

Insurance product information document

Company: AGEAS Portugal – Companhia de Seguros, S.A. **Product:** De Cá para Lá Repatriation Insurance
Insurance Company authorised by the Autoridade de Supervisão de Seguros e Fundos de Pensões under no. 1129
EU Member State: Portugal

Full pre-contractual and contractual information on the product is provided in other documents. This document is intended to provide a summary of the information relating to the insurance contract.

What type of insurance?

This is Assistance insurance which guarantees the transport or repatriation of the Insured Person because of an accident, serious illness or death.



What risks are insured?

The following basis covers can be taken out:

- ✓ **Transport or repatriation of the Insured Person in the event of an accident or serious illness** - In the event of an accident or serious illness of the Insured Person, the Assistance Service will ensure the transport or repatriation of the Insured Person, guaranteeing payment of the transportation costs to their home in the country of origin. The medical team of the Assistance Service, in collaboration with the Insured Person's doctor, will monitor the situation in order to determine whether repatriation is possible and to determine the most appropriate means of transport, taking into account the Insured Person's clinical condition.
- ✓ **Transport or repatriation of the deceased Insured Person** - In the event of the death of the Insured Person, the Assistance Service will ensure the formalities for the transport or repatriation of the body, guaranteeing the payment of transportation costs to the place of burial in the country of origin.

The warranties provided for in the previous paragraph are limited to a total annual capital per Insured Person of €30,000.00.



What risks are not insured?

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

- ✗ claims resulting from an illness or accident occurring outside Portugal, as well as injuries resulting from surgical interventions or other medical action not motivated by an accident or illness covered by the contract;
- ✗ situation, incapacity, injury, deformation or illness already existing on the date of inclusion in the insurance, as well as its consequences;
- ✗ suicide or attempted suicide and voluntary mutilation or attempted mutilation, as well as bodily injury that the Insured Person commits or causes to be committed on themselves, even if these acts are committed in a state of incapacity for judgement;
- ✗ benefits relating to claims arising from the action or omission of the Insured Person when they have a blood alcohol level equal to or greater than 0.5 g/l, or another lower limit, when legally provided for, or when they are under the influence of psychotropic substances, narcotics, hallucinogens or any drugs or toxic products without a medical prescription or when they are incapable of controlling their actions;
- ✗ situations arising from strikes, labour disturbances, riots or alteration of public order, acts of terrorism and sabotage, insurrection, revolution, rebellion, civil war, invasion and war, whether declared or not, against a foreign country and hostilities between foreign nations, whether or not there is a declaration of war, or acts of war arising directly or indirectly from such hostilities;
- ✗ injuries arising from the intervention of the Insured Person in bets, challenges or brawls, unless, in the latter case, the Insured Person has acted in self-defence or in an attempt to save persons or property;



Are there any restrictions on coverage?

What risks are not insured?

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- ! situation, incapacity, injury, deformation or illness already existing on the date of inclusion in the insurance, as well as its consequences;
- ! suicide or attempted suicide and voluntary mutilation or attempted mutilation, as well as bodily injury that the Insured Person commits or causes to be committed on themselves, even if these acts are committed in a state of incapacity for judgement;



Where am I covered?

- ✓ The contract produces effects in relation to accidents or events occurring in Portugal, and any repatriation will only take place from Portugal.



What are my obligations?

- Before signing the contract, to accurately declare all the circumstances that they know and should reasonably consider to be significant for the assessment of the risk by the Insurer.
- Pay the premium on time.
- During the contract, inform the insurer of situations that aggravate the risk within 14 days of becoming aware of them.
- Communicate changes of residence.
- In the event of a claim, report it within a maximum of 8 days by contacting the Assistance service via the customer helpline.



When and how should I pay?

Unless otherwise agreed, you are obliged to pay the initial premium, or the first instalment thereof, on the date the contract is signed by direct debit from your account.

The following instalments, subsequent annuities and successive instalments must be paid on the dates established in the contract.



When does my coverage start and end?

The contract begins on the date stipulated in the contractual conditions. Fixed-term contracts end at midnight on the last day. Contracts with an initial period of one (1) year are renewed for equal periods.



How can I cancel the contract?

The contract may be terminated by the parties at any time by mutual agreement.

The contract can be cancelled by the parties at any time, in the event of just cause, by registered mail.

The Policyholder, being an individual, may terminate the contract without just cause in the following situations:

- a) in insurance contracts with a duration of six months or more, within 30 days of receiving the policy;
- b) in insurance contracts signed remotely, not provided for in the previous paragraph, within 14 days of receiving the policy.