

Travel Insurance

Insurance Product Information Document

Company: RNA Seguros de Assistência, S.A. registered in Portugal. Authorised and regulated by ASF (registration number 1193)

Product: Travel

This document summarizes the main coverage and exclusions of personal accident insurance and travel assistance contract and does not exempt you from consulting the respective pre-contractual and contractual information that is provided in a separate document.

What is this type of insurance?

It is an insurance that guarantees to the Insured Persons the claims that occurred during the period of the trips acquired in whole or in part from the Insurance Policyholder, from the arrival of the insured person to Portugal to the moment the Insured Person embarks to return to the place of origin.



What is insured?

- ✓ **Travel Assistance**
 - Medical Information;
 - Sending a Doctor to the Hotel or Tourist Resort;
 - Online Medical Consultation;
 - Medical Advice to the Hotel or Tourist Resort ;
 - Medical, Surgical, Pharmaceutical and Hospital Expenses in Portugal ;
 - Ambulance and Rescue Services to the nearest hospital ;
 - Repatriation to the place of origin ;
 - Repatriation to the place of origin when in terminal stage or similar ;
 - Accompaniment of Hospitalized Insured Person ;
 - Return Ticket and Stay for a Family Member ;
 - Hotel Stay Extension ;
 - Children Charges ;
 - Transportation or repatriation of Deceased Insured Person ;
 - Urgent Shipping of Medication ;
 - Theft or robbery of luggage Assistance in Portugal ;
- ✓ - Theft or Robbery of Identification Documents Assistance in Portugal ;
- Pandemic, exclusively if the coverage is activated as a result of an event derived from Covid-19.
- ✓ - Early Trip Cancellation and Trip Interruption

Insured Capital: Established in the General Insurance Conditions of the Policy, provided by the Insurer.



What is not insured?

Exclusions are extended to all Insured Person who can activate the insurance:

- ✗ Action or omission by the Insured Person due to the use of alcohol or alcoholic beverages that determines a blood alcohol level greater than 0.5 grams per litre and / or use of narcotics outside a medical prescription, or when unable to control their actions;
- ✗ Accidents that originated in attacks of madness and epilepsy;
- ✗ Purely psychic effects and brain or cardiac disorders resulting from the sole fact of the means of transport used, regardless of any accident;
- ✗ Criminal acts, serious negligence and any intentional acts by the Insured Person, such as suicide or suicide attempt by the Insured Person, including reckless acts, bets and challenges;
- ✗ Criminal acts, serious negligence and any intentional acts by the Beneficiary against the Insured Person, in the Beneficiary's part of the benefit;
- ✗ Accidents caused by deliberate violation of traffic regulations to be observed at the piers, stations or airports and their surroundings;
- ✗ Hernias of any nature, varicose veins and their complications, lumbago, muscle ruptures or strains;
- ✗ Prostheses and / or orthotics implantation or repair;
- ✗ Accidents or events that produce only psychic effects;
- ✗ Diseases of any nature, which will only be covered when proven, by unequivocal and indisputable medical diagnosis, that they are a direct consequence of a covered accident;
- ✗ The following conditions will not be covered under any circumstances: Acquired Immunodeficiency Syndrome (AIDS), heart attack not caused by external physical trauma and actions or interventions taken by the Insured Person on himself / herself;
- ✗ Medical, pharmaceutical, surgical and hospitalization expenses abroad, regardless of whether they are incurred as a result of an accident or illness in Portugal;
- ✗ Injuries that already existed before the trip started;
- ✗ Accidents resulting from a disease or pathological condition existing before the start of the trip as well as injuries resulting from surgical interventions or other medical acts not motivated by an accident covered by the contract;
- ✗ Suicide or suicide attempt by the Insured Person and its consequences, as well as other intentional acts carried out by the Insured Person on himself/herself;



What is not insured? (Continuation)

- ✗ Malicious, criminal or contrary to public order acts of which the Policyholder or the Insured Person are material or intellectual authors or accomplices of such acts;
- ✗ Actions or interventions by the Insured Person due to the use of narcotic drugs, without medical prescription, or alcoholic beverages that result in a blood alcohol level equal or greater than what is stipulated as misdemeanour or crime in the case of driving under the influence of alcohol;
- ✗ Prostheses and / or orthotics implantation or repair, dental expenses, walking sticks and similar ones, except for orthopaedic prostheses implantation considered clinically necessary as a result of the accident;
- ✗ Accidents resulting from professional or amateur federated sports practice and respective training as well as the practice of "special" sports such as mountaineering, boxing, karate and other martial arts, bullfighting, parachuting, paragliding, hang gliding, all sports designated as radicals, speleology, fishing and spearfishing, winter sports, any sports involving motor vehicles (2-wheel or other), powerboating and other similar sports in their dangerousness;
- ✗ Accidents resulting from the use of two-wheeled motor vehicles or quad bikes by the insured person;
- ✗ Births and complications due to the state of pregnancy, unless unpredictable and occurred during the first six months;
- ✗ Um and expenses for burial or funeral ceremony;
- ✗ Situations resulting from natural disasters, such as cyclones winds, volcanic ash, earthquakes, tsunamis, other similar phenomena in their effects and even lightning's;
- ✗ Assaults, strikes, labour disturbances, riots and any other changes in public order, rebellion, acts of terrorism and sabotage or insurrection;
- ✗ Revolution, civil war, invasion and war declared, or not, against a foreign country, hostilities between foreign nations, whether war is declared or not, and warlike acts arising directly or indirectly from such hostilities;
- ✗ Accidents resulting from the Insured Person's use of aircraft or vessels not belonging to commercial lines or carriers;
- ✗ Situations resulting from explosion or any other phenomena directly or indirectly related to the disintegration or nuclear fusion, as well as the effects of radioactive contamination;
- ✗ Spa or beach treatment and, in general, change of scenery or rest cures, as well as aesthetic treatments;
- ✗ Expenses for preventive medicine, vaccines or similar, including medical fees;
- ✗ Rehabilitation and physiotherapy expenses incurred without the prior agreement of the Assistance Insurer through the Medical Assistance Services team;
- ✗ Medical expenses incurred in relation to treatments initiated in the country of residence or nationality;
- ✗ Expenses resulting from pre-existing illness whether known by the Insured Person or not;
- ✗ Epidemics and Pandemics.



Are there any restrictions on cover?

- ! The insurance is only valid when the informed the Insurer and all the obligations in case of claim have been respected.
- ! In the guarantee of Medical Expenses, an excess may be paid by the Insured Person, stipulated in the Special Conditions.



Where am I covered?

Portugal



What are my obligations?

- Immediately communicate to the Insurer through the telephone line (+ 351 210 425 167) the verification of any of the covered events;
- If you choose to communicate in writing it must be made within 5 days immediately after its occurrence to the Insurer for assistance services:
RNA Seguros de Assistência S.A.,
Alameda Fernão Lopes, 16, 6º Miraflores,
1495-190 Algés
- In the event of a claim guaranteed by this policy, which results in the need to carry out treatments in national territory and the claimant chooses to request for reimbursement, it must be done in writing and the original receipts of the amounts spent must be presented, in accordance with the limits set for the guarantee;
- Submit, within the following 24 hours, a complaint to the local customs and police authorities of theft or robbery of which they are victims;
- Make all reservations or complaints in a specific document, when receiving the luggage, to the company in charge of transport, in case of disappearance or damage during transportation;
- Take all steps possible to avoid or reduce losses.

Double Insurance:

The existence of other insurance policies that cover the same risk must be reported.



When and how do I pay?

The premium or initial instalment is due on the date the contract is celebrated



When does the cover start and end?

It begins when the Insured Person arrives in Portugal.

It ends the moment the Insured Person embarks to return to the place of origin.



How do I cancel the contract?

If there is just cause, the contract can be terminated at any time by registered mail, with a minimum advance notice of 30 days.