

Insurance product information document

Company: AGEAS Portugal – Companhia de Seguros, S.A. **Product:** ON/OFF Travel Insurance
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 is this type of insurance?

It's a travel assistance insurance.



What is insured?

It comprises a set of 23 coverages, which may be triggered following an accident or illness:

- ✓ **Medical, surgical, pharmaceutical and hospitalisation expenses abroad**
- ✓ **Emergency dental expenses abroad**, up to a financial limit of € 3 000
- ✓ **Medical information and advice**
- ✓ **Medical check-up**
- ✓ **Repatriation or Medical Transport in case of accident or illness**
- ✓ **Sending emergency medicine abroad**
- ✓ **Contribution for accommodation expenses**, up to € 75 per day, up to a financial limit of € 3 000
- ✓ **Accompaniment of the insured person hospitalized abroad**
- ✓ **Travel ticket for early return of the insured person**
- ✓ **Search and transport of lost luggage**
- ✓ **Transportation or repatriation after death**
- ✓ **Urn expenses**, up to a financial limit of € 3 000
- ✓ **Trip cancellation or interruption**, up to a financial limit of € 3 000
- ✓ **Flight delay**
- ✓ **Loss of air connections**
- ✓ **Delay in receiving luggage**, with a limit of € 300 per item up to a financial limit of € 3 000
- ✓ **Legal assistance abroad**
- ✓ **Emergency support abroad**
- ✓ **Advance of funds abroad**, up to a financial limit of € 3 000
- ✓ **Treatment expenses in Portugal only in the event of an accident caused by skiing**, up to a financial limit of € 5 000.
- ✓ **Payment of crutches in case of a skiing accident**
- ✓ **Transport from medical center to ski resort**
- ✓ **Emergency expenses on a ski track**

The insured amount is € 15 000 000 for a 24 hours period, for all claims occurring in that period, without prejudice to the abovementioned sub-limits.



What is not insured?

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

- ✗ Accident at work for which the claim or requested assistance guarantees are covered by a Workers' compensation policy.
- ✗ Injuries or consequences resulting from crimes or other wilful acts of the Insured Person.
- ✗ Plastic or cosmetic surgeries, except when necessary as a result of an accident covered by the Policy's guarantees.
- ✗ Payment of fines, assessments or other penalties, for criminal or infractions offences.
- ✗ Psychiatric treatments.
- ✗ Actions committed against themselves by the Insured Person or against the insured person by the Beneficiaries.
- ✗ Accidents occurred by professional practice of sports or sports events, even amateur, integrated in championships and corresponding training.
- ✗ Accidents attributable to the Insured Person and occurring when the Insured Person is under the influence of psychotropic substances, narcotic drugs, or any drugs or toxic products not medically prescribed or also when demonstrating a blood alcohol level equal to or greater than that permitted by Law;
- ✗ Acts of war and disturbances of public order.



Are there any restrictions on cover?

- ! Age limit for subscription is from 18 to 69 years old.
- ! Maximum age of stay up to 70 years old, except for the Policyholder, for whom the risks coverage is valid until the date of contract termination.
- ! Maximum limit of seven insured persons.
- ! There are deductibles (amounts provided for in the Contractual Terms and Conditions whose payment, in the event of a claim, is the responsibility of the Insured Party or the Policyholder)
- ! Events occurring before the entry into force of this contract, or occurring outside the insurance coverage activation periods are not covered.
- ! Instalments that have not been requested from the Insurer and to which they have not agreed are not guaranteed, save for cases of *force majeure* or material impossibility demonstrated.



Where am I covered?

- ✓ Anywhere in the world except Portugal. Only Travel Delay or Flight Cancellation or Interruption coverages are valid in Portugal.



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 period, inform the insurer of risk-aggravating situations within 14 days from the date when the insured person became aware of such.
- Activate and deactivate the coverages through the APP Activo Bank or Millennium bcp. In the event of a claim, please report it within the maximum deadline of 8 days by contacting the support service via Telephone (210 042 490 cost of a call to the national fixed network personalised attendance available every business day from 08h30 to 19h00) or using the app.
- In the event of a claim, you need to send the supporting documents relating to the expenses.
- In the event of an accident or illness, comply with medical prescriptions.



When and how do I pay?

Unless otherwise agreed, the premium for activated coverages is paid daily. Through the Activo Bank or Millennium bcp app, the Insurer informs the Policyholder of the premium due, taking into account the number of Insured people, at a time prior to the activation of the coverages.

Payment is made by bank transfer.



When does the cover start and end?

The contract is signed for the period defined in the Particular Terms and Conditions or Additional Policy Minute, up to a maximum of three years with no possibility of renewal. Without prejudice to the prior premium payment, risks coverage depends on activation through the App Activo Bank or Millennium bcp and runs exclusively for successively renewable 24-hour periods until the Policyholder disables the coverages through the app, at selected support desks or by telephone to the contacts available on the Occidental website.

Risks coverage starts for each Insured Person from the moment the Insurer confirms the activation of the insurance guarantees through the App Activo Bank or Millennium bcp, according to the date and time mentioned in the Particular Terms and Conditions or Additional Policy Minute.

The activation of the coverages depends on the Insurer's confirmation, occurring within 36 hours after the activation request, through the App Activo Bank or Millennium bcp.



How do I cancel the contract?

The contract may be terminated by the parties at any time, by mutual agreement. The Policyholder, being a natural person, may terminate the contract after a period of six months or more, without invoking just cause, communicating said intention to the Insurer 14 days immediately following the date the policy was received.

The parties may, at any time, terminate the contract there is just cause, by registered post.

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.