

Insurance product information document

Company: AGEAS Portugal – Companhia de Seguros, S.A. , **Product:** Expenses Protection Plan
Insurance Company authorized by the Insurance and Pension Funds Supervisory Authority, under no. 1129.
EU Member State: Portugal

Pre-contractual and complete contractual information about the product is provided in other documents. This document is intended to provide a summary of the information pertaining to the insurance contract.

What type of insurance is it?

Insurance that guarantees payment of expenses paid from a specified bank account (exclusively related to television, internet and telephone, water, gas and condominium services) up to the contracted limit, in the event of an accident or illness and involuntary unemployment of the insured person. It also guarantees payment of compensation in the event of death or permanent disability, resulting from an accident covered by the policy.



What risks are insured?

- ✓ **Absolute temporary incapacity to work** in the event of accident or illness that hinders the insured person's total physical incapacity to temporarily exercise professional functions, provided it is clinically proven.
 - ✓ **Involuntary unemployment - Employed workers** in the event of unemployment involving collective dismissal, redundancy or unilateral contract termination by the worker with just cause invocation. It may also be as the result of unilateral dismissal by the employer.
 - ✓ **Hospitalisation - self-employed workers** whenever the medical situation involves hospitalisation for a period longer than a determined number of days, resulting in circumstances of absolute temporary incapacity for work due to accident or illness.
- The amount insured, applicable to the three coverages described above for a maximum period of 6 months, depending on the option contracted: Option A € 52.50, Option B €105.00 and Option C € 210.00.
- ✓ **Death or permanent disability** of the insured person as a result of an accident covered by the policy. The amount insured depends on the option contracted: Option A €10 000.00, Option B €12 500.00 and Option C €15 000.00



Which risks are not insured?

Among other exclusions outlined in the applicable General Terms and Special Conditions, the following are excluded:

- ✗ Acts of terrorism, vandalism, malice or sabotage;
- ✗ Wrongful acts or omissions by the insurance policyholder or insured person, or by persons for whom they are civilly liable;
- ✗ Aesthetic and cosmetic treatments, except where directly resulting from any illness or accident;
- ✗ Unemployment resulting from seasonal activity, that is, activity that only arises during a certain time of year, necessarily limited, afterwards losing its usefulness;
- ✗ Dismissal with just cause, that is, subsequent to wrongful conduct by the worker which, due to its gravity and consequences, makes it immediately and practically impossible to continue the working relationship;
- ✗ Pre-existing disability;
- ✗ Childbirth, pregnancy or termination of pregnancy;
- ✗ Psychopathologies of any nature;
- ✗ All pathologies lacking clinical proof;
- ✗ Expiry of employment contract term (fixed or uncertain);
- ✗ Expiry of employment contract due to retirement;
- ✗ Revocation of an employment contract by agreement between the parties or by employee initiative;
- ✗ Workers abroad with employment contracts unconnected to Portuguese legislation.



Are there any coverage restrictions?

- ! Subscription is only permitted for persons between the ages of 18 and 64 years;
- ! Subscription is only permitted in the case of professional activity of at least 16 hours per week in the last 12 months, with no unemployment;
- ! Compensation funds depend on the option subscribed and the corresponding value associated;



Are there any coverage restrictions? (continued)

- ! You must have a bank deposit account used for household payments and expenses;
- ! Coverages for death or permanent disability may not be combined, wherefore, if the insured person dies as a result of an accident within two years of said accident, compensation for death will be discounted by the value of permanent disability compensation that may have been awarded or paid in relation to the same accident;
- ! Only one coverage may be activated for each accident that has occurred.



Where am I covered?

- ✓ Risks are covered anywhere in the world, excluding unemployment coverage, given that the employment contract must be connected to Portuguese legislation.



What are my obligations?

- Before signing the contract, accurately state all circumstances that you know of, and that should be reasonably significant to the insurer's risk assessment;
- Pay the premium in a timely manner;
- During the contract, inform the insurer of risk-aggravating situations within 14 days of the date from when the insured person became aware of such;
- In the event of a claim, inform the insurer in writing within 8 days.



When and how should I pay?

Unless otherwise agreed, the first instalment or premium payment must be made on the date the contract is signed. The following instalments, subsequent annuities and successive instalments must be paid on the dates established in the contract. Payment may be made by direct debit or bank transfer. Annual, biannual, quarterly or monthly payment may be agreed.



When does coverage begin and end?

Coverage shall cease automatically on the first of the following dates:

- On the date the policyholder and the insured person terminate the contract;
- On the date the insured person reaches 65 years of age;
- On the date the insured person ceases to have the "domiciled expenses" service associated with the bank deposit account specified in the policy;
- On the date the bank deposit account is closed;
- On the date of the insured person's retirement or pre-retirement (pre-retirement is understood as a situation of reduction or suspension of work, by agreement between the employer and a employee aged 55 years or older, during which time the worker is entitled to receive from the employer a monthly cash payment known as pre-retirement), for absolute temporary incapacity, involuntary unemployment and hospitalisation coverages;
- On the date of compensation payment related to the death or permanent disability coverages;
- Under death or disability coverage, travel abroad for a period longer than 90 days is considered, within the scope of this contract, to be a change of residence, entailing the cessation of all contractual guarantees.



How can I rescind the contract?

For contracts concluded for one year and subsequently, the insured may rescind the contract by communicating this intention to the insurer 30 days prior to the date of extension of the contract, by registered mail or by any other means through which a written and lasting record is kept. The contract may be terminated by the parties at any time with just cause. The policyholder, being an individual person, may terminate contracts with duration equal to or greater than six months, without invoking just cause by communicating this intention to the insurer within 30 days of the date of receipt of the policy.

The present document is a translation of the Portuguese version. In case of discrepancy between the versions, the Portuguese version shall prevail. Does not exempt consultation of the legally required pre-contractual and contractual information.