PUBLIC NOTICE

Regarding the organization of the review and the initial general allocation in respect of claims against "Robinson Tours" EOOD under Policy No. 251370068

Dear Sir or Madam,

In connection with the claims received against "Robinson Tours" EOOD under insurance policy No. 251370068 and in view of the need for an organized, transparent and equal treatment of the claims, Insurance Company Axiom AD hereby informs all potentially affected persons as follows:

1. Organizational Date

For the purposes of the initial general review and assessment of the claims, the following date is set:
25 October 2026 – organizational date.
The organizational date has been set in view of the need, at a given point in time, to establish a pool of claims and proven losses on the basis of which the necessary checks, calculations and allocation of the funds under the insurance coverage can be carried out.

The organizational date does not constitute a preclusive deadline for asserting rights and claims. It is not intended to limit or extinguish the rights of affected persons, does not amend the applicable statutory deadlines, and does not constitute a refusal to review claims submitted or supplemented after this date where this is permissible or required under applicable law.

Persons who have grounds to claim compensation should submit their claim and provide the necessary documents as soon as possible, regardless of the organizational date set.

Claims submitted or supplemented after this date will be reviewed in accordance with applicable law and under the conditions set out below.

2. What Will Be Included in the Initial General Allocation

For the purposes of the initial general allocation, the following will be reviewed:

- claims submitted by the organizational date;
- documents and evidence submitted as part of the claim files;
- additional documents and clarifications received during the relevant period;
- established and proven losses falling within the scope of the insurance coverage;

- known cases where, based on the available documents, a subsequent completion or submission of a claim can reasonably be anticipated, to the extent that applicable law requires such cases to be taken into account.

Amounts that have not been proven, do not fall within the scope of the insurance coverage, constitute duplicate claims, or have already been reimbursed by another means will not be included in the amount of the recognized and covered loss, to the extent relevant to the particular case.

3. Aggregate Limit

The total sum insured under Policy No. 251370068 is:
BGN 125,000 (one hundred and twenty-five thousand Bulgarian lev), equivalent to EUR 63,911.49.
The stated amount constitutes an aggregate limit for all recognized and covered claims relating to the relevant insured event.
Accordingly, the individual amount of compensation for each separate claim cannot be determined solely on the basis of the amount claimed by the person, but will be determined after verification of the grounds, amount and coverage of the relevant loss and taking into account the total amount of all recognized and covered losses.

4. Methodology for Determining Compensation

The individual compensation amounts will be determined according to uniform rules and in the following main stages:

First stage – determination of the recognized and covered loss

For each claim, the amount of the loss will be established that:
1. is proven by the documents submitted;
2. is recognized by the insurer following the necessary verification; and
3. falls within the scope of the insurance coverage.

When determining this amount, where applicable, payments already made, reimbursements received or receivable from other persons, duplicate amounts, and other circumstances relevant to the actual amount of the loss subject to compensation will be taken into account.

Second stage – determination of the total amount of recognized and covered losses

The total amount of all individually established recognized and covered losses will be calculated.
When determining this total amount, justified reserves for known incomplete or potential cases will also be taken into account where, based on the available

documents, a subsequent submission or completion of a claim can reasonably be anticipated and applicable law requires this to be taken into consideration. The establishment of a reserve for a particular case does not in itself constitute recognition of the grounds or amount of the relevant claim.

Third stage – comparison with the aggregate limit

If the total amount of recognized and covered losses does not exceed BGN 125,000, each individual compensation amount will be determined on the basis of the recognized and covered loss for the relevant claim, subject to the applicable rules and limitations.
If the total amount of recognized and covered losses exceeds BGN 125,000, the available aggregate limit of BGN 125,000 will be allocated proportionately among the recognized and covered losses.
Under this allocation, the amount of compensation for each individual claim will be determined according to the following principle:

Individual compensation = recognized and covered loss for the specific claim × (BGN 125,000 / total amount of recognized and covered losses)

Example:
Recognized and covered loss for the specific claim = BGN 1,000.
Total amount of recognized and covered losses = BGN 250,000.
Individual compensation = BGN 500 = BGN 1,000 × (BGN 125,000/BGN 250,000)

Thus, the percentage of satisfaction will be the same for all claims included in the relevant allocation, regardless of when they were submitted, subject to the applicable statutory rules.

5. Incomplete and Subsequent Claims

If all necessary documents have not been submitted in relation to a claim, the person will be notified of the need to supplement the claim file to the extent necessary to establish the grounds, amount or coverage of the loss.
Where, based on documents already available, a subsequent submission or completion of a claim can reasonably be anticipated, the relevant case may be accounted for by means of a justified reserve when forming the overall allocation base, where required by the applicable rules.
Documents and claims submitted subsequently will be reviewed in accordance with applicable law and, where necessary, will be taken into account in a subsequent recalculation or allocation until the policy limit is exhausted.

6. What Documents Should Be Submitted

For the proper review of a claim, all relevant documents available to the person that substantiate the following should be submitted:

- the grounds for the claim;
- the payment made or expense incurred;
- the amount of the claimed loss;
- the connection between the expense/loss and the relevant travel or service;
- the identity of the person and their entitlement to receive the relevant payment;
- amounts received or reimbursements from other persons, where applicable.

If necessary, the company may request additional documents or information to clarify the particular claim.

7. Equal Treatment and Traceability

All claims included in the general allocation will be reviewed according to uniform criteria.
The calculations will be performed according to a documented procedure allowing subsequent verification of:

- the claim submitted;
- the recognized and covered loss;
- the adjustments made;
- any reserve;
- the total amount of recognized and covered losses;
- the ratio applied in the proportional allocation;
- the determined amount of individual compensation.

8. Additional Information and Contacts

Persons who have already submitted a claim do not need to submit a new claim due to the setting of the organizational date.
If additional documents or information are available, they should be sent, indicating the number of the relevant claim file.
Persons who consider themselves potentially affected but have not yet submitted a claim should contact Insurance Company Axiom AD via:

E-mail: claims_robinzon@axiom.bg

Address: 1233 Sofia, 185 Slivnitsa Blvd.
Business hours: 9:00 a.m. to 5:30 p.m. on business days

In correspondence relating to an existing claim, please indicate the claim file number.

9. Next Steps

After the period necessary to establish and verify the pool of claims has elapsed, the company will carry out the necessary checks, determine the recognized and covered losses, and apply the methodology described for determining individual compensation amounts.
An individual decision will be made for each person regarding their claim and the determined amount of compensation in accordance with the applicable rules.

This notice is intended to inform interested persons about the organization of the procedure and the principles according to which the initial general allocation will be carried out. It does not constitute prior recognition of any particular claim, its amount, or the grounds for payment of compensation.

Axiom Insurance Company AD
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