

Insurance

With our  
knowledge,  
you always  
have a margin  
of safety.

PWM 

**WEALTH TECH  
AWARDS 2023**

WINNER

Best Private Bank for  
Self-Directed Investments  
in Europe

PWM Wealth Tech Awards:  
“Best Private Bank for  
Self-Directed Investments  
in Europe”, in 2023. This award  
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**Millennium**  
private banking

Lagoa de sal colorida - Austrália Ocidental

Knowledge is capital

# Multiple-Risk Home Insurance

M



Leito do rio Noosa  
Austrália

# Multiple-Risk Insurance

## Home Insurance HOMIN

Find an insurance for the most demanding homeowners and landlords. Apart from protecting your real estate properties, the multiple-risk home insurance HOMIN provides you with a Premium option with a number of innovative customer services that protect you and your family services from unexpected day-to-day events.

## Computer Assistance

Among other benefits, this assistance service provides a maximum plafond of 400€ for the repair of malfunctions in your PC, mobile computer, tablet or smartphone.

For your comfort, we can arrange for a technician to come and repair the device(s). Whenever the repair is not possible to be made at home, the insurance company assumes the responsibility for transporting your equipment to a designated technical centre, bearing the transportation costs.

Guarantees	Capital Limit
Help desk service	5 requests per year
Sending a service technician to your home	2 requests per year
Repair of malfunctions (labour and parts)	200€ per incident Twice per year Maximum 2 incidents per year (Amount paid by the Insurance Holder 25€)

Publicity: This information does not dispense with the reading of the legally required pre-contractual and contractual information.

## Household emergency

Through this assistance service, all the costs related with the repair of malfunctions in your plumbing systems and water-heating equipment, such as heaters and boilers, will be organized and paid for, up to 600€ / year.

The assistance of technical staff on the spot, labour and replacement parts are included.

Guarantees	Capital Limit
System and external fixed components of pipes	200€ per incident Maximum 3 incidents per year 20€ co-payment
Heaters and boilers	

## Electricity Assistance

For only €20, you have at your disposal a repair service on the electrical network, which includes assistance of technical staff on the spot, labour and, if necessary, replacement parts, in case of electrical, electronic or mechanical breakdown of the electrical power distribution network and its terminals of Habitação Segura, verified by a technician of the agreed network of authorised repairers of Ocidental Service Assistance.

Guarantees	Capital	Co-payment
Repair of faults in the electrical network (includes labour and parts costs)	200€ per incident Maximum 2 incidents per year	20€

Some examples: Sockets/Lamps malfunction / Switchboard malfunction / Wires in walls / Switch malfunction / Stripped wires

If you are also a landlord, you may count with all the guarantees inherent to the protection of walls (building) and also with the Loss of Rent exclusive guarantee. An ideal cover for those with a real estate property in the rental market since it provides a response to the loss of income in case of lack of living conditions in the property due to a risk guaranteed by insurance. Under these situations, the landlord receives the monthly amount of the rents while the works for the restitution of the living conditions prior to the claim are underway, up to a maximum of 12 months.

# Health Insurance

M



Leito do rio Noosa  
Austrália

# Médis health insurance

## Your health personal service

Your health deserves the best and the best is a complete, simple, close and digital service with just a click or a phone call. Médis thought of everything and you will not need to worry about a thing.



### **Médis Assistant Physician**

He/she is your physician. A specialist in Family Medicine or in Internal Medicine who is always available for you in his/her office or by phone.



### **Online Doctor**

Speak to a Doctor on the spot or book a voice or video consultation for later on, if you feel sick or have questions about exams, tests or prescriptions.



### **Médis Line (218 458 888)**

You may call the nurses of Médis Line, 24/7, 365 days a year and clarify your doubts or receive all the guidance you need to get the most appropriate medical attention. (Cost of a call to the national land line).  
Clinical matters: 24 hours every day. Administrative issues: from 8am to 8pm on business days.



### **Médis Network**

More than 13.000 physicians in more than 8.000 locations. Your medical appointments, exams, treatments and surgeries with quality all over the country.



### **Digital Médis card**

It's the card that provides you access to the health services from the Médis Network and to the Health and Fitness Network. You can get your Médis Card in Médis App.



### **Website and Médis APP**

At the website and Médis App, Médis customers have access to their health insurance and may also present the expenses incurred outside the Médis Network. These expenses are reimbursed up to 72 hours after reception of the originals.



### **Health & Fitness Network**

Your Médis card offers you discounts in Health Clubs, Spas, shops selling optical material and in the use of alternative medicine; among other: an excellent help for you to achieve a healthier way of living.



### **Médis Pharmacies Network**

As a Médis Client, you have at your disposal several pharmaceutical services, close to home, with the usual confidence and comfort. Check the Médis guide for network pharmacies.



### **Dental Care**

You may add the dental care coverage, ensuring the reimbursement of expenses incurred with Dental Care. Even if you choose not to add this coverage, you may continue to benefit from Médis contractual prices.



### **Reinforced Oncological Protection**

All clients, from options 2 and 3, with a proven oncological diagnosis, are entitled to the Reinforced Oncological Protection, which includes:

- Increase in capital for Hospitalization and Outpatient Care, renewable every year, which may be used in the treatment of an oncological disease, or of any other, current or future, as long as you keep your insurance active.
- Two new covers: Prostheses and Orthotics for oncology and assistance services.



## International Network

Includes reference hospitals in Spain, the USA and Germany. In Option 3 of Médis Health Insurance you can count with unlimited capital in the Navarra University Clinic - Madrid and Pamplona. You can also find a Coverage for Serious Illnesses, for expenses of up to 1 million Euros.



## Second Opinion

The diagnosis is not always easy, therefore a second opinion can be important. Médis assures you an expert opinion by a doctor at the Navarra University Clinic \*, in Spain.

\*accreditation by the Joint Commission International

## Covers and Capital

Options	Option 1	Option 2	Option 3
<b>Hospitalization</b>			
Base	€15,000	€50,000	€1,000,000
Reinforced Oncological Protection	-	Additional €50,000	Unlimited
Birth	-	Included in Hospitalization	Included in Hospitalization
<b>Outpatient Care</b>			
Base	€200 (opcional) ou €1,000 (opcional)	€2,500	€5,000
Reinforced Oncological Protection	-	Adicional €2,500	Adicional €5,000
<b>Dental Care</b>	-	€250 (Opcional)	€1,000 (Opcional)
<b>Oncology Prosthesis and Orthotics</b>			
Brassieres for breast implant	-	€40 (1 per annuity)	€40 (1 per annuity)
Bilateral breast prosthesis ext..	-	€110 (1 per annuity)	€110 (1 per annuity)
Unilateral breast prosthesis ext.	-	€95 (1 per annuity)	€95 (1 per annuity)
Wigs	-	€500 (1 per lifetime)	€500 (1 per lifetime)
Support products for ostomy	-	€500	€500
<b>Oncology - Assistance Services</b>			
Patient transport	-	2 transports per annuity	2 transports per annuity
Psychological support	-	5 appointments per annuity	5 appointments per annuity
Comfort services	-	€1,000 per annuity	€1,000 per annuity
Home nursing	-	10 uses per annuity	10 uses per annuity
<b>International</b>			
Clínica Univ. Navarra <sup>(2)</sup>	-	-	No limit
Barcelona - Berlim - EUA <sup>(3)</sup>	-	-	€75,000
Remaining Clinics	-	-	-
<b>Serious Illnesses <sup>(4)</sup></b>	-	-	€1,000,000

<sup>(1)</sup>Access through the Médis Hotline and service provided by the Clínica Universitaria de Navarra. <sup>(2)</sup> Médis pays in full all the health expenses previously authorized and, in case of hospital admission, also ensures the payments for accommodation and travel expenses related to air travel (economy class), train or car (only gas, tolls and one night the way over and one night the way back) and accommodation for the Insured Person and one companion. <sup>(3)</sup> Barcelona Centro Médico (Spain); Deutsches Herzzentrum Berlin (Germany); Johns Hopkins Clinic (USA). <sup>(4)</sup> Benefits under this cover are valid within the network of providers outside Portugal. Serious Illnesses, under this cover, are considered to be those pathologies listed in the contractual conditions.

Any of the 3 options can be subscribed up to the age of 70. In options 1 and 2, if you subscribe the Insurance before you are 55 years old, there will not be a permanence age limit. If subscribed from age 55, the permanence limit age is 70 (if a customer subscribes at age 70, he/she can benefit from 1 full annuity). In option 3 there is no permanence age limit.

There are exclusions provided for in the policy.

# Millennium

private banking

Knowledge is capital

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## Braga

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Praça Conde Agrolongo 52, 4700-312 Braga

## Aveiro

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Cais do Cojo 12, 3800-133 Aveiro

The cost of the calls depends on the specific prices agreed with your operator.

[www.millenniumbcp.pt](http://www.millenniumbcp.pt)

## BANCO COMERCIAL PORTUGUÊS, S.A.

Banco Comercial Português, S.A. Registered office: Praça D. João I, 28, 4000-295 Oporto;  
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## OCIDENTAL

grupo ageas

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, verifiable on ASF website.

Médis: exclusive and registered brand of the products managed by Médis – Companhia Portuguesa de Seguros de Saúde, SA, insurance company, reinsurer and manager of the healthcare integrated system subjacent to the insurance through Policies issued by itself or by other insurance companies authorised by it to do so. Entity legally authorised for the conduct of the activity in the non-life insurance.