Boleron

EUROPEAN INSURANCE KNOWLEDGE BASE

GENERAL TERMS AND CONDITIONS OF USE

office@boleron.com

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1. GENERAL INFORMATION

Boleron Consulting EOOD, UIC 102764975, with registered office and address of management at 24 Georgi Benkovski St., Sofia 1000, Bulgaria, is a registered insurance broker holding certificate No. 721-ЗБ of 01.12.2020, issued by the Financial Supervision Commission of the Republic of Bulgaria, and operates the website https://boleron.eu, including all of its language versions, its REST API, its MCP servers and its WebMCP tools (together, the **Boleron EU Platform**).

The supervisory authority of the insurance broker Boleron Consulting EOOD is the **Financial Supervision Commission** (FSC), with address 16 Budapeshta St., Sofia, Bulgaria, website: www.fsc.bg. Through the FSC, the broker's authorisation has been passported to all 27 Member States of the European Union under the freedom to provide services. Where the Platform is used in another Member State, the competent authorities of that Member State may also exercise the powers granted to them under Directive (EU) 2016/97 on insurance distribution.

Boleron EU is the pan-European expansion of Boleron, the digital insurance broker operating in Bulgaria through www.boleron.bg. Boleron Consulting EOOD is part of the group of **Boleron AD**, UIC 205595422, a company listed on the BEAM exchange.

These general terms and conditions (hereinafter the **Terms**) govern the relationship between **Boleron Consulting EOOD** (hereinafter **Boleron**, the **Insurance Broker** or the **Insurance Intermediary**) and the **Users** of the Boleron EU Platform (hereinafter **User**, **Client** or **Consumer**), arising in connection with: access to and use of the information published on the Platform; the use of the Platform's REST API, MCP servers and WebMCP tools by developers, AI platforms and AI agents; and requests for indicative Starting Prices and Quotes.

The Boleron EU Platform is an information service only. It is a European insurance knowledge base: the prices and Quotes shown on it are an informative tool, and insurance cannot be purchased through it. At the date of these Terms, purchasing insurance through Boleron is available only in Bulgaria, through www.boleron.bg, and is governed by the General Terms and Conditions published there. No channel of the Boleron EU Platform accepts payments, concludes insurance contracts or binds an insurance policy.

These Terms apply to every User who opens a page of the Platform, sends a request to its REST API, MCP servers or WebMCP tools, or otherwise uses the Platform's content. By using the Platform, the User declares that he or she has read, understood and accepted these Terms.

2. DEFINITIONS

- **User** – any natural or legal person who accesses or uses the Boleron EU Platform, directly or through a software application or AI Agent, including a Consumer, a Developer, the operator of an AI Platform and an insurer.
- **Consumer** – any natural person who, in using the Platform, acts for purposes outside his or her trade, business or profession.
- **Boleron EU Platform / Platform** – the website https://boleron.eu and its sub-pages, the REST API, the Public MCP Server, the Quote MCP Server and the WebMCP tools, through which information on insurance markets, insurers and insurance products in the European Union is published.
- **Market Page** – a page of the Platform presenting an EU Member State's insurance market, including its regulation, legal framework, market data and active insurers.

- **Insurer Page** – a page of the Platform presenting an insurer, including its company profile, ratings and contact details, where available.
- **Offer Page** – a page of the Platform describing a specific insurance product of a specific insurer, including its coverage, limits, exclusions, conditions and, where available, a Starting Price.
- **Coverage Entry** – a single statement on an Offer Page about what an insurance product covers or excludes, or about a limit, deductible or condition, linked to the Source Document from which it was read.
- **Source Document** – the insurer's own document from which a Coverage Entry was extracted, in particular the insurance product information document (IPID) and the policy terms, with the page and clause indicated where located.
- **IPID** – the standardised insurance product information document for non-life insurance products under Directive (EU) 2016/97 and Commission Implementing Regulation (EU) 2017/1469.
- **Review Status** – the indication on each Offer Page of whether a Boleron reviewer has accepted the coverage claims on that page.
- **Starting Price** – an indicative price published on an Offer Page for information purposes only, read from the insurer's tariff or the insurer's own website, together with the date on which it was read.
- **Quote** – an indicative, non-binding price calculation for a specific risk, generated for information purposes only through the Platform's quote tools where these are available.
- **REST API** – the Platform's free, read-only programming interface which returns markets, insurers and offers in JSON format and is described by an OpenAPI specification.
- **Public MCP Server** – the Model Context Protocol endpoint at /api/mcp, which provides the Platform's insurance data as structured tool calls for AI agent clients.
- **Quote MCP Server** – the separate Model Context Protocol endpoint at /api/quote/mcp, dedicated to quote flows and quote-related tool calls.
- **WebMCP** – the experimental draft standard through which, in browsers supporting it, the Platform's country, comparison, insurer and offer pages expose read-only tools bound to the page being read.
- **AI Platform / AI Agent** – a software system based on artificial intelligence, such as an AI assistant or autonomous agent, which reads, compares or acts on the Platform's data on behalf of a person.
- **Developer** – a natural or legal person who integrates the REST API, the MCP servers or the WebMCP tools into a software application or AI Platform.
- **Insurance Code** – the Insurance Code of the Republic of Bulgaria.
- **GDPR** – Regulation (EU) 2016/679 of the European Parliament and of the Council (General Data Protection Regulation).

3. SERVICES OFFERED ON BOLERON EU

3.1. European insurance knowledge base

Through the Boleron EU Platform, any User can find out, free of charge and without registration, what insurance policies in the 27 Member States of the European Union cover.

Boleron may add further types of insurance, markets and features at any time.

3.2. Structure of the information

Information on the Platform is organised in a connected data model with the following levels:

1. **Country market** – regulation, market data and legal framework;
2. **Insurer** – company profiles, ratings and contact details;
3. **Product** – product types, features and target groups;
4. **Coverage** – benefits, limits, exclusions and conditions;
5. **Policy** – wordings, documents and structured data.

3.3. Channels through which the information is provided

The same information is published through several channels, each subject to these Terms:

- **Readable pages** – every market, insurer and offer page carries schema.org structured data alongside its text, so that search engines and AI assistants can read it reliably;
- **REST API** – ordinary web requests return markets, insurers and offers as JSON, described by an OpenAPI specification from which Developers can generate a client;
- **Public MCP Server** (/api/mcp) and **Quote MCP Server** (/api/quote/mcp) – for AI agent clients;
- **WebMCP tools** (experimental draft) – in supporting browsers, page-bound read-only tools; an Offer Page that can be quoted also exposes two quote tools.

3.4. Price of the services

Access to the information on the Platform, the REST API, the MCP servers and the WebMCP tools is free of charge and requires no key. Boleron does not charge Users any fee for using the Platform, and no insurance is sold through it.

3.5. No advice

The information on the Platform is provided for general information purposes and does not constitute advice, i.e. a personal recommendation to a specific User regarding one or more insurance contracts. The User makes his or her own assessment of whether, and which, insurance to conclude. Boleron does not provide advice through the Platform.

4. NATURE OF THE INFORMATION AND DISCLAIMERS

4.1. Where each figure comes from

Three kinds of source sit behind the figures on the Platform: a regulator or industry body, an insurer's own document, or a secondary source. Boleron uses them as follows:

- **Market size and growth** – statistics from the national supervisor or the insurers' association; dated by the reporting year, shown with the figure;
- **Insurer rankings and premiums** – insurers' annual reports and supervisor tables; trade press only where no primary figure is published; dated by the reporting year of each figure;
- **Coverage, limits and exclusions** – the insurer's own documents, namely the IPID and the policy terms; dated by the date on which the document was last checked, with page and clause shown where located;

- **Starting Prices** – the insurer's tariff or its own website, never a comparison site; dated by the date on which the price was read;
- **Market commentary** – secondary sources such as consultancies, law firms and trade press; dated by its publication date. Market commentary is context only and never sets a price, a cover or an exclusion.

4.2. How the information is produced and checked

Coverage Entries are extracted from Source Documents with the help of automated tools, including artificial intelligence, normalised into a common schema and linked to their source. Each Offer Page states its Review Status, i.e. whether a Boleron reviewer has accepted its coverage claims. **No insurer has confirmed the records published on the Platform, unless the respective page expressly states otherwise.**

Despite the care taken by Boleron, the information may contain errors, omissions or information which has become outdated after the date indicated next to it.

4.3. The insurer's documents prevail

The Platform does not replace the insurer's documents. In the event of any discrepancy between the information on the Platform and the insurer's pre-contractual documents, policy terms or insurance policy, the insurer's documents prevail. Before concluding an insurance contract, the User should read the IPID, the policy terms and the other pre-contractual information provided by the insurer or the insurance distributor.

4.4. Starting Prices and Quotes are indicative

Starting Prices and Quotes are indicative, are provided as an informative tool only and do not constitute an offer or an invitation to conclude a contract. The actual premium is determined by the insurer on the basis of the specific risk parameters, such as the age of the insured person, the risk group, the vehicle and its year of manufacture, the duration of the insurance and others, and may differ from the indicative price. Insurance cannot be purchased through the Platform.

4.5. Completeness of the information

The Platform does not necessarily present all insurers or all insurance products available on a given market. The number of markets, insurers, offers, Coverage Entries and Source Documents published on the Platform changes over time.

Where Market Pages are available in more than one language, the English-language version shall prevail in the event of any discrepancy or inconsistency between language versions.

5. RIGHTS AND OBLIGATIONS OF THE INSURANCE BROKER

Boleron Consulting EOOD undertakes to exercise due care so that the information on the Platform is presented accurately, objectively and in an understandable form, and in particular:

- To link each Coverage Entry on an Offer Page to its Source Document, indicating the page and clause where located;
- To indicate the date to which each figure refers or on which it was last checked;
- To indicate clearly on each Offer Page its Review Status;
- To keep secondary sources separate from primary sources and never use them to set a price, a cover or an exclusion;

- To review reports of inaccurate information and, where justified, to correct the information within 10 working days.

Boleron keeps records of the reports of inaccurate information it receives, of its correspondence with Users and of any consents given by Users, in accordance with the applicable legislation and the Boleron EU Privacy Policy.

Boleron has the right, at any time and without prior notice, to change, update, suspend or discontinue the Platform or any part of it, including endpoints of the REST API, the MCP servers and the WebMCP tools; to introduce technical limits on the number of requests; and to restrict access for Users who breach these Terms.

Boleron has the right at any time to amend these Terms in accordance with the applicable law. Every amendment shall be published on the Platform, together with the date on which it enters into force. By continuing to use the Platform after the amendment has been published and entered into force, the User is deemed to have been notified of and to be bound by it.

6. RIGHTS AND OBLIGATIONS OF USERS

The User undertakes to use the Platform in good faith, in accordance with these Terms and the applicable law, and in particular:

- To provide true, accurate and complete information whenever information is requested from him or her, including when requesting a Quote;
- Not to provide the personal data of other persons unless he or she is entitled to do so under the applicable data-protection law;
- Not to obtain the Platform's data by means other than those provided by Boleron, including through automated extraction (scraping) of pages in a manner that overloads the Platform or circumvents technical limits;
- Not to attempt to gain unauthorised access to, interfere with or test the vulnerability of the Platform, its servers or its networks;
- Not to present the Platform's information as confirmed by an insurer or by Boleron where the Review Status or the page does not state this;
- Not to use the Platform for unlawful purposes or in a manner that damages Boleron, insurers or other Users.

Before taking a decision to conclude an insurance contract, the User should verify the information against the Source Documents and the pre-contractual information provided by the insurer.

The User may report inaccurate or outdated information to Boleron at office@boleron.com.

7. USE BY AI PLATFORMS AND DEVELOPERS

7.1. Scope

This section applies to Developers and to operators of AI Platforms and AI Agents that access the Platform through its readable pages, REST API, MCP servers or WebMCP tools, as well as to the AI Agents acting on their behalf. The operator of an AI Platform or AI Agent is responsible for the actions of the AI Agent towards the Platform as for its own actions.

7.2. REST API

The REST API is free, read-only and requires no key. It returns markets, insurers and offers as JSON, with the source links intact, and is described by an OpenAPI specification published in the Platform's developer documentation at boleron.eu/en/for-agents. Boleron may introduce access keys, versioning or usage limits, which shall be announced in the developer documentation.

7.3. MCP servers

The **Public MCP Server** (/api/mcp) provides the Platform's insurance data as structured tool calls for AI agent clients such as Claude, Cursor and custom integrations. The **Quote MCP Server** (/api/quote/mcp) is a separate endpoint dedicated to insurance quote flows and quote-related tool calls.

Quotes obtained through the Quote MCP Server are indicative and non-binding within the meaning of section 4.4. The quote tools are designed to work without directly identifying data: travellers are described by age only, and names, dates of birth and health information must not be submitted. The operator of the AI Platform or AI Agent shall follow these instructions and, where any personal data is nevertheless transmitted, ensure that it is provided lawfully and that the person concerned has been informed in accordance with section 12 and the Boleron EU Privacy Policy.

7.4. WebMCP

In browsers that support the WebMCP draft, the Platform's country, comparison, insurer and offer pages expose the same read-only tools, bound to the page being read. An Offer Page that can be quoted also exposes two quote tools. WebMCP is an experimental draft standard; Boleron does not guarantee its availability or compatibility with any browser.

7.5. No payments and no binding of policies

No agent protocol of the Platform – the REST API, the Public MCP Server, the Quote MCP Server or the WebMCP tools – takes payment or binds an insurance policy. An AI Agent may not present to a person that an insurance contract has been concluded or that cover is in force on the basis of a response from these channels.

7.6. Rules for presenting the Platform's data

A Developer or AI Platform that displays or uses the Platform's data shall:

- Keep the source links to the Source Documents and the dates of the information intact, and make them available to the end user;
- Indicate Boleron EU as the source of the data, for example "Source: Boleron EU (boleron.eu)", in a clear and visible manner;
- Not alter the meaning of Coverage Entries, limits, exclusions or prices, and not present a Starting Price or a Quote as a binding offer;
- Preserve the Review Status and not present the data as confirmed by an insurer or by Boleron where this is not stated;
- Not suggest that Boleron or an insurer endorses, sponsors or is affiliated with the Developer's product, unless this has been agreed in writing.

Answers generated by third-party AI Platforms on the basis of the Platform's data are the responsibility of the respective AI Platform and are not statements by Boleron.

8. PRICES, QUOTES AND PURCHASE OF INSURANCE

8.1. Prices and Quotes are for information only

Starting Prices and Quotes on the Platform are an informative tool. They help the User understand and compare the indicative cost of insurance products in the European Union. They are not an offer, an invitation to conclude a contract or a confirmation of cover, and they may change at any time, including as a result of a change in the insurer's tariff.

8.2. No purchase of insurance through the Platform

Insurance cannot be purchased through the Platform. No insurance contract is concluded, no premium is paid and no insurance policy is issued through the information pages of the Platform, the REST API, the MCP servers or the WebMCP tools, and Boleron does not carry out insurance distribution to Users through the Platform.

8.3. Purchasing insurance outside the Platform

A User who wishes to purchase insurance should contact the insurer or an insurance distributor of his or her choice and rely on the pre-contractual information, the IPID and the policy terms provided by them. In Bulgaria, insurance can be purchased through Boleron at www.boleron.bg, under the General Terms and Conditions published there, which govern the ordering, payment, delivery of the policy and the right of withdrawal. The Platform may contain links to that website; following such a link takes the User outside the Platform and outside the scope of these Terms.

8.4. Future changes

If Boleron decides to make the purchase of insurance available through the Platform in any Member State, it shall first publish on the Platform the specific process and amended Terms applicable to that service.

9. INFORMATION FOR INSURERS

Insurer Pages and Offer Pages are prepared by Boleron on the basis of publicly available documents of insurers. The inclusion of an insurer or a product on the Platform does not mean that Boleron has a distribution agreement with that insurer, and the records are not confirmed by the insurer unless the page expressly states otherwise.

Insurer pilot:

Insurers may take part in an information pilot in which Boleron, starting from the insurer's existing documents, structures the coverage, limits and conditions of one of the insurer's products, and the insurer's team checks the facts before they are published. The information pilot requires no API integration. Details are available at boleron.eu/en/for-insurers.

Corrections:

An insurer may at any time request the correction of information concerning it or its products by writing to office@boleron.com and indicating the relevant page and the document supporting the correction. Boleron shall review the request and, where justified, correct the information.

The names, trade marks and documents of insurers belong to their respective owners and are used on the Platform solely to identify the insurer and to refer to the source of the information.

10. INTELLECTUAL PROPERTY AND DATA LICENCE

The software of the Platform, its design, the structure and selection of its data, the database as a whole and the Boleron name and logo are the property of Boleron or its group companies and are protected by copyright, by the sui generis right of the maker of a database and by trade mark law.

Except where otherwise stated, the content produced by Boleron and published on the Platform is made available under the Creative Commons Attribution 4.0 International (CC BY 4.0) licence. Users may read this content through the channels described in section 3.3 and use and display it in their own products and services, provided that they give attribution as set out in section 7.6. The licence does not cover third-party Source Documents, the Boleron name, logo or trade marks, or the database as a whole.

Without Boleron's prior written consent, the User may not:

- Extract and re-use the whole or a substantial part of the database in order to create a competing database, product or service;
- Use the Boleron name, logo or trade marks in a manner that creates the impression of a partnership with or endorsement by Boleron;
- Remove or alter the source links, dates or Review Status accompanying the data.

Source Documents remain the property of the respective insurers. The Platform links to them and reproduces from them only what is necessary to identify the source of a Coverage Entry.

11. LIABILITY

The Platform and its information are provided "as is" and "as available". To the extent permitted by the applicable law, Boleron Consulting EOOD shall not be liable for:

- Decisions taken by the User solely on the basis of the Platform's information, without verifying it against the Source Documents and the insurer's pre-contractual information;
- Incorrect, incomplete or bad-faith data entered by the User or provided by an AI Agent;
- Damages resulting from circumstances beyond its control, such as, but not limited to, force majeure, accidental events, problems related to access to and connection with the internet, problems due to the User's equipment, as well as unauthorised access to or interference by third parties in the functioning of the information system or servers of Boleron;
- Damage to the User's software or hardware, or loss of data, in connection with the use of the Platform;
- Answers, summaries or actions of third-party AI Platforms and AI Agents, including where they misrepresent the Platform's data;
- The temporary unavailability of the Platform, the REST API, the MCP servers or the WebMCP tools;
- The acts of insurers, including the assessment of risks, the handling of claims and the payment of insurance indemnities.

Nothing in these Terms excludes or limits any liability which cannot be excluded or limited under the applicable law, including liability for intent or gross negligence, or the rights of Consumers under mandatory consumer protection rules.

12. PERSONAL DATA PROTECTION

Boleron Consulting EOOD processes personal data in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation), and the applicable Bulgarian data-protection legislation.

Browsing the information pages of the Platform does not require registration. When the Platform is accessed, technical connection data (such as the IP address) is processed in order to deliver and protect the service, and analytics cookies are used only with the User's consent. Further personal data may be processed when the User contacts Boleron, requests a Quote, or uses the Quote MCP Server or the quote tools of WebMCP.

Detailed information on Boleron Consulting EOOD as controller, the contact details of the data protection officer, the purposes and legal bases of the processing, the categories of recipients, the retention periods, the rights of data subjects and the way in which they may be exercised, and all other information required by the GDPR, is contained in the **Boleron EU Privacy Policy**, published on the Platform at https://boleron.eu. The use of cookies on the Platform is described in the **Boleron EU Cookie Policy**, also published on the Platform at https://boleron.eu.

Data protection officer: Karina Kavdanska, e-mail: dpo@boleron.eu. Boleron AD, the parent company of the group, holds ISO/IEC 27001 certification for its information security management system.

Data subjects have the right to lodge a complaint with the Commission for Personal Data Protection of the Republic of Bulgaria or with the supervisory authority of the Member State of their habitual residence, place of work or place of the alleged infringement.

The processing of personal data is not based on the acceptance of these Terms. The information on the processing is provided to Users in the Boleron EU Privacy Policy.

13. COMMUNICATION

Users may contact Boleron by e-mail at office@boleron.com. Questions and requests concerning personal data may be sent to the data protection officer at dpo@boleron.eu. Communication concerning the Platform is conducted in English, unless otherwise agreed.

Where a User provides an e-mail address or telephone number when contacting Boleron, he or she should notify Boleron of any change to them. Boleron may use the contact details last provided by the User to respond to his or her message.

14. INFORMATION ABOUT THE INSURANCE BROKER

In accordance with the requirements of Article 325 of the Insurance Code and Article 18 of Directive (EU) 2016/97, the details of the insurance broker are: Boleron Consulting EOOD, UIC 102764975, with registered office and address of management at 24 Georgi Benkovski St., Sofia 1000, Bulgaria, a licensed insurance broker entered in the register under Article 30, paragraph 1, item 12 of the Financial Supervision Commission Act. This can be verified with the Financial Supervision Commission, 16 Budapeshta St., Sofia, or on its website www.fsc.bg, section "Registers and references", register of insurance brokers.

Boleron Consulting EOOD does not hold, directly or through related persons, more than 10 per cent of the voting rights at the general meeting or of the capital of an insurer. No insurer or parent undertaking of an

insurer holds, directly or through related persons, shares representing more than 10 per cent of the capital of Boleron Consulting EOOD.

Through the Boleron EU Platform, Boleron Consulting EOOD publishes information only. It does not carry out insurance distribution, give advice or conclude insurance contracts on behalf of Users through the Platform. Where Boleron Consulting EOOD carries out insurance distribution in Bulgaria through www.boleron.bg, the information on the nature of its services, its remuneration, the advice it may provide and the law applicable to the insurance contract is provided in the General Terms and Conditions and the pre-contractual information published on www.boleron.bg.

15. COMPLAINTS AND DISPUTE RESOLUTION

If you wish to file a complaint against Boleron Consulting EOOD, you may do so in writing at 24 Georgi Benkovski St., Sofia 1000, Bulgaria, or by e-mail at office@boleron.com, stating your name and contact details for correspondence and describing your complaint.

The complaint shall be reviewed and Boleron Consulting EOOD shall respond within 14 days. Where a longer period is necessary in order to collect data and information, Boleron shall respond within one month of receipt of the complaint, informing the complainant of the extension and the reasons for it.

You also have the right to file a complaint with the Financial Supervision Commission – Insurance Supervision Department, 16 Budapeshta St., Sofia 1000, e-mail: delovodstvo@fsc.bg, or with the Sectoral Conciliation Commission for the resolution of disputes in the field of insurance and insurance distribution, including in the provision of financial services at a distance in these sectors, at the Consumer Protection Commission, 4A Slaveykov Sq., Sofia 1000, tel. +359 2 9330 588, website www.kzp.bg, e-mail adr.ins@kzp.bg.

Boleron Consulting EOOD has the right to accept or decline to participate in a procedure before the Sectoral Conciliation Commission. A written settlement proposal prepared by the Commission is not binding and must be approved by both parties in order to have the effect of an agreement between them.

Consumers residing in another Member State may also contact the alternative dispute resolution body for financial services in their own country, which cooperates with the Bulgarian body through FIN-NET, the European network for the out-of-court resolution of financial disputes, or the competent supervisory authority of their Member State.

16. FINAL PROVISIONS

The content of the Boleron EU Platform and the services and information offered on it are governed by the laws of the Republic of Bulgaria, which also apply to disputes arising in connection with them. This choice of law does not deprive a Consumer of the protection afforded to him or her by the mandatory provisions of the law of the Member State of his or her habitual residence.

If any provision of these Terms is or becomes invalid, this shall not affect the validity of the remaining provisions.

Pre-contractual information on insurance products is provided by the respective insurers; the Source Documents are linked from the Offer Pages. For insurance purchased in Bulgaria through www.boleron.bg, this information is available in the “Documents” section of that website.

These Terms are drawn up in English. Where they are translated into other languages, in case of discrepancy the English-language version shall prevail.