

Insurance product information document

Company: AGEAS Portugal – Companhia de Seguros, S.A. **Product:** Business

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?

It is a Civil Liability insurance that guarantees liability coverage under the law for property and non-property damages, resulting from personal and material injuries caused to third parties, during the exercise of commercial, industrial or service activities.



What risks are insured?

Property and Non-Property damages resulting from personal and material injuries caused to Third Parties are guaranteed.

| Basic Coverages

- ✓ Business Liability
- ✓ A non-deliberate act or omission by the Insured Person or any of its employees in the exercise of their activity and in their service
- ✓ Deficiency of facilities, as well as with things that are considered to be an integral part of said facilities or others that are found there provided that they belong to or are under the responsibility of the Insured Person;
- ✓ Lifts, hoists, platforms, escalators and gantries in the facilities of the Insured Person;
- ✓ Any materials, utensils, decorations or services that are considered to be part of the normal operation of the establishment and belong to it;
- ✓ Any goods and packaging of any kind that exists in the establishment(s) and/or installation(s) of the Insured or occupied by the Insured Person;
- ✓ Use of the facilities for the exclusive use of personnel, in particular medical services as well as sports, recreational and kindergarten facilities;

The amount insured for each coverage is agreed upon by the parties and described in the Particular Conditions.



What risks are not insured?

In addition to the exclusions referred to in the General Conditions, the following remains excluded, such as liability for:

- ⊘ Complaints arising from repair services, maintenance, transformation or expansion of building(s) or installation(s) or those resulting from the deliberate omission or action by the Policyholder or Insured Person, related to measures necessary for the repair or security of the same assets;
- ⊘ Damages caused by the manufacture, transformation, mixing or packaging of deliverables;
- ⊘ Defects in deliverables and packaging sold by the Policyholder or Insured Person, even if they occurred after their delivery;
- ⊘ Damages caused to goods transported or handled by the Insured Person;
- ⊘ Damages caused to goods in storage or on consignment;
- ⊘ Damages arising from Professional Civil Liability.



Are there any coverage restrictions?

- ! The risk and civil liability are not fully transferable to the contract, either by their very nature, underlying legal or regulatory provision, or by the very limits of the insurance contract (capital, scope, exclusions, among others);
- ! Existence of a deductible charged to the policyholder;
- ! This contract does not guarantee the liabilities which are subject to compulsory insurance under legal terms;



Where am I covered?

- ✓ Mainland Portugal and the Autonomous Regions of the Azores and Madeira.



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, the Insurer must be informed of risk-aggravating situations within 14 days from the date in which the Insured had known about them.
- In the event of a claim, fill out the claim form and send it within a maximum timeframe of 8 hours after becoming aware.
- Pay the full amount (premium) in a timely manner.



When and how should I pay?

Payment of the initial premium or first instalment is due on the contract conclusion date. 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 starts on the day and time recorded in the Particular Conditions or in the absence of a time stamp, then at midnight on the start date recorded in the Particular Conditions.

The contract effects cease at midnight on the last day of its deadline.

The contract expires on the date in which the establishment closes definitively, in which case, return of the premium is processed, unless otherwise agreed, "pro rata temporis", under legal terms by which the Policyholder shall report the situation to the Insurer.

Contracts can be made for a specific period or for one year.



How do I rescind the contract?

In contracts concluded for one year and subsequently, you may terminate the contract by communicating this intention to the insurer 30 days before the contract extension date, by registered mail or by any other means through which a written and lasting record is kept.

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.