

Insurance product information document

Company: AGEAS Portugal – Companhia de Seguros, S.A. **Product:** Travel Protection
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 an individual insurance plan that guarantees the payment of benefits or compensation resulting from accidents suffered by the Insured Person during the course of a trip. This insurance is valid 24 hours a day during the trip and applies to accidents occurring anywhere in the world, for non-professional and professional risk (inherent to the exercise of their professional activity).



What risks are insured?

Basic coverages

- ✓ **Death and permanent disability** of the Insured Person as a result of an accident during the trip;
- ✓ **Travel Assistance** in the event of accident or illness occurring abroad.

Main risks insured by optional coverages

- **Treatment and repatriation expenses** in regard to injuries sustained as a result of an accident during the trip;
- **Personal Baggage**, as a result of fire, theft or loss is guaranteed for compensation of clothing, personal hygiene objects and respective suitcase;
- **Hospitalisation allowance** for a maximum period of 360 days that guarantees the payment of a daily allowance, in the event of an accident that results in hospitalisation for more than four consecutive days, according to the limits of the policy;
- **Personal civil liability** that guarantees the payment of compensation in the event of property and non-property damage arising from personal or material injuries caused to third parties in the context of their private lives.

Extension of insurance to Winter sports when contracted for payment or refund of the insured capital defined, amateur and non-federated practice is guaranteed, outside of competitions and respective winter sports training (snow skiing and snowboarding) - (optional extension).

The amount insured for each coverage is agreed upon by the parties and outlined in the contractual conditions.



What risks are not insured?

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

- x Injuries or consequences resulting from crimes or other deliberate acts by the Insured Person;
- x Payment of fines or other penalties, for criminal infractions or administrative offences;
- x Notoriously dangerous actions unjustifiable in the Insured Person's exercise of their occupation;
- x Treatments of a psychiatric nature;
- x Actions that the Insured Person commits against themselves or those committed against the Insured Person by the beneficiaries;
- x Accidents due to the practice of professional and federated sports or sporting events, even if amateur, those part of championship-based and respective training;
- x Situations that occurred or happened before initiation of the contract;
- x Hernias, cerebrovascular events (strokes), varicose veins and lumbago are fully excluded;
- x Accidents attributable to the Insured Person and occurring under the influence of psychotropic substances, narcotics and any drugs or toxic products without a medical prescription or that presents a blood-alcohol level greater than 0.5 g/L;
- x Suicide;
- x Acts of war and disturbances to public order.



Are there any coverage restrictions?

- ! The age limit for subscription is 79 years;
- ! For those who subscribe travel insurance between the ages of 70 and 79, they can only subscribe two coverages - death and personal baggage;
- ! From the age of 80 all insurance coverage ceases;
- ! Under no circumstances is the risk of death guaranteed to persons under 14 years of age;



Are there any coverage restrictions? (continued)

- ! Under certain coverages, in the event of an accident, the insured may be responsible for paying a determined value as set forth in the contractual conditions, known as a deductible.



Where am I covered?

- ✓ On the journey starting in Portugal and during a stay in one of the destinations indicated in the Particular Conditions, on the individual certificate, or in the additional minutes of the policy.



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 value in a timely manner;
- During the contract, inform the insurer of risk-aggravating situations within 14 days from the date in which the insured person became aware of such;
- In the event of a claim, report it to the insurer in writing within 8 days.



When and how should I pay?

Unless otherwise agreed, payment of the initial premium or first instalment thereof, must be made on the date the contract is concluded. 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 by bank transfer. Annual, biannual, quarterly or monthly payment may be agreed upon. The premium for the day-to-day option is a single payment.



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. Travelling abroad for a period longer than 90 days is considered, within the scope of this contract, as a change of residence, thereby cancelling all coverage.



How do I rescind the contract?

In contracts signed for one year and subsequently, the contract may be withdrawn by communicating that intention to the insurer 30 days before the contract extension date, by registered post or by any other means through which a written and permanent record is kept. The contract may be terminated by the parties at any time with just cause. The policyholder, being a natural person, may terminate contracts with a duration equal to or greater than six months, without invoking just cause, by communicating this intention to the insurer within the 30 days immediately following the date the policy was received.

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.