



**KARATE  
FEDERATION  
OF BALKAN**

# 15th Balkan Junior-Cadet Championships & 4th Balkan Cup for U21



12<sup>th</sup> – 14<sup>th</sup> December, 2014 | Sofia, Bulgaria



**BULGARIAN  
NATIONAL  
KARATE  
FEDERATION**



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It is a great honor for me to invite all competitors from the Balkan countries to participate in the 15th Balkan Championships for Cadets, Juniors and Women and Men under 21 years, which will take place in Sofia from the 12th until the 14th of December, 2014.

Organizing such an event is prestigious and a great responsibility.

We hope that all participants will feel the Bulgarian hospitality.

Karate Federation of Balkan is actively working towards the endorsement of the philosophy and spirit of Karate, promotes and develops karate as an elite sport, as well as a mass sport for everyone. The Balkan karate championship in Sofia is more than just a competition, it is a place where friendship, respect and tolerance meet.

For the first time the Karate sport is included in the family of Olympic Games at the first European Games in 2015 in Baku, which will be held by the Olympic Committees of the countries in Europe. It is a challenge and a test for us. I am convinced that Karate will take its honorable place among the Olympic sports, but to achieve that we will need the required mobilization, work and dedication. Our performance will be indicative of the level of Karate in the Balkans, which will bring serious weight on the Balkan Karate Federation.

The Karate sport is a challenge to the human spirit, the will and strength of the human body, daring and respect towards the opponent and a century old wisdom from The Path. Karate speaks all languages and connects all people and generations, regardless of race, sex and religion.

I wish all participants good health and strength, boldness respect and dignity, and many sports victories.

Please accept my most sincere greetings and best wishes for success.

Let the best win!

Alexei Petrov

The President of Karate Federation of Balkan

The President of Bulgarian National Karate Federation



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Dear friends,

On behalf of the Bulgarian Olympic Committee I would like to welcome you and to wish success to the participants, guests and organizers of the youth tournaments valid for the Balkan Championship and the championship for the Balkan Karate Cup in Sofia.

Your sport is quickly gaining popularity all over the world and it is no coincidence that many consider it the "the second most popular sport after football." Millions of fans have been captivated by its underlying philosophy based on the "respect for others". Karate is one of the ways to overcome social hatred and to help build bridges between people - something which is in tune with the basic Olympic values and ideals. Respect and understanding, accepting diversity and tolerance - these are the basic principles not only of your sport but of the entire global Olympic community.

In this connection too is the inclusion of karate competitions in the program of next year's First games of the European Olympic Committees in Baku. This decision is seen as a clear sign of the willingness and the ability of your sport to become a part of the future Olympic Games as soon as possible.

As our long-term partners in the BOC we highly appreciate the efforts of the Bulgarian National Karate Federation placed in the development and promotion of this sport in the country. The hosting of prestigious tournaments is yet another recognition for the high quality performance of the central management and high prestige of Bulgarian karate.

With all my heart I wish success and good luck to the participants, the guests and organizers of the forthcoming tournaments.

Good luck!

Stefka Kostadinova,  
Chairman of the BOC



**BULGARIAN OLYMPIC COMMITTEE**

SOFIA 1000, "ANGEL KUNCHEV" STR. 4  
TEL: 02/987 56 95; 02/987 34 31; FAX: 02/987 03 79  
E-MAIL: NOCBULGARIA@BGOLYMPIC.ORG  
WWW.BGOLYMPIC.ORG



## HOSTING ORGANIZING COMMITTEE

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### BULGARIAN NATIONAL KARATE FEDERATION



#### Host of the 15th Balkan Junior-Cadet Championships and 4th Balkan Cup for U21, Sofia, Bulgaria

Bulgarian National Karate Federation was founded in 1992. It unites the recognized by the World Karate Federation styles of Wado Ryu, Goju Ryu, Shito Ryu and Shotokan. Since 1998 the federation also unites the clubs in Kyokushin. Today the Bulgarian National Karate Federation has over 80 member karate clubs and is one of the largest sports organizations in the country. There is a karate club functioning in almost every city, where young people are striving to discover the secrets of karate. The total people practicing karate in Bulgaria is about 20 000.

Email: [office@karatebg.org](mailto:office@karatebg.org)

Address: 75 Vassil Levski blvd., 1040 Sofia, Bulgaria

Phone: +359 2 987 9413



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## WELCOME TO BULGARIA



Located in the heart of the Balkans, Bulgaria offers a highly diverse landscape: the north is dominated by the vast lowlands of the Danube and the south by the highlands and elevated plains. In the east, the Black Sea coast attracts tourists all year round.



Founded in 681, Bulgaria is one of the oldest states in Europe. Its history is marked by its location near Europe's frontier with Asia. Some 85% of the population are Orthodox Christians and 13% Muslims. Around 10% of the population are of Turkish origin while 3% are Roma. Similarly, its traditional dishes are a mixture of east and west. The most famous Bulgarian food must be yoghurt, with its reputed gift of longevity for those who consume it regularly.



Bulgaria's population of 7.4 million people is predominantly urbanized and mainly concentrated in the administrative centers of its 28 provinces. Most commercial and cultural activities are centered on the capital and largest city, Sofia. The strongest sectors of the economy are heavy industry, power engineering, and agriculture, all of which rely on local natural resources.



The country's current political structure dates to the adoption of a democratic constitution in 1991. Bulgaria is a unitary parliamentary republic with a high degree of political, administrative, and economic centralization. It is a member of the European Union, NATO, and the Council of Europe.



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## WELCOME TO SOFIA



Sofia is Bulgaria's capital and its largest city. Founded thousands of years ago, today the city continues to develop as the country's cultural and economic center. At present, the city has a population of over 1.4M

Sofia is located in the western part of the country, on The Sofia Plain and on the lower slopes of Mount Vitosha. Sofia's history spans 2,400 years.

### Sofia has been chosen as a European Capital of Sport in 2017

Sofia is one of the most visited tourist destinations in Bulgaria alongside coastal and mountain resorts. Among its highlights is the Alexander Nevsky Cathedral, one of the symbols of Bulgaria, constructed in the late 19th century. The city is also known for the Boyana Church, a UNESCO World Heritage site. Sofia holds Bulgaria's largest museum collections, which attract tourists and students for practical studies.

Sofia's main hotels are centrally located and many of the main sights are within easy walking distance.



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## SHOPPING CENTERS

### Paradise Center

Since its official opening on March 28th, 2013 Paradise Center has marked the lifestyle center of Bulgaria as the most attractive place for trade and entertainment, comprising impressive architecture and interior design.



### City Center Sofia (CCS)

City Center Sofia is the first modern shopping mall opened in Sofia. It has the best transport communication at the center of Sofia and is next to Hemus Hotel and Kempinski Hotel Zografski.



Please, do not hesitate to contact the hosting organization for directions and access to the nearby shopping centers.



## VISA INFORMATION

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You can find additional information for visa at the website of the Ministry of Foreign Affairs of Republic of Bulgaria:

[www.mfa.bg/en/pages/109/index.html](http://www.mfa.bg/en/pages/109/index.html)

In the event of visa problems occurring for any team please contact:

### Bulgarian National Federation Karate

Email: [office@karatebg.org](mailto:office@karatebg.org)

Address: 75 Vassil Levski blvd., 1040 Sofia, Bulgaria

Phone: +359 2 987 9413

Mobile: +359 89 999 6386

## LANGUAGE

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The official language is **Bulgarian**.

Most of the people also speak English and/or Russian.

## CURRENCY

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The official currency in Bulgaria is the LEV.

The currency can be exchanged in all bank offices and currency exchange offices, located throughout the city of Sofia, mostly in shopping malls. The lev is pegged to the euro at a rate of 1.95583 leva for 1 euro.

The most current information can be found on the National Bank website: [www.bnb.bg](http://www.bnb.bg)

## TIME ZONE, ELECTRICITY AND WATER

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- ✓ The time zone in the country is Eastern European Time (**UTC+2**)
- ✓ Bulgaria's standard electricity supply is **220/230 volts AC** with a frequency of 50 hertz
- ✓ Tap water is generally considered **safe to drink** in all major towns and cities

## WEATHER

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Sofia - Average temperature in December

Average Temperature	1°C		Average Rainfall		40mm
Low Temperature	-2°C		Sunshine Hours		2 hrs
High Temperature	4°C				

## HEALTH AND SAFETY CONCERNS

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In case you need emergency medical assistance or you have had an accident abroad you can rely on the security forces and the medical services in the respective country. Yet before you leave, you are advised to have a European electronic healthcare card, car insurance (if you travel by car), as well as a general healthcare insurance.

### European Emergency Number: 112

Calls can be answered not only in Bulgarian, but also in English, French, German, Italian, Spanish, Greek, Romanian, Turkish or Russian. Caller location is automatically activated when the call is answered.



## TRANSPORTATION / TRANSFERS

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### BY PLANE - Sofia Airport (SOF)

The airport is located only 10 km from the city center, in the eastern part of the capital.

Over 25 airlines fly in and out of the Sofia Airport with daily direct flights to/from major European cities. Make sure you check the terminal that you are arriving at or departing from carefully.

**Airport transfer is free for all participants staying in the official hotel**

Please, note in your hotel booking form the arrival and departure flights.

### BY CAR/COACH

Distance to Sofia is - from Athens - 806 km, Belgrade – 396km, Bucharest – 384 km, Istanbul – 580km, Ljubljana – 924km, Podgorica – 587km, Sarajevo – 595km, Skopje – 228km, Tirana – 526 km, Zagreb – 784km.

You'll need to buy a vignette (sticker) to drive on motorways and main roads outside towns. You can buy one at the border, or from post offices, large petrol stations.

You must drive with running lights or dipped beam headlights throughout the year, even during the daytime.

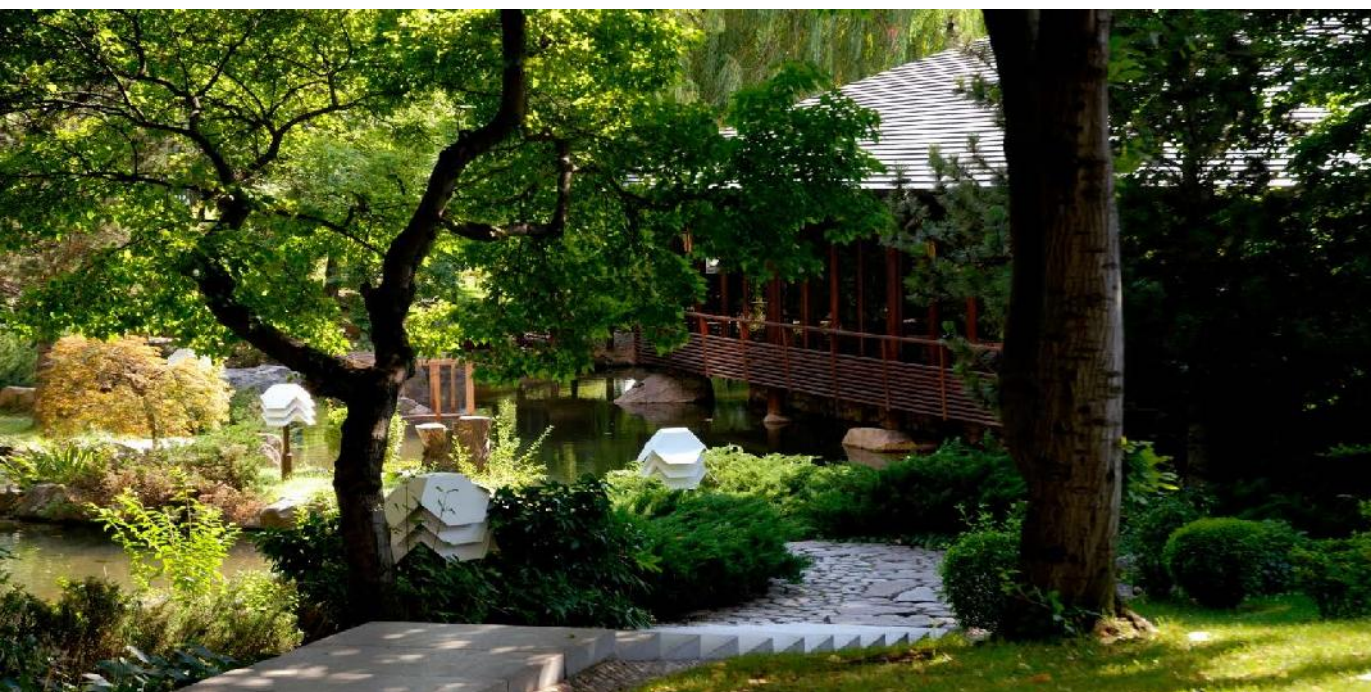
### PARKING

The organizer will provide parking space for buses and cars at the Sport's Hall.

## ACCOMMODATION

### Kempinski Hotel Zografski HQ \*\*\*\*\*

- ✓ *Infrastructure on 30 000 sqm*
- ✓ *442 rooms and suites*
- ✓ *Comprehensive meeting facilities on 1470 sqm*
- ✓ *The largest ballroom in Sofia*
- ✓ *6 restaurants and 2 bars*
- ✓ *The most modern F.D Health club with the biggest hotel swimming pool*
- ✓ *Shopping arcade*
- ✓ *Unique Japanese garden*





## Kempinski Hotel Zografski HQ \*\*\*\*\*



Stay in a luxury hotel with an excellent location where the city rhythm blends with the beauty of lush gardens, serene ponds and romantic benches next to murmuring fountains.





## Kempinski Hotel Zografski HQ \*\*\*\*\*

World class restaurants and bars of authentic cuisine and impeccable service



### Intermezzo Lobby Bar and Terrace

Coffee, tea, snacks, drinks, class choice of **cigars**



### Captain Cook Restaurant

**Exclusive** fish selection



### Panorama Restaurant

**International** cuisine at the top of Sofia



### Happy Sushi

Sushi fantasies in the heart of the **Japanese** garden



### Lozenets Bulgarian Restaurant

Bulgarian cuisine and **hospitality**



### Candy Club

**Chocolate** and coffee creations



### Colline Toscane Restaurant

**Italian** flair in the heart of Sofia



### Piano Bar Le Parfum

Relaxation atmosphere over **refreshing** cocktails

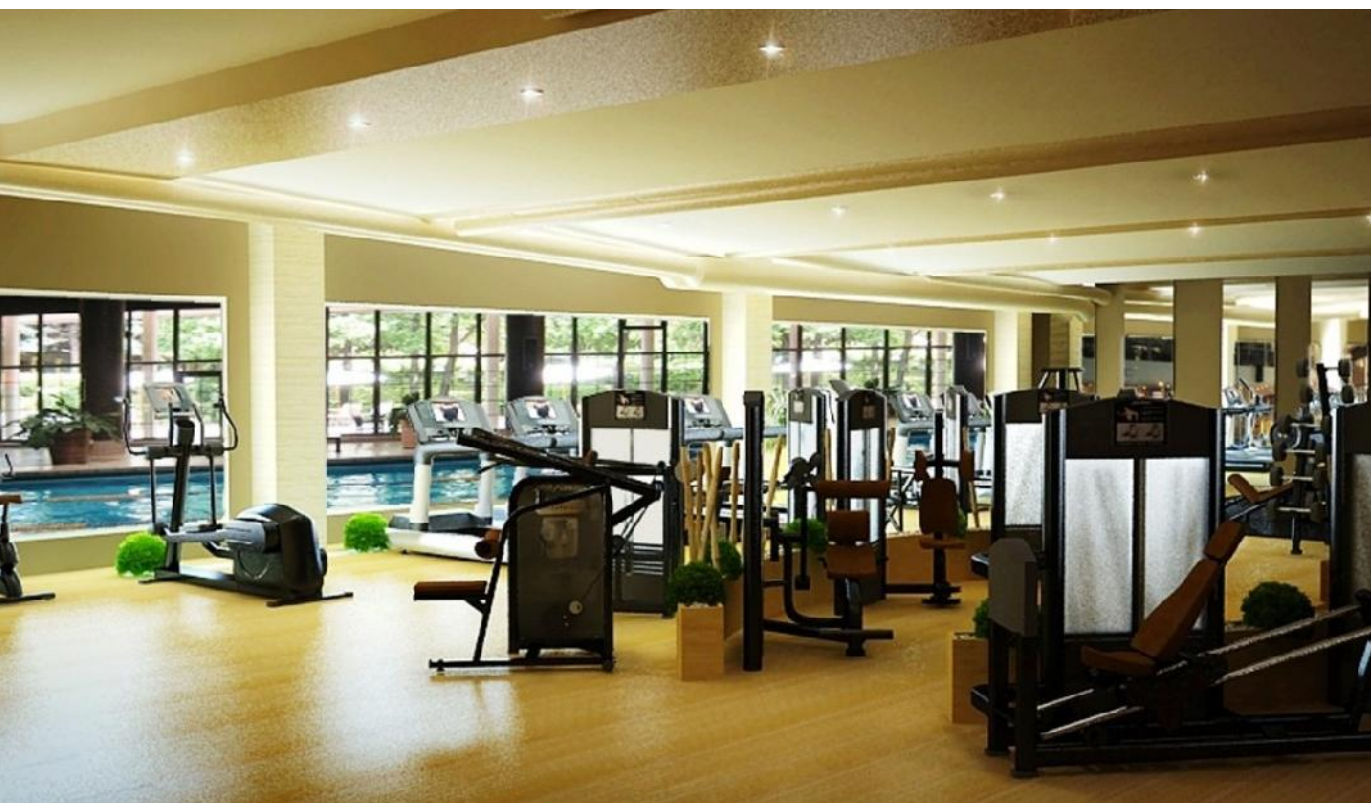


### In-room Dining

**Generous** menu in the comfort of your room

# Kempinski Hotel Zografski HQ \*\*\*\*\*

The most exclusive Health Club in Sofia



## Swimming

Plunge in the **largest** hotel swimming pool in Sofia



## In-room treatments

Indulge in variety of **massages** and **treatments** to look and feel irresistible



## Beauty and relaxation

Invigorate your **body** and **mind** to feel refreshed and ready for new challenges...



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## ACCOMMODATION

### Hotel Hemus Sofia \*\*\*

HEMUS Hotel Sofia is located in the center of the city and provides the necessary services, which characterize the standard category of a three-star hotel.

The hotel has a high-rise building with 207 rooms – Standard /economy/ and Classic rooms, junior apartments /Hemus type/ and VIP-apartments.

The hotel has a Casino, night bar, bank office and a hair salon.



#### Services provided:

- ✓ High speed WiFi Internet connection
- ✓ Air conditioning with individual control of the temperature
- ✓ Guarded underground parking garage
- ✓ Hair salon
- ✓ Night bar
- ✓ Room service



## ACCOMMODATION

### Hotel Rila Sofia \*\*\*

Located just 50 metres from Sofia's main shopping street Vitosha, Rila Hotel enjoys a central location in the city. It has a bar and a restaurant.

All rooms have a private bathroom, cable TV and large windows which provide a lot of natural light. Some have a separate living room and bedroom. Most of the units have a balcony.

Comfortable, clean and spacious rooms. All rooms have street view and most have balconies. An average of 25 square meters including bathroom. 91 rooms distributed in 8 floors and serviced by two elevators. Some rooms have experienced upgrades and renovations but, in all cases, rooms are in proper and correct working condition with functional comfort and appliances. Individual Air Conditioned/Heating units, Mini Bar, cable TV, access to Wi-Fi and a full private bathroom with tub and shower.



## HOTEL PRICES

The following prices are in EUROS **per person per night** and include accommodation and buffet breakfast:

Hotel	Single Room with Breakfast	Double Room with Breakfast	Optional Dinner
Kempinski Hotel Zografski HQ *****	43 EUR	27 EUR	16 EUR / 3 course menu
Hotel Hemus Sofia ***	24 EUR	16 EUR	9 EUR / 2 course menu
Hotel Rila Sofia ***	29 EUR	19 EUR	8 EUR / 2 course menu

The number of rooms available are limited and a first come first serve policy will be implemented.

## CATERING

Lunch packages are available upon request for the 13<sup>th</sup> and 14<sup>th</sup> of December in the Sports hall at a price of 6 EUR. Please, note this in the Rooming list form.

## BOOKING AND PAYMENT FOR THE ACCOMMODATION AND TRANSFERS

The bookings have to be done by filling up the registering form, and sending it by e-mail:

[office@karatebg.org](mailto:office@karatebg.org)

Preliminary reservation of available hotels should be made up to November 21<sup>st</sup>, 2014.

A reservation of the total price should be paid up to November 28th, 2014.

This date will be considered final.

The balance of your stay will have to be paid by a bank transfer before November 28th, 2014.

NOTICE: Booking and payment should be made to the Bulgarian National Karate Federation.

**Deadline is November 28th, 2014**

## CANCELLATION CONDITIONS FOR ACCOMMODATION AND TRANSFERS

- ✓ Accommodation is prepaid before November 28<sup>th</sup>, 2014 and is **non-refundable**.
- ✓ Transfers are free of charge.
- ✓ Optional dinners and food packages could be subject of change no later than 5<sup>th</sup> of December, 2014.



## IMPORTANT NOTES

Pursuant to Article 57 of the Statute of the KFB in competitions organized by Karate Federation of Balkan (KFB) can participate:

- (1) a judges delegated by KFB
- (2) athletes who are duly registered and in time according to the schedule and have made a payment of registration fee before the event
- (3) officials (referees, coaches, representatives of the national karate federation) and athletes who are placed in the official hotels published in the Bulletin.

All competitors must bring with them their own gloves and belts (red and blue) and all other protective equipment in accordance with the WKF Competition Rules and approved by the WKF.

## COMPETITION CATEGORIES PARTICIPATION FEES/TEAM

<b>Kata Individual</b>	<b>20 EUR</b>	<b>Kumite Individual</b>	<b>20 EUR</b>
<b>Kata Team</b>	<b>15 EUR</b>	<b>Kumite Team Male (5+2)</b>	<b>20 EUR</b>
		<b>Kumite Team Female (3+1)</b>	<b>20 EUR</b>

## NUMBER OF COMPETITORS/ TEAMS PER COUNTRY AND CATEGORY

Each country can register up to 4 competitors for Individual Kata events, up to 4 competitors for Individual Kumite event.

Each country can register up to 1 Kata Team female, 1 Kata Team male, 1 Kumite Team male for male cadets (5+2), 1 Kumite Team male for male juniors (5+2), 1 Kumite Team male for male U21 (5+2), 1 Kumite Team female for female cadets (3+1), 1 Kumite Team female for female juniors (3+1) and 1 Kumite Team female for female U21 (3+1).

## INSURANCE

It is compulsory for all participants and delegation members to effectuate their own medical insurance and personal trip insurance. Karate Federation of Balkan are taking no liability for these concepts.

During the registration each delegation must present the signed insurance form.

## ENTRANCE

Event entrance is **free** to all spectators on Saturday and Sunday.



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## SPORT VENUE

### Arena Armeec Sofia

Multifunctional Sports Hall



Year of completion-2011

“Arena Armeec Sofia” has more than 12 000 seats, press equipped seats, VIP area, Warmup Hall, Press Center, Restaurants & Snack Bars.

The hall is equipped with 11 elevators, 16 refreshment areas, 9 cloakrooms, 30 entrances and 202 toilets for spectators.

There are 887 parking lots, 614 of them placed in a central exterior parking, 231 placed in near streets.



## AGE CATEGORIES

<b>Cadet</b>	14 / 15 years
<b>Junior</b>	16 / 17 years
<b>U21</b>	18 / 19 / 20 years

## AGE CLAUSE

Cadets born between		Juniors Born between		U 21 Born between	
After	Before	After	Before	After	Before
December 12 <sup>th</sup> , 1998	December 13 <sup>th</sup> , 2000	December 12 <sup>th</sup> , 1996	December 13 <sup>th</sup> , 1998	December 12 <sup>th</sup> , 1993	December 13 <sup>th</sup> , 1996

## KATA

<i>age group</i>	<i>individual</i>	<i>team</i>
<b>Cadet</b>	14 / 15 years	14 / 17 years
<b>Junior</b>	16 / 17 years	
<b>U21</b>	18 / 19 / 20 years	-

## WEIGHT CATEGORIES

Cadet	Junior	U21	Cadet	Junior	U21
Male			Female		
-52 kg	-55 kg	-60 kg	-47 kg	-48 kg	-50 kg
-57 kg	-61 kg	-67 kg	-54 kg	-53 kg	-55 kg
-63 kg	-68 kg	-75 kg	+54 kg	-59 kg	-61 kg
-70 kg	-76 kg	-84 kg	-	+59 kg	-68 kg
+70 kg	+76 kg	+84 kg	-	-	+68 kg



## COMPETITION SCHEDULE

### Friday, 12<sup>th</sup> December, 2014

<i>time</i>	<i>event</i>
<b>14:00 - 19:00</b>	<b>Hotel Check-In</b> Kempinski Hotel Zografski Hemus Hotel / Rila Hotel
<b>12:00 - 19:00</b>	<b>Registration of Delegations</b> Kempinski Hotel Zografski
<b>14:00 - 15:00</b>	<b>Press Conference</b> Kempinski Hotel Zografski
<b>18:00 - 19:30</b>	<b>KFB Executive Committee Meeting</b> Kempinski Hotel Zografski
<b>19:30 - 20:30</b>	<b>Competition Draw</b> Kempinski Hotel Zografski

### Saturday, 13<sup>th</sup> December, 2014

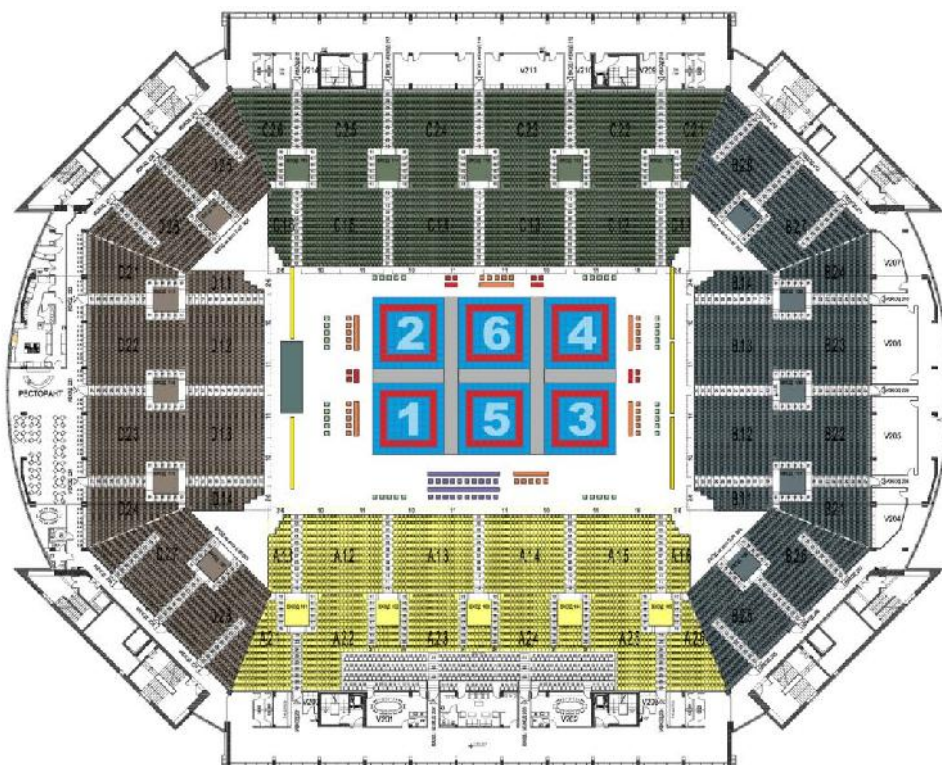
<i>time</i>	<i>event</i>
<b>09:00 - 09:30</b>	<b>Weighting</b> / All Female Individual
<b>09:30 - 10:00</b>	<b>Weighting</b> / All Male Individual
<b>10:00 - 11:00</b>	Kata / Cadets Female Individual
	Kata / Cadets Male Individual
	Kata / Juniors Female Individual
	Kata / Juniors Male Individual
	Kata / U21 Female Individual
	Kata / U21 Male Individual
<b>11:00 - 11:30</b>	<b>Award Ceremony</b> / Cadets, Juniors and U21 Kata
<b>11:30 - 17:00</b>	Kumite Individual / Cadets Female Eliminations & Repechages
	Kumite Individual / Cadets Male Eliminations & Repechages
	Kumite Individual / Juniors Female Eliminations & Repechages
	Kumite Individual / Juniors Male Eliminations & Repechages
	Kumite Individual / U21 Female Eliminations & Repechages
	Kumite Individual / U21 Male Eliminations & Repechages
<b>17:00 - 17:30</b>	<b>Opening Ceremony</b>
<b>17:30 - 19:30</b>	<b>All Finals</b>
<b>19:30 - 20:00</b>	<b>Award Ceremony</b> / Cadets, Juniors and U21 Kumite Individual

## COMPETITION SCHEDULE

Sunday, 14th December, 2014

<i>time</i>	<i>event</i>
08:00 - 12:00	<b>Hotel Checkout</b> / Kempinski Hotel Zografski / Hemus Hotel / Rila Hotel
09:00 - 10:00	Kata Team / Female and Male
10:00 - 10:30	Award Ceremony / Kata Team
11:00 - 13:00	Kumite Team / Cadets Female Eliminations & Repechages
	Kumite Team / Cadets Male Eliminations & Repechages
	Kumite Team / Juniors Female Eliminations & Repechages
	Kumite Team / Juniors Male Eliminations & Repechages
	Kumite Team / U21 Female Eliminations & Repechages
	Kumite Team / U21 Male Eliminations & Repechages
13:00 - 15:00	<b>All Finals</b>
15:00 - 15:30	<b>Award Ceremony / Kumite</b>
15:30 - 16:00	<b>Closing Ceremony</b>

## SITUATION SPORTS HALL








\* Position: C=Competitor, Co=Coaches, De=Delegation Head, P=President of NF, R=Referees/Judges, D=Doctors, V=VIPs, A=Administration, P=Press, O=Others

\*\* Room type: S=Single, D=Double

Dated: \_\_\_\_\_

Name of Contact Person: \_\_\_\_\_

Signature: \_\_\_\_\_

Official Stamp: \_\_\_\_\_

## BOOKING FORM

FEDERATION/ COUNTRY	
NAME	
PHONE NO.	MOBILE
FAX	E-MAIL

## ACCOMMODATION

CATEGORY: \_\_\_\_\_ HOTEL: \_\_\_\_\_

Group 1				Group 2			
Rooms	Number	Check in	Check out	Rooms	Number	Check in	Check out
Singles				Singles			
Twins				Twins			
Doubles				Doubles			

## TERM OF RESPONSIBILITY

To be filled, signed and sent back by November 21<sup>th</sup>, 2014

I \_\_\_\_\_, the undersigned, as the Chief of Delegation, of my country, duly enrolled to participate in the 15<sup>th</sup> Balkan Junior-Cadet Championships and the 4<sup>th</sup> Balkan Cup for U21, which will be held in Sofia, Bulgaria on the 13<sup>th</sup> and 14<sup>th</sup> of December 2014, with full knowledge of the Statutes, the Rules and the Norms of The KARATE FEDERATION OF BALKAN, pledge myself to faithfully accomplish the regulations of this before mentioned entity, and I take any and all administrative, civil and criminal responsibilities for whatever happens to our athletes, coaches and other members of our delegation participating in this championship, before, during and after the competition, such as physical injuries, personal expenses, or monetary debts and casual material damages to the hotels, the venue, means of transportation etc. Furthermore, I exempt from any legal, civil or criminal responsibilities the organizers of the Championships, the FBK and the Turkish Karate Federation, its directors, as well as any person, company, or entity related to the event (sponsors, public and private entities).

I authorize the organizers of the event to use images, photos and the names of our competitors and other members of our delegation (since it is considered necessary) for the sport activities and publications of karate, related to the event, without any monetary compensation.

Country/Nation:	
Surname, First name:	
Passport number & expiry date:	
Credit Card details & expiry date:	
Position in the federation:	
Address:	
Tel.-no.:	
Fax & email:	

Date: \_\_\_\_\_ 2014      Name: \_\_\_\_\_      Signature & Stamp: \_\_\_\_\_

Fill in, sign, stamp and send no later than November 21<sup>st</sup>, 2014 to:

**Bulgarian National Federation Karate**  
75 Vassil Levski blvd., 1040 Sofia, Bulgaria  
office@karatebg.org



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## GENERAL SPONSOR



[www.lev-ins.com](http://www.lev-ins.com)

The Lev Ins AD Insurance Company was established in 1996 and became one of the first 100 % privately owned companies in Bulgaria's insurance sector. The Company's own capital was raised by Israeli and Bulgarian investors. ZK Lev Ins AD is a part of a financial group operating in the fields of general insurance, life insurance, secondary retirement provision and health insurance.

Over the last several years ZK Lev Ins AD became the undisputed leader in Motor Third Party Liability Insurance which forms the biggest share in the portfolios of general insurance companies in Bulgaria.

Our most important advantage is that ZK Lev Ins AD is the company with the largest insurance reserves. These were established in accordance with all of the requirements of the applicable law and are under the control of the Financial Supervision Commission of the Republic of Bulgaria. This makes the Company the most stable insurance carrier on the Bulgarian insurance market.

In 2013 ZK Lev Ins AD ranked first in the most important category, namely market share wielding 13, 4 % of the direct insurance market which makes it the leader of the Bulgarian insurance market. In 2013 ZK Lev Ins AD was awarded the prize for Most Trustworthy Insurer in Terms of Insurance Compensation Payment.

The sustainable growth of the insurance company is driven by the anticipatory approach in risk management which is achieved by applying the Active Corporate Security Philosophy. This allows us to grow and improve profitability. The key to ZK Lev Ins AD's success is the excellent communication with our customers.

ZK Lev Ins AD has earned the trust and support of large international reinsurers and maintains high-capacity reinsurance programs for the main lines of its business. Some of the major reinsurers include Swiss Re, Lloyds, Aspen Re, Sirius, and Scor among others.



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## PARTNER ORGANIZATIONS

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**Bulgarian Olympic Committee**

**Ministry of Youth and Sports**

## CONTACT INFORMATION

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