for Third Party Liability Insurance. Par. 2 (New, SG No. 22/2003) The persons, operating machinery, shall carry and present at check: 1. the certificate of competence to operate the respective machinery; 2. the certificate of registration of the machinery; 3. (supplemented, SG No. 74/2005) the Third Party Liability Insurance policy for the self-propelled machinery and the tractor trailers. COMPULSORY INSURANCE UNDER CLASS 11 (AIRCRAFT LIABILITY - ALL LIABILITY ARISING OUT OF THE USE OF AIRCRAFT	AGRICULTURAL AND FORESTRY MACHINES AND EQUIPMENT REGISTRATION AND CONTROL ACT Article 14, para. 1 and para. 2, item 3	Insurance certificate is required. Please see item V.1. above for the obligatory properties of the certifying documents.	Content of the insurance policy according to item V.1. above
	(INCLUDING CARRIER'S LIABILITY), SECTION II, LETTER "A"OF THE ANNEX NO. 1 OF THE INSURANCE CODE			
VI.1	Compulsory aircraft liability insurance of the airport ground service operator Article 48e, para.2 An airport ground service operator's license shall be issued subject to the condition that the applicant meets the following requirements: Item 5 (new, SG No. 41/2011) the applicant has insured his liability to third persons, the liability for missing or damaged cargo, luggage and mail and in	CIVIL AVIATION ACT Article 48e, para.2, item 5	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for

respect to the staff employed - against accident, for which he shall produce an insurance contract covering all risks that are obligatory by law. Compulsory aircraft liability insurance of the aircraft operators Article 6 Aircraft operators shall be required to insure: Item 2 their liability:	Article 64, para.6, item 2	the obligatory properties of the certifying documents.
Letter a) in respect of their passengers in case of accident;	Letter a)	
Letter b) in the event of loss or damage to luggage, cargo and mail;	Letter b)	
Letter c) in respect of third parties. Compulsory aircraft liability insurance of the persons in possession of a certificate issued by the Director General of the Civil Aviation Administration Directorate General	Letter c)	
Article 119f, para. 5 The persons referred to in Paragraph (1) shall keep the insurance coverage of their responsibility for damages inflicted with regard to the activities they perform.	Article 119f, para 5, connected to para. 1	
Compulsory aircraft liability insurance of the persons engaged in aerial sports activities and in public aviation events		

	Article 119g, para. 2 The persons engaged in aerial sports activities and in public aviation events shall insure the seats on board the aircraft, as well as the aviation personnel and their responsibility as regards third parties in the case of accidents.	Article 119g, para 2		
VII.	COMPULSORY INSURANCE UNDER CLASS 13 (GENERAL LIABILITY: ALL LIABILITY OTHER THAN THOSE REFERRED TO IN CLASSES 10, 11 AND 12.), SECTION II, LETTER "A"OF THE ANNEX NO. 1 OF THE INSURANCE CODE			
VII.1.	Article 189, para. 1 Medical treatment facilities shall insure the persons exercising the medical profession at the medical facility for potential damages resulting from culpable non-performance of their professional duties.	HEALTH ACT Article 189, para. 1	Insurance certificate is required 1. According to art. 344, para. 1 of Insurance Code: An insurance contract shall be concluded in writing in the form of insurance policy or of another written act. as an insurance	Content of the insurance policy contract according to Art. 344, para. 3 of the Insurance Code and according to Ordinance of compulsory insurance of persons exercising the medical profession 1. date of certificate; 2.

	policy or another written instrument. The general terms and conditions of the insurance, if any, shall be an integral part of the contract	number and date of the group insurance contract; 3. name, registered office, address of management and telephone number of the insurer; 4. name, type of activity exercised and risk group, identification number and Unique
		number/ Personal professional code of the person exercising the medical profession, name and address of the medical institution; 5. subject to the individual insurance

	Article 201, Para. 2 The medical research head shall be jointly liable with the other individuals on the research team for any material and non-material damage they have caused to the medical research participants as a result of effects suffered during the medical research. Par. 2 The medical research head shall take out insurance covering the liability of both the head and the other individuals on the research team for any material and non-material damage suffered by the medical research participants as a result of effects caused during the medical research.	Article 201, par. 2		coverage of the insured; 6. period of the individual insurance coverage of the insured; 7. amount of the sum insured for the insured; 8. term of the group insurance contract; 9. signature of the insurer.
VII.2.		REGISTERED PLEDGES	Insurance	Content of the
	Article 38, para. 4 The depository shall insure	ACT	certificate is	insurance
	himself for the time, during which he is	Article 38, para. 4	not required	policy contract
	appointed to be depository under a recorded	minere 50, para. T	Please see item	according to
	commencement of foreclosure, for the damages,		I.2. above for	Art. 345, para. 1 of the
	which may result as a consequence of guilty		the obligatory	1 Of the

	non-performance of his duties. The minimum amount of the insurance coverage shall be the amount for which commencement of foreclosure has been recorded. A copy of the insurance policy shall be attached to the application for recording the commencement of foreclosure, wherein the depository shall be specified. Art. 46, para. 8 The manager shall take on insurance for the time during which he is recorded as manager, for the damages that may arise as a consequence of guilty non-performance of his duties. The minimum amount of the insurance coverage shall be the monetary amount that is sought by the recorded commencement of foreclosure. A copy of the insurance policy shall be attached to the application of the pledge creditor for commencement of foreclosure and for recording a manager.	Article 46, para. 8	properties of the certifying documents.	Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents.
VII.3	Art. 223, para. 3 The Minister of Defence shall, in coordination with the Minister of Finance, specify the positions for servicemen	REPUBLIC OF BULGARIA DEFENCE AND ARMED FORCES ACT Art. 223, para. 3	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code:

	which shall be insured obligatorily for civil liability at the expense of the state budget. Article 289. The Minister of Defence shall determine in coordination with the Minister of Finance the categories of civilian employees who shall be insured obligatorily for civil liability at the expense of the state budget.	Art. 289	certifying documents.	Please see item IV.1. above for the obligatory properties of the certifying documents.
VII.4	Art. 10, para. 1 Permits for carrying out assessment of conformity are issued to persons, which: Item 6: insurance covering damages that may arise as a consequence of failure to fulfil their duties with regard to assessment of conformity within the scope of each regulation, based on which application for authorization was filed, in an amount, corresponding to any damage, which the respective product may cause;	TECHNICAL REQUIREMENTS TOWARDS PRODUCTS ACT Art. 10, para. 1, item 6	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
	Art. 34, para. 3 Persons, licensed to perform technical supervision, must hold insurance cover against damages, which may be caused as a consequence of failure by the owners or users	Art. 34, para. 3		

	of installations of higher risk as well as third parties, to fulfil their obligations.			
VII.5	Article 305, par 1 Insurance brokers shall be hereby obligated to maintain a compulsory professional liability insurance on a permanent basis, valid within the whole territory of the European Union and the European Economic Area, which covers liability for damages, incurred on the territory of a member state in the performance of operations for insurance and/or reinsurance intermediation as a result of their guilty action or omission to act. The minimum insurance amount shall be BGN 2,500,000 for each insured event, and BGN 3,700,000 for all insured events within one year.	INSURANCE CODE Article 305, para. 1 and para. 2	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
	Article 305, para. 2 The insurance under Paragraph 1 shall cover the liability for damages inflicted by an action or an omission to act by any person authorised to manage or represent the insurance broker, a member of its management or control body or an employee of its in the process of or in connection with the performance of insurance or reinsurance	Article 305, para. 2		

intermediation, including liability for non-payment to the insurer of the received insurance premium or for non-payment to the insurance service consumer of insurance indemnities or amounts paid by the insurer.		
Article 316, para. 2 An insurance agent shall be obligated to maintain a compulsory professional liability insurance, valid on the whole territory of the European Union and the European Economic Area, covering liability for damages, incurred within the territory of a member state in carrying out insurance intermediation, as a result of his/her guilty action or omission to act. The minimum insurance amount of the insurance shall be BGN 2,500,000 per each insured event and BGN 3,700,000 for all insured events for one year, including liability for non-payment to the insurer of the received insurance premium and for non-payment to the insurance service consumer of insurance indemnities or amounts paid by the insurer respectively. Article 316, para. 3 The insurance under Paragraph 2 must cover the liability for damages inflicted by action or by omission to act by any person authorised to manage and represent the insurance agent, member of its management or control body or employees of its when or in	Article 316, para. 2, 3 and 4	

	connection with performing insurance or reinsurance intermediation. Article 316, para. 4 The obligation under Paragraphs 2 and 3 shall be considered fulfilled, if an insurance agent presents a declaration by an insurer/insurers who has authorised him/her to pursue insurance intermediation taking full responsibility for his/her actions as an intermediary.			
VII.6.	Art. 50, par.1 "For the duration of their professional activity, attorneys-at-law shall be insured against the damages, which may occur as a result of a guilty failure to discharge their obligations. A law firm shall be obligated to insure each of its members separately."	BAR ACT Article 50	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
VII.7.	Compulsory third party liability insurance of the persons, licensed to use nuclear energy or sources of ionizing radiation or to deal with radioactive waste management and spent fuel management	SAFE USE OF NUCLEAR ENERGY ACT	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the	Content of the insurance policy contract according to Art. 345, para. 1 of the

	Article 16, par.1 Licensees using nuclear energy and sources of ionizing radiation or dealing with radioactive waste management and spent fuel management shall be bound: Item 17 to maintain insurance or other financial security against nuclear damage."	Article 16, par.1, item 17	certifying documents	Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
VII.8.	Compulsory third party liability insurance of the persons, licensed to engage in activities concerning geodesy and cartography Article 26. The licensed person shall be insured for the duration of his/her activity under this Act for damages that may occur as a result of culpable non-performance of his/her obligations and of the obligations of employees thereof. The minimum amount of the insurance sum shall be determined by: 1. The Geodesy, Cartography and Cadastre Agency - for the persons who have been licensed under the conditions and by the procedure of Article 24 (1);	GEODESY AND CARTOGRAPHY ACT Article 26	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents

				T
	2. The Chamber of Geodesy Engineers - for the			
	persons who have been licensed under the			
	conditions and by the procedure of Article 24			
	(2).			
VII.9.	Compulsory third party liability insurance of	CADASTRE AND	Insurance	Content of the
	the professionally competent bodies in geodesy,	PROPERTY	certificate is	insurance
	cartography, or cadastre	REGISTER ACT	not required	policy contract
	Article 20, para.3 The professionally competent person shall take out "Professional Liability" insurance for damages that may occur as a result of guilty non-fulfillment of his/her obligations, as well as the obligations of employees thereof. The minimum amount of the insurance premium shall be determined by the Geodesy, Cartography and Cadastre Agency.	Article 20, para.3	Please see item I.2. above for the obligatory properties of the certifying documents	according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
VII.10	Compulsory third party liability insurance of	WEAPONS,	Insurance	Content of the
, 11,10	the employees of legal persons and sole traders,	AMMUNITION,	certificate is	insurance
	carrying out guarding activity by using	EXPLOSIVES AND	not required	policy contract
	firearms	PYROTECHNICAL	•	according to
		PRODUCTS ACT	Please see item I.2. above for	Art. 345, para.
	Article 94, para. 1 When the persons under		the obligatory	1 of the
	Article 81, paragraph 2 engage in security	Article 94, para. 2 in	properties of the	Insurance
	activity, their employees who have obtained a	connection to para.1	certifying	Code:
	permit for carrying and use may, in the course of		documents	Please see item
	performing their security work, carry only			IV.1. above for
	firearms and ammunition for them for official			the obligatory
	purposes. During the rest of the time the			properties of the
	firearms and ammunition for them shall be kept			certifying documents
	incaring and animalition for them shall be kept			documents

VII.11.	in the facilities specified in the permit for safekeeping. Para. 2 The persons under paragraph 1 shall insure their employees with civil liability insurance for inflicted property and non-property damages. Compulsory third party liability insurance of the sponsor and the chief researcher for material and immaterial damage caused to subjects during or on the occasion of clinical testing Article 91. The sponsor and the chief researcher shall make an insurance covering their liability for material and immaterial damage caused to subjects during or on the occasion of clinical testing.	MEDICINAL PRODUCTS IN HUMAN MEDICINE ACT Article 91	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
VII.12.	Compulsory third party liability insurance of the registered auditors	INDEPENDENT FINANCIAL AUDIT ACT	Insurance certificate is not required	Content of the insurance policy contract
	Article 31, par. 1 When practicing the auditor's profession, the registered auditor shall be obligated: Item 8 to insure the risks of his or her activity for damages that occur as a result of guilty non-performance of his or her duties, with the	Article 31, para. 1, item 8	Please see item I.2. above for the obligatory properties of the certifying documents	according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for

VII.13.	exception of the time when no services are provided thereby, including engagements for financial audit, for review of financial information and for assurance expression other than audit or review; Compulsory third party liability insurance of the notaries, the assistant notaries and the	NOTARIES AND NOTARIAL PRACTICE	Insurance certificate is	the obligatory properties of the certifying documents Content of the insurance
	employees of the notary's office	ACT	not required	policy contract
	Article 30, para. 1 Each notary shall contract insurance for the time of practice thereof against loss or injury which may arise from culpable non-fulfilment of the obligations thereof, as well as of the obligations of the assistant notary and the employees of the notary's office. The minimum and maximum amount of the sum insured shall be determined by the Notary Chamber of Bulgaria.	Article 30, para. 1	Please see item I.2. above for the obligatory properties of the certifying documents	according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
VII.14.	Compulsory third party liability insurance of	TOURISM ACT	Insurance	Content of the
	the tour operator		certificate is	insurance
	Article 97, para. 1 Any tour operator which is established within the territory of the Republic of Bulgaria shall conclude annually a contract of compulsory insurance covering the liability of the tour operator with an insurer within the meaning given by the Insurance Code.	Article 97, para. 1	Please see item I.2. above for the obligatory properties of the certifying	policy contract according to Art. 345, para. 1 of the Insurance Code:
	Article 97, para. 2 Any trader facilitating the provision of linked travel arrangements which is established within the territory of the Republic	Article 97, para. 2	documents	Please see item <i>IV.1.</i> above for the obligatory properties of the

	of Bulgaria shall conclude annually a contract of compulsory insurance covering the liability of the trader facilitating the provision of linked travel arrangements with an insurer within the meaning given by the Insurance Code.			certifying documents
VII.15.	Compulsory third party liability insurance (or bank guarantee) in case of import or transit of waste	WASTE MANAGEMENT ACT	Insurance certificate is not required	Content of the insurance policy contract
	Article 96, para. 7 The insurance policy referred to in paragraph 2 shall be issued by an insurance company holding a license issued according to the procedure established by the Insurance Code. The said insurance policy shall include a stipulation on payment of the full amount of the sum under the insured event to the benefit of the Ministry of Environment and Water upon first written demand".	Article 96, para. 7, in connection to para. 2	Please see item I.2. above for the obligatory properties of the certifying documents	according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying
	Para. 2 Where a financial guarantee or equivalent insurance pursuant to Article 6 of Regulation (EU) No. 1013/2006 is required, it shall be in the form of bank guarantee or insurance policy.	Para. 2		documents
VII.16.	Compulsory third party liability insurance of the designer, the person commissioned with technical control on "Constructive" part, the consultant, the builder and the person exercising	SPATIAL DEVELOPMENT ACT	Insurance certificate is not required	Content of the insurance policy contract
	construction supervision Article 171, para.1 The designer, the person exercising technical control over the structural part, the consultant, the developer and the person exercising construction supervision shall be insured	Article 171, para.1	Please see item I.2. above for the obligatory properties of the certifying documents	according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for

against professional liability for any detriment inflicted on the other participants in construction and/or third parties as a result of wrongful acts or omissions in the course of, or in connection with, the performance of their duties.		the obligatory properties of the certifying documents
para.2 The terms and a procedure for compulsory insurance of the persons covered under Paragraph (2), including the insurance cover, the risks excluded, the minimum amounts of insurance, and the insurance premiums, shall be established by an act of the Council of Ministers.	Article 171, para.2 Ordinance Establishing the Terms and Procedure for Compulsory Insurance in Design and Construction	
Article 172, para.1 The insurances referred to in Article 171 herein shall be contracted for a period of one year and shall cover the liability of the insured on written claims presented within the term of validity of the contract of insurance for: 1. any wrongful acts or omissions of the insured in the course of, or in connection with, the performance of the duties thereof, performed within the term of validity of the contract; 2. any wrongful acts or omissions of the insured in the course of, or in connection with, the performance of the duties thereof, performed within a period commencing on the retroactive date and ending upon conclusion of the contract; in such a case, the insurer shall not be liable for any loss as have occurred prior to the conclusion of the contract of insurance. Para.2 "Retroactive date" within the meaning given by Paragraph (1) shall be the date of commencement of practice of a person covered under Article 171 herein. In respect of the persons who have practised	Article 172	

for a period exceeding five years, the retroactive date shall be five years prior to conclusion of the contract of insurance. Para. 3 The contract of insurance shall be concluded by the persons covered under Article 171 herein within fifteen days after commencement of the professional practice thereof. Para. 4 The insurance shall be renewed annually without interruption until the person practises the respective activity. Para. 5 Upon discontinuance of an activity subject to compulsory insurance, the person covered under Article 171 herein shall be obligated to contract an additional insurance covering a period of five years succeeding the discontinuance of the activity, in case		
the loss-inflicting act was performed after the		
retroactive date referred to in Paragraph (2).		
Article 173, para. 1 A separate insurance may be agreed between the participants in construction covering the liabilities thereof for a specific work. Para. 2 The contracting entity may require that the contractor contract an additional insurance covering damage to property sustained by the construction work, the materials, the mechanical equipment for construction and the furnishings of the construction site which has arisen in the course of construction, if paid by the contracting entity or owned thereby.	Article 173	
Article 174, para.1 The state bodies and the contracting entity may require from the persons covered under Article 171 herein proof of the existence and validity of a contract of insurance	Article 174	

	(copies of insurance policies and documentary proof of insurance premiums paid). Any such documents shall be submitted within seven days after being requested in writing. Para. 2 Should the contracting entity ascertain nonfulfilment of the obligation to contract and maintain an insurance by the persons covered under Article 171 herein, the said contracting entity may suspend all payments due thereby to the said persons.			
VII.17	Compulsory third party liability insurance	INDEPENDENT VALUERS ACT	Insurance certificate is	Content of the insurance
	of the the independent valuers	VALUERS ACT	not required	policy contract
	Article 18. The independent valuers shall be obliged to: Item 7 take out insurance against the risks of his professional activity;	Article 18, item 7	Please see item I.2. above for the obligatory properties of the certifying documents	according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
VII.18.	Compulsory professional liability insurance	SERVICE ACTIVITIES	Insurance	Content of the
	of a service provider	ACT	certificate is not required	insurance policy contract
	Article 26. (1) Where so provided for in a special law or in an act of the European Union, a provider established within the territory of the Republic of Bulgaria shall be obligated to subscribe to professional liability insurance or to provide another guarantee covering the risks presented by the services provided.	Article 26	Please see item I.2. above for the obligatory properties of the certifying documents	according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for

	(2) In the cases referred to in Paragraph (1), where the services provided present a direct and particular risk to the health or safety of the recipient or a third person, or to the financial security of the recipient, the provider shall subscribe to professional liability insurance or shall provide a guarantee or another type of security appropriate to the nature and extent of the risk.			the obligatory properties of the certifying documents
VII.19.	Compulsory professional liability insurance of the road safety auditor	ROADS ACT	Insurance certificate is not required	Content of the insurance policy contract
	Article 36g (New, SG No. 39/2011) (1) (Amended, SG No. 23/2021, effective 19.03.2021) In carrying out his/her work, the auditor shall take up a professional liability insurance policy for damages caused to participants in the construction and/or third parties as a result of unlawful actions or inactions during or in relation to the performance of his/her duties. (2) (Repealed, SG No. 23/2021, effective 19.03.2021).	Article 36g	Please see item I.2. above for the obligatory properties of the certifying documents	according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
	(3) (Amended, SG No. 23/2021, effective 19.03.2021) Mandatory insurance of the auditor under Paragraph (1), including the insurance cover, period of validity, excluded risks and minimal insurance amounts, shall be set out in	ORDINANCE on the Road Infrastructure Safety Management Procedures		

	the ordinance referred to in Article 36b, paragraph 9.			
VII.20	Compulsory professional indemnity insurance against liability arising from professional negligence of an alternative investment fund managers Art., 199, Para. 9 Irrespective of the requirements under Paragraphs 1 - 8, alternative investment fund managers, including those of alternative investment funds the management of which is not assigned to a person other than them, shall also meet one of the following requirements, while implementing accordingly Delegated Regulation (EO) No. 231/2013: 1. to have available additional own funds in an amount sufficient to cover potential risks arising from liability due to professional negligence; 2. hold a professional indemnity insurance against liability arising from professional negligence which is appropriate to the risks covered.	COLLECTIVE INVESTMENT SCHEMES AND OTHER UNDERTAKINGS FOR COLLECTIVE INVESTMENTS ACT Article 199, Para. 9	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
VII.21.	Compulsory professional liability insurance of credit intermediaries Article 51, para.1 Operating as a credit intermediary is subject to registration in a register kept by the Bulgarian National Bank.	CONSUMER CREDITS RELATED TO IMMOVABLE PROPERTY ACT	Insurance certificate is not required Please see item I.2. above for the obligatory	Content of the insurance policy contract according to Art. 345, para. 1 of the

	Para.2 Registration in the register referred to in Paragraph 1 shall be effected in respect of a person who intends to operate as a credit intermediary if all the following requirements are met: Item 5 have a one-year professional liability insurance policy valid within the Republic of Bulgaria and/or the territory of the other Member State in which the persons intend to operate, whereby the insurance premium has been paid in full; the insurance policy shall be concluded by the person or creditor/creditors on whose behalf the person shall act as a tied credit intermediary.	Article 51, para., item 5, connected to para.1	properties of the certifying documents	Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
VII.22	Compulsory professional liability insurance for the industrial property representative	PATENTS AND UTILITY MODELS	Insurance certificate is	Content of the insurance
	for the moustrial property representative	REGISTRATION ACT	not required	policy contract
	Article 101 (New, SG No. 92/2020) Para. 1 In their activity, the representative must:	Article 101, para.1, item.	Please see item <i>I.2.</i> above for the obligatory properties of the certifying	according to Art. 345, para. 1 of the Insurance Code:
	Item 6, maintain Professional Liability Insurance.		documents	Please see item IV.1. above for the obligatory properties of the
	Compulsory professional liability insurance for the industrial property representative and lawyers practicing in industrial property			certifying documents

	representation, including as members of a company or partnership Article 106 (New, SG No. 92/2020) Para. 1 Representatives and lawyers practicing in industrial property representation, including as members of a company or partnership, are obliged to have professional liability insurance for damages that may occur because of illegal actions or omissions in or in connection with the performance of their obligations.	Article 106, para. 1 and next		
VII.23.	Compulsory liability insurance of the sponsor and the principal or the coordinating investigator for damages during or in connection with the conducting of the clinical trial. Article 44, para. 1 The sponsor and the principal or the coordinating investigator shall sign a contract for insurance covering their liability for non-property and property damages inflicted upon the participants during or in connection with the conducting of the clinical trial.	MEDICAL DEVICES ACT Article 44, para. 1 and article 50	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
	Article 50. (Amended, SG No. 110/2008, effective 21.03.2010, supplemented, SG No. 84/2018, effective 12.10.2018) To obtain authorisation for the conducting of a clinical	Article 50, para. 1, item 11		

VII.24.	trial under Article 45, Paragraph 1, together with the documentation under Article 48, Paragraph 1, the sponsor shall file an application in a standard form to BDA, enclosing the following accompanying documentation: Item 11. an insurance contract covering the liability of the investigator and of the sponsor for property or non-property damages inflicted upon the participants during or in connection with the conducting of the clinical trial; Compulsory Third Party Liability insurance in regard to property and non-property damage, inflicted on third parties as a result of stockholding in storing facilities for compulsory stocks of oil and petroleum products Article 30, para. 3 The mandatory insurance contract of the stocks shall be accompanied by a contract for mandatory Third Party Liability insurance in regard to property and non-property damage, inflicted on third parties as a result of stockholding in storing facilities under Article 38.	CRUDE OIL AND PETROLEUM PRODUCTS STOCKS ACT Article 30, para. 3	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
VII.25.	Compulsory professional liability insurance	RECOGNITION OF	Insurance	Content of the
	of the provider of services in the Republic of Bulgaria by citizens of other Member States Article 13, para. 1	PROFESSIONAL QUALIFICATIONS ACT Article 13, para. 1	certificate is not required Please see item I.2. above for the obligatory	insurance policy contract according to Art. 345, para. 1 of the

	For the first provision of services in the Republic of Bulgaria, the citizen of a Member State shall submit to the recognizing authority a written declaration including the details of any insurance cover as means of protection with regard to professional liability.		properties of the certifying documents	Insurance Code: Please see item IV.1. above for the obligatory
VII.26.	Compulsory professional liability insurance	COMMERCE ACT	Insurance	properties of the certifying documents Content of the
	Article 663a (New, SG No. 58/2003) Para. 1 The trustee in bankruptcy shall insure themselves for the duration of its appointment as trustee in bankruptcy under the specific proceedings against any damages caused by wrongful non-performance of the trustee in bankruptcy's duties. The minimum amount of the insured amount shall be determined in the ordinance under Article 655a, Paragraph 1.	ORDINANCE №3 OF 27.06.2005 ON THE ORDER OF SELECTION, QUALIFICATION AND	certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents	insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
		COTROL OF TRUSTEES IN BANKRUPTCY Article 22		

VII.27.	Compulsory liability insurance of the railway operator Article 65.	RAIL TRANSPORT ACT Article 65	Insurance certificate is not required	Content of the insurance policy contract according to
	The railway operator shall be obliged to insure its liability to passengers and luggage, freight as well as third persons.	Tituele 05	Please see item <i>I.2.</i> above for the obligatory properties of the certifying documents	Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory
	Compulsory liability insurance of the person performing assessment and inspection of the conformity of a subsystem or part of a subsystem with the requirements of the national safety rules or technical rules regarding railroad transport			properties of the certifying documents
	Article 115b, para.3, item 6	Article 115b, para.3, item 6, connected to para.1		
	para.3 The permit as per Paragraphs (1) and (2) shall be issued to an entity which:			
	item 6 has insurance for damages as may occur as a result of a non-performance of its duties relevant to the conformity assessment activities;			

VII.28.	Compulsory Professional liability insurance of the private enforcement agents	PRIVATE ENFORCEMENT AGENTS ACT	Insurance certificate is required.	Content of the insurance policy:
	Article 25, para. 1 Any private enforcement agent shall take out insurance for the duration of his/her activity to cover indemnity for any damages that may occur as a consequence of culpable non-performance of his/her responsibilities.	Article 25		According to
	Para. 2 The Minister of Justice shall issue a regulation concerning the general terms, minimum insurance amount, the procedure and time period within which obligatory insurance under paragraph 1 must be obtained.	Ordinance № 2 of 06.02.2006 on compulsory insurance of the private enforcement agents	According to art. 10, para. 1 of Ordinance № 2 of 06.02.2006 on compulsory insurance of the private enforcement agents:	art. 10, para. 2 of Ordinance № 2 of 06.02.2006 on compulsory insurance of the private enforcement agents:
			The private judicial officer provides, upon request, a certificate issued by the insurer, certifying the existence of a compulsory insurance contract.	The certificate contains the following information in Bulgarian and English: 1. subject of the insurance 2. name,

	I	
		registration
		number, address
		of the office and
		telephone
		number of the
		private
		enforcement
		agent;
		3.
		number and date
		of the insurance
		policy;
		4.
		number and date
		of issuance of
		the certificate;
		5.
		term of validity
		of the insurance;
		6.
		name, seat of
		management,
		address and
		telephone of the
		insurer;
		7.
		insurance
		coverage;
		8.
		sum insured
		9.
		term and method
		of payment of
		the indemnity by
		the insurer;
		,

				signature and seal of the insurer; 11. signature and seal of the private judicial agent.
VII.29	Obligatory liability insurance of the electronic identity holder and any third parties Article 11 Entries in the register under Article 10, paragraph 1 shall be made of persons who:	ELECTRONIC IDENTIFICATION ACT Article 11, item 4, connected to article 10	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
VII.30.	Article 74f. (New, SG No. 7/2012, effective 5.12.2011) (1) The activity of temporary-work agency shall be carried out on the basis of a	EMPLOYMENT PROMOTION ACT Article 74f, para. 2,item. 7, connected to para. 1	Insurance certificate is not required	Content of the insurance policy contract according to

	registration with the National Employment Agency. (2) Resident natural or legal persons, as well as non-resident legal persons pursuing commercial business in the Republic of Bulgaria, who or which satisfy the following conditions, may apply for registration for the activity referred to in Paragraph (1): Item 7 they have concluded a group insurance policy in the amount of BGN 200,000 or an unconditional and irrevocable bank guarantee in the amount of BGN 200,000 for the claims of factory and office workers who will be hired thereby for temporary work;		Please see item I.2. above for the obligatory properties of the certifying documents	Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents
VII. 31	Compulsory "civil liability" insurance of the staff of the state agency for national security Article 79, para.1 Para. 2 The Agency Chairperson, in coordination with the Minister of Finance, may define which categories of Agency employees shall also have mandatory civil liability insurance, likewise to be covered by the state budget.	THE STATE AGENCY FOR NATIONAL SECURITY ACT Article 79, para. 2	Insurance certificate is not required Please see item I.2. above for the obligatory properties of the certifying documents.	Content of the insurance policy contract according to Art. 345, para. 1 of the Insurance Code: Please see item IV.1. above for the obligatory properties of the certifying documents.