

Insurance product information document

Company: AGEAS Portugal - Companhia de Seguros, S.A. **Product:** Domestic Service Contract
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?

Insurance policy for individuals, required by law, which guarantees payment of compensation in the event of workplace accidents suffered by domestic staff, whether occurring at the workplace or travelling to and from the workplace.



What risks are insured?

The cover included under mandatory work accidents insurance - Domestic service contract, guarantee the following benefits that may be deemed necessary:

Benefits in kind

- ✓ General or specialised medical and surgical assistance, including elements of diagnosis and treatment, as well as home visits;
- ✓ Medication and pharmaceutical assistance;
- ✓ Nursing care;
- ✓ Hospitalisation and thermal treatments;
- ✓ Accommodation;
- ✓ 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;
- ✓ Occupational and social rehabilitation and reintegration services, including workplace adaptation;
- ✓ Medical or functional rehabilitation services for an active life;
- ✓ Psychotherapeutic support for the claimant's family, whenever necessary;
- ✓ Psychological and psychiatric assistance for the claimant and his or her family, when recognised as necessary by the attending physician.

Cash benefits

- ✓ Compensation for temporary incapacity to perform work duties;
- ✓ Temporary allowance;
- ✓ Monetary compensation and allowance for permanent incapacity to perform work duties;
- ✓ Subsidy for extreme permanent incapacity to perform work duties;
- ✓ Death subsidy;
- ✓ Subsidy for funeral expenses;
- ✓ Death allowance;
- ✓ Supplementary benefit for third party assistance;
- ✓ Subsidy for rehabilitation at home;
- ✓ Subsidy for attending sessions for the purposes of professional rehabilitation, necessary and adapted for the claimant's reintegration into the job market.

The insured amount is agreed by the parties, according to the type of activity and the salary amount declared by the policyholder, and is set forth in the Specific Conditions.



What is not insured?

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

- ✗ Occupational illnesses;
- ✗ Accidents due to acts of terrorism and sabotage, rebellion, insurrection, revolution and civil war;
- ✗ Accidents due to invasion and war against a foreign country (declared or not) and hostilities between foreign nations (whether or not there is a declaration of war) or acts of war arising directly or indirectly from such hostilities;
- ✗ Bulging hernias;
- ✗ Liability for any fines and penalties imposed on the Policyholder for failure to comply with legal provisions;
- ✗ Surgical operation which puts the claimant's life at risk due to the nature of the operation or the claimant's condition.



Are there any restrictions on cover?

- ! 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.



Where am I covered?

- ✓ Continental Portugal and the Autonomous Regions of the Azores and Madeira;
- ✓ 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.



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
- Pay the premium in a timely manner.
- During the contract period, inform the insurer of risk-aggravating situations within 14 days from the date when the insured person became aware of such.
- In the event of a claim, inform the insurer in writing within 8 days.
- Immediately report fatal accidents.



When and how do 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 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 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.