

Insurance product information document

Company: Ageas Portugal - Companhia de Seguros, S.A. **Product:** Capital Annuity 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 a Personal Accident insurance for SMEs linked to Commerce, Services and Hospitality that guarantees, in the event of disability or death following an accident of a professional and/or non-professional nature, protection for employees and their families through compensation.



What risks are insured?

Accidents suffered by insured persons are covered 24 hours a day, anywhere in the world due to the following situations:

- Professional and Non-Professional Risk
- Use of means of transport
- Amateur Sports Practice

| Basic Coverages

- ✓ Total and Permanent Disability
- ✓ Death

| Optional Coverages

- Treatment and Repatriation Expenses
- Sports

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



What risks are not insured?

- ✗ Hernias, whatever their nature, varicose veins and their complications, lumbagos, ruptures or muscle strains;
- ✗ Act or omission by the Insured Person under the influence of alcohol with a degree of alcohol equal to or higher than that authorised by law and/or use of narcotics outside of a medical prescription, or when unable to control actions;
- ✗ Actions performed by the Beneficiary to the Insured Person;
- ✗ Criminal actions or omissions and other deliberate acts by the Insured Person;
- ✗ Suicide or attempted suicide and voluntary mutilation or attempt thereof, as well as personal injury that the Insured Person commits or causes to be committed on their person, even if these acts are committed in a state of incapacity of judgment;
- ✗ Any other ailments, when it is not proven by an unequivocal and indisputable medical diagnosis that they are a direct consequence of the accident.



Are there any coverage restrictions?

- ! Accidents verified in the exercise of civil construction activities and related, demolitions, manufacture, transport and use or handling of explosives, mine works, public works, shipyards, sawmills, weaving activities and other activities of a similar nature and danger as well as professions as pilots, drivers, chauffeurs, conductors, crew from: ships and boats, Aviation (air and land), Armed Forces, ambulance services, factories and industrial establishments.
- ! Accidents resulting from the use of motorcycles, tricycles and quad bikes, except when sports coverage is contracted, as defined in paragraph 2 of article 5 and provided that it is motorbike with a cylinder capacity of less than 250 cc.



Where am I covered?

- ✓ Unless otherwise specified on individual certificates, in the Particular Conditions, accidents that occur anywhere in the World are covered.



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 became aware.
- In the event of a claim, fill out the personal accident claim form and send it within a maximum of 24 hours after becoming aware of the fact.
- Immediately report fatal accidents.
- 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.
- 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 signed for one year and subsequently, the contract may be withdrawn by communicating that 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 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.



Ageas Portugal - Companhia de Seguros. Public limited company, with head office at Praça Príncipe Perfeito n.º 2, 1990-278 Lisboa. Legal Person No. 503454109. Porto Trade Register. Share Capital of 7.500.000 Euros. Registration ASF 1129, www.asf.com.pt.