

Workers' Compensation Insurance

OCIDENTAL
grupo ageas

Insurance product information document

Company: AGEAS Portugal – Companhia de Seguros, S.A. **Product:** Workers' Compensation Dependent Employment
Insurance Company authorised 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?

This insurance guarantees, in accordance with the applicable legislation, the responsibility of the policyholder for mandatory charges arising from workplace accidents.



What risks are insured?

The mandatory charges arising from an accident at work (one that occurs on location during work hours and one that directly or indirectly produces a bodily injury, functional disturbance or illness which results in a reduction in the ability to work, from income or death) include:

Benefits in kind

- ✓ Medical and surgical assistance, whether in the form of general or specialist services, including all examinations for purposes of diagnosis and all necessary treatments, including home visits by a practitioner;
- ✓ Pharmaceutical and medicinal assistance;
- ✓ Nursing care;
- ✓ Hospitalisation and accompanied thermal treatments;
- ✓ Transportation for observation, treatment or attendance at legal proceedings;
- ✓ Provision of technical assistance and other technical devices compensating for functional limitations, as well as their renewal and repair;
- ✓ Cost of rehabilitation as well as professional and social reintegration services, including the cost of adapting a workplace to suit the employee's condition;
- ✓ Medical or functional rehabilitation services for an active life;
- ✓ Psychotherapeutic assistance to the family of the claimant, whenever necessary;
- ✓ Psychological and psychiatric assistance for the claimant and respective family, when recognised as necessary by the attending physician.

Cash benefits

- ✓ Compensation for temporary incapacity to perform work duties;
- ✓ Provisional allowance;
- ✓ Monetary compensation and allowance for permanent incapacity to perform work duties;
- ✓ Allowance for highly permanent disability situations;
- ✓ Death subsidy and funeral expenses;
- ✓ Death allowance;
- ✓ Supplementary benefit for third-party assistance;
- ✓ Housing rehabilitation allowance;



What risks are not insured?

Among other exclusions provided for in the contractual conditions, the following are excluded:

- ✗ Occupational illnesses;
- ✗ Hernias with a bulge;
- ✗ Liability for any fines and penalties imposed on the policyholder for failure to comply with legal provisions;
- ✗ Workplace accidents in which the policyholder becomes a victim, in the case of a natural person, as well as all those who do not have a work contract with the policyholder, except for the administrators, directors, managers or equivalent, when remunerated;
- ✗ Surgical intervention which puts the claimant's life at risk due to the nature of the operation or the claimant's condition.



Are there any coverage restrictions?

- ! In the event of disability or exacerbation of damage as a result of unjustified refusal or failure to observe clinical or surgical prescriptions, compensation may be reduced or excluded pursuant to the general terms;
- ! The coverage of full salary, is only accepted provided that the obligation to pay results from the imposition of the work contract;
- ! Travel and work in countries with a risk of war, regardless of the length of time.



What risks are insured? (continued)

- ✓ Allowance for the frequency of actions in the scope of professional rehabilitation, necessary and adapted for the claimant's reintegration into the job market.

The insured amount is agreed upon by the parties, according to the type of activity and the salary amount declared by the Policyholder and is established in the Particular Conditions.



Where am I covered?

- ✓ Mainland Portugal and the Autonomous Regions of the Azores and Madeira;
- ✓ Travel in a professional capacity to the European Union for up to 15 days and in possible trips to work abroad, upon prior notification to the insurer.



What are my obligations?

- Declare with accuracy all that is significant for the risk assessment and the susceptible circumstances that can be modified by the same risk;
- Fill out the workplace accident claim form and send it within a maximum of 24 hours after becoming aware of the fact;
- Immediately report fatal accidents;
- Give prior notice if insured persons travel abroad to any State outside the European Union, as well as travel to a European Union member State for a period exceeding 15 days;
- Send the payroll sheets, with the indication of employees and monthly salaries, in digital or electronic format;
- Report the work accident digitally within 24 hours from the date of becoming aware of the accident. This obligation applies to all companies with the exception of micro-companies.



When and how should I pay?

You are required to make the first instalment or (total) premium payment on the date of conclusion of the contract. The following instalments, subsequent annuities and successive instalments must be paid on the dates established in the contractual conditions. Payment can be made in cash, by cheque, bank transfer or direct debit as well as by agreement through annual, semi-annual, quarterly and monthly payments.



When does the coverage begin and end?

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

The contract expires on the date which the establishment definitively closes, in which case the processed premium will be refunded, unless otherwise agreed, for the period that has not elapsed.



How do I rescind the contract?

In contracts concluded for one year and subsequently, the contract may be withdrawn by communicating this intention to the insurer 30 days before the contract extension date, by registered post or by any other means by which a permanent record is kept. The contract may be terminated by the parties at any time with just cause.

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.