

## Insurance Product Information Document

**Company:** AGEAS Portugal – Companhia de Seguros **Product:** Volta 55+

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 is this type of insurance?

It is a Personal Protection Insurance that guarantees, as a result of an accident and in accordance with the contractual provisions, a set of coverages that include compensatory or indemnity benefits.



#### What is insured?

The following coverages can be underwritten, for Professional and/or Extra-professional risk:

##### Basic Coverages:

- ✓ Expenses with Personal Injuries
- ✓ Health Care Assistance
- ✓ Home Assistance

##### Optional Coverages:

- Death
- Hospitalisation Expenses
- Funeral Expenses
- Administrative Assistance
- Technical Support
- Travel
- Personal Baggage

The Travel and Personal Baggage covers must be underwritten together.

The Insurer's liability per Insured Person and annuity is always limited to the insured capital amounts and other compensation limits indicated for each guarantee in the Policy Conditions.



#### What is not insured?

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

- Consequences suffered by the Insured Person resulting from acts of a criminal, misdemeanour or disciplinary nature, consummated or attempted by the Policyholder, the Insured Person or Beneficiaries, or by all those for whom they are civilly responsible;
- Disability, injury, deformation or pre-existing illness on the date of execution of the insurance contract, as well as its consequences;
- Personal injuries that the Insured Person practices or causes to be practised on them;
- Accidents arising from the action of the Insured Person in a state of intoxication or use of psychopharmaceuticals, narcotics, hallucinogens and similar not prescribed by a physician;
- Accidents caused by intent or gross negligence of the Insured Person;
- Events occurring in countries under civil war, invasion and war, declared or not;
- Accidents arising from professional sports.



#### Are there any restrictions on cover?

Among other restrictions provided for in the applicable General and Special Conditions:

- Death occurred 2 years after the accident date that caused it.
- In the event of a claim, if a deductible has been established, the Policyholder or the Insured Person shall be responsible for part of the risk determined in value, days or percentage.
- Unless otherwise agreed, travelling abroad for periods longer than 90 days is considered, under this contract, as a change of residence, and all guarantees thereof for the Insured Person in question shall cease.
- There are age limits for underwriting and stay.



## Where am I covered?

- ✓ Worldwide (unless otherwise stated in the Special or Particular Conditions).



## What are my obligations?

- Before signing the contract, accurately state all circumstances that are significant to the insurer's risk assessment.
- During the contract period, inform the Insurer of risk-aggravating situations within 14 days from the date in which the Insured Person became aware of them.
- Should two or more contracts be entered into, with several Insurers, intended to cover the same risk relating to the same Insured Person and for the same period of time, communicate to the Insurers the existence of the other contracts.
- Communicate to the Insurer the change of residence and profession.
- In the event of an incident, use all the means at your disposal to prevent or limit the injury or injuries resulting from the incident, namely complying with the prescriptions and advice of health professionals.
- In the event of a claim, fill in the accident report and send it no later than eight (8) days after the incident or the day the Insured Person becomes aware of it.
- Pay the full amount (premium) in a timely manner.



## When and how do I pay?

The initial premium or the first instalment thereof is due on the date of execution of the contract and the subsequent premiums or fractions on the dates indicated in the insurance contract. The premium can be paid in one instalment, annually or split half-yearly or quarterly and must be paid in the form and in the place indicated by the Insurer. Payment can be made in cash, check, bank transfer or account debit.



## When does the cover start 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.

At the end of the annuity in which the Insured Person turns 80 years of age, the capital of all coverages shall be reduced by 50 %, with the exception of the Health Care Assistance, Home Assistance, Technical Support, Administrative Support, Travel and Personal Baggage coverages which shall remain unchanged.

The contract ceases its effects at the end of the annuity in which the Insured Person turns 85 years of age.



## How do I cancel the contract?

For contracts concluded for one year and subsequently, the insured person may terminate 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 resolved by the parties at any time with just cause.

The Policyholder, being a natural person, may cancel the contract without just cause within the 30 days immediately following receipt of the Policy, should the contract have a duration equal to or greater than 6 months.

For contracts concluded remotely, not provided for in the preceding paragraph, the Policyholder who is a natural person, may terminate the contract without just cause within 14 days from the date of receiving 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.