

## Insurance product information document

**Company:** Ageas Portugal - Companhia de Seguros, S.A. **Product:** Médis Vintage

Insurance Company authorised by the Insurance and Pension Funds Supervisory Authority, under no. 1129.

**EU Member State:** Portugal

Complete pre-contractual and contractual information about the product is made available in other documents. This document is intended to provide a summary of the information pertaining to the insurance contract. 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.

### What type of insurance is it?

Health insurance that covers healthcare expenses. This insurance operates through payments stipulated among Médis Network providers. Assistance services are also guaranteed.



### What is insured?

The following coverage options may be contracted:

#### Vintage

- ✓ Hospitalisation (hospital stay) - € 2 500.00;
- ✓ Outpatient (consultations, tests and treatments) - € 150.00;
- ✓ 2<sup>nd</sup> Opinion - no limit;
- ✓ Home assistance:
  - Physiotherapy and nursing services - 5 days;
  - Cleaning and personal hygiene services - 5 days;
  - Food services - 5 days;
  - Special transport for children - 3 requests;
  - Babysitter - € 150.00.

#### Vintage Plus

- ✓ Hospitalisation (hospital stay) - € 5 000.00;
- ✓ Outpatient (consultations, tests and treatments) - € 250.00;
- ✓ Serious illnesses - € 1 000 000.00;
- ✓ 2<sup>nd</sup> Opinion - no limit;
- ✓ Home assistance:
  - Physiotherapy and nursing services - 10 days;
  - Cleaning and personal hygiene services - 10 days;
  - Food services - 10 days;
  - Special transport for children - 3 requests;
  - Babysitter - € 150.00.



### What is not insured?

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

- ✗ Illnesses that you had before taking out health insurance;
- ✗ Accidents or illnesses covered by compulsory insurance (work and traffic accidents);
- ✗ Accidents resulting from the practice of professional sports and participation in amateur sports;
- ✗ Infectious and contagious diseases, when declared an epidemic by the Health Authority.



### Are there any restrictions on cover?

- ! Some coverages include grace periods;
- ! There may be specific exclusions (exclusions resulting from analysis of the health questionnaire);
- ! Pre-authorisation is required for some medical procedures;
- ! When the procedures concerning the submission of expenses or pre-authorisation requests have not been fulfilled, there may be a reduction or loss of coverage, and in the latter case, if there is wilful misconduct and the insurer incurs significant damages;
- ! Expenses incurred outside the network of stipulated providers are not guaranteed.



### Where am I covered?

✓ Continental Portugal and Islands.



### What are my obligations?

- Before signing the contract, the insured must accurately state all known circumstances that
- should be reasonably significant for the insurer's risk assessment;
- To pay the premium amount 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;
- Present the Médis card to Médis Network providers.



### 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, by direct debit from your account or by Multibanco reference. Either annual or monthly payment may be agreed upon. The following instalments, subsequent annuities and successive instalments must be paid on the dates established in the contract.



### When does the cover start and end?

The contract begins on the date specified in the contractual conditions. Contracts concluded for a specified period shall terminate at midnight on the last day. Contracts with an initial period of 1 year are renewed for equal periods.



### How do I cancel 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 if there is 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.