

**TRAVEL INSURANCE SILVER
TRAVEL INSURANCE HEALTH IN PORTUGAL
TRAVEL ASSISTANCE**

**Chapter I
Contract Definitions, Objects and Coverages**

Clause 1 - Definitions

INSURER – RNA Seguros de Assistência, S.A.

POLICYHOLDER – Portinsurance - Consultores de Seguros, Lda;

POLICY - 2020-959-00000006

INSURED PERSON - The Person whose life, health or physical integrity is insured, being the Holder of the policy appearing on the list to be sent by the Policyholder to the Insurer.

BENEFICIARY - The natural person in favour of whom the Insurer's benefit resulting from the insurance contract reverses to.

ACCIDENT - The event due to a sudden, external, violent and unrelated cause of the Policyholder, the Insured Person and the Beneficiary, which produces bodily injuries, temporary disability, permanent disability or death, clinically and objectively verified.

DISEASE - Any sudden and unpredictable change in the health status of the Insured Person not caused by an accident and confirmed by a competent medical authority, which prevents the normal continuation of the course established.

CLAIM - The verification, in whole or in part, of the event that causes the triggering of the risk coverage provided for in the contract;

ASSISTANCE SERVICE - Service performed by an entity that organizes and provides, on behalf of the Insurer, the coverages granted by this special condition, whether of a pecuniary nature or in the case of the provision of services.

Clause 2 - Object of the Contract

The Insurer guarantees to the Insured Person, under the terms of the respective policy and up to the limit of the insured capital in relation to each of the risks covered, an indemnity under the terms of Chapter V.

Clause 3 - Coverages of the Contract

Diseases and accidents or other responsibilities duly identified in Chapter II are exclusively guaranteed under the policy whenever their origin occurred during their stay in Portugal.

**Chapter II
Risks Covered**

The Insurer guarantees the coverage, by this contract, of the following risks regardless of whether they occur during the Insured Person's professional and / or extra-professional activity.

In the latter case, risks that may be guaranteed by compulsory Occupational Accident insurance are excluded.

1. Scope of Travel Assistance coverage

1.1. Medical Information

In the event of a medical emergency, the Insurer, through the Assistance Services, will provide information on Hospitals, Clinics and Doctors best suited to the clinical situation of the Insured Person.

1.2. Sending a Doctor to the Hotel or Tourist Resort

In the event of a medical emergency, the Insurer, through the Assistance Services, guarantees the sending of a doctor to the hotel or residence where the Insured Person is staying, supporting the travel expenses. This coverage excludes all and any routine medical consultations and the doctor's fees, which will be previously informed to the Insured Person.

Alternatively, or whenever the Insured Person prefers, an online medical consultation can be held.

1.3. Medical Advice

Through the 24-hour telephone support line, the Insured Person may request medical information from the Insurer's Assistance Services for medical or simple advice.

1.4. Medical, Surgical, Pharmaceutical and Hospital Expenses in Portugal

If, as a result of illness or accident during the period of validity of the policy, the Insured Person needs medical, surgical, pharmaceutical or hospital assistance, the Insurer, through the Assistance Services, will support up to the maximum limit of € 7,500.00, or will reimburse, upon prior agreement and justifications:

- a) medical and surgical expenses and fees;
- b) pharmaceutical expenses prescribed by a doctor;
- c) hospitalization expenses.

If this coverage is used due to illness, in points a) and b) a deductible of € 200.00 per claim is applied to the Insured Person.

1.5. Ambulance and Rescue Services to the nearest hospital

If the Insured Person suffers injuries or falls ill during the period of validity of the policy, when the clinical situation justifies it, the Assistance Services, through its Medical Team, will take care of:

- a) The means and costs of transportation to the nearest clinic or hospital;
- b) Surveillance by the medical team of the Assistance Service, in collaboration with the injured or sick Insured Person's assistant physician, in monitoring the appropriate measures for the best treatment to follow;
- c) Organization and cost of this transfer by the most appropriate means of transport.

In any case, the means of transport to be used will be decided by the medical team of the Assistance Services.

1.6. Repatriation to the place of origin

If the Insured Person suffers injuries or falls ill during the period of validity of the policy and is unable to return by the means originally provided, the Insurer, through the assistance services, will organize the return transport to the place of origin, up to the limit stipulated in the attached table.

This coverage is extended to spouses or common-law partners, descendants and direct ascendants of the Insured Person, up to a limit of 4 persons, whenever one of the elements has tested positive for Covid-19.

In any case, the means of transport to be used will be decided by the medical team of the Assistance Services and must be in a commercial airline.

1.7. Repatriation to the place of origin when in terminal stage or similar

When there are cases in which the insured persons become paraplegic, quadriplegic and similar states, including vegetative states or non-regressive clinical situations within 15 days and which prevent the return of the insured person on a commercial airline, the Insurer will organize, through the assistance services, the transport back to the Public Hospital closest to the insured person's residence.

In any case, the means of transport to be used will be decided by the medical team of the Assistance Services.

1.8. Accompaniment of Hospitalized Insured Person

If the Insured Person is hospitalized as a result of illness or accident, and if the Insured Person's condition does not recommend repatriation or immediate return, the Insurer, through the Assistance Services, will bear the expenses of hotel stay of a family member or person designated by the Insured Person, who is already on site, up to the limit of € 150.00 per day, up to a maximum of € 1,500.00. If the companion's ticket cannot be used when the hospitalized Insured Person returns, the Insurer, through the Assistance Services, also guarantees the return to the country where the Insured Person's companion started the trip.

In any case, the maximum capital limit provided for this coverage is € 5,000.00.

1.9. Children Charges

In the case of hospitalization of the Insured Person, and when the latter is accompanied by children under the age of 18, the Insurer, through the Assistance Services, guarantees the children's accompaniment through the hiring of a Nanny up to the maximum limit of 5 days to a maximum of € 200.00.

Alternatively, if the hospitalization period is longer than 10 days, the Insured Person responsible for the child(ren) may choose to repatriate them to the country where the trip started.

1.10. Return Ticket and Stay for a Family Member

If the Insured Person's hospitalization exceeds 10 days and if it is not possible to activate the coverage provided for in paragraph 1.8, the Insurer, through the Assistance Services, will bear the expenses to be incurred with the round trip plane ticket in tourist class by a family member, departing from the country of origin where the trip started, to stay with the Insured Person, taking responsibility for living expenses, up to a limit of € 150.00 per day, to a maximum of € 1,500.00.

In any case, the maximum capital limit foreseen for this coverage is € 7,500.00.

1.11. Hotel Stay Extension

If after the occurrence of illness or accident, the status of the Insured Person does not justify hospitalization or repatriation, and if their return cannot take place on the date originally scheduled, the Insurer, through the Assistance Services, will take care of the expenses, if any, actually incurred with hotel stay by the Insured Person or the person accompanying the Insured Person, up to a limit of € 150.00 per day, to a maximum of € 1,500.00.

1.12. Repatriation of Deceased Insured Person

The Insurer, through the Assistance Services, will bear the costs of all formalities to be carried out at the place of death of the Insured Person, as a result of illness or accident, as well as those related to their repatriation to the place of burial in the country where the travel began.

If an Insured Person has died following hospitalization and the coverage provided for in paragraph 1.10 has been activated, the Insurer, through the Assistance Services, will also bear the costs of returning the family member to his home in the country where the travel began.

In any case, the maximum capital limit provided for this coverage is € 7,500.00.

1.13. Urgent Shipping of Medication

The Insurer, through the medical team of the Assistance Services, will bear the costs of sending to the place where the Insured Person is located, the Insured Person's essential medication of habitual use, as long as they do not exist or do not have substitutes where the Insured Person is located.

1.14. Theft or robbery of luggage Assistance in Portugal

In the event of theft or robbery of luggage and / or personal belongings, the Insurer, through the Assistance Services, will assist the Insured Person in notifying it to the relevant authorities.

Both in the case of theft and in the loss or misplacement of such belongings, if found, the Insurer, through the Assistance Services, will take care of sending them to the place where the Insured Person is located or to the Insured Person's domicile in the country of origin.

1.15. Theft or Robbery of Identification Documents Assistance in Portugal

If the Insured Person is the victim of theft or robbery of documents, the Insurer, through the Assistance Services, will assume the costs of transporting from the Hotel to the Embassy of the respective country so that the Insured Person can obtain a provisional identification document. The maximum limit for this coverage is € 250.00 and always presupposes that the Insured Person has previously notified the relevant Authorities.

Chapter III General Exclusions

The accidents resulting from the list below are excluded from this coverage:

- a) 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;
- b) Accidents that originated in attacks of madness and epilepsy;
- c) Purely psychic effects and brain or cardiac disorders resulting from the sole fact of the means of transport used, regardless of any accident;
- d) 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;
- e) Criminal acts, serious negligence and any intentional acts by the Beneficiary against the Insured Person, in the Beneficiary's part of the benefit;
- f) Accidents caused by deliberate violation of traffic regulations to be observed at the piers, stations or airports and their surroundings;

The following are also excluded:

- g) Hernias of any nature, varicose veins and their complications, lumbago, muscle ruptures or strains;
- h) Prostheses and / or orthotics implantation or repair;
- i) Accidents or events that produce only psychic effects;
- j) 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;

However, the following conditions will not be covered under any circumstances:

- Acquired Immunodeficiency Syndrome (AIDS).

- Heart attack not caused by external physical trauma.
- Actions or interventions taken by the Insured Person on himself / herself.

Other Exclusions

1. Risks arising from the scope of Travel Assistance coverage are always excluded:

1. Medical, pharmaceutical, surgical and hospitalization expenses abroad, regardless of whether they are incurred as a result of an accident or illness in Portugal;
2. Injuries that already existed before the trip started;
3. 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;
4. 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;
5. 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;
6. 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.
7. 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;
8. 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;
9. Accidents resulting from the use of two-wheeled motor vehicles or quad bikes by the insured person;
10. Births and complications due to the state of pregnancy, unless unpredictable and occurred during the first six months;
11. Urn and expenses for burial or funeral ceremony;
12. Situations resulting from natural disasters, such as cyclones winds, volcanic ash, earthquakes, tsunamis, other similar phenomena in their effects and even lightnings;
13. Assaults, strikes, labour disturbances, riots and any other changes in public order, rebellion, acts of terrorism and sabotage or insurrection;
14. 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;
15. Accidents resulting from the Insured Person's use of aircraft or vessels not belonging to commercial lines or carriers;
16. 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;
17. Spa or beach treatment and, in general, change of scenery or rest cures, as well as aesthetic treatments.
18. Expenses for preventive medicine, vaccines or similar, including medical fees;
19. Rehabilitation and physiotherapy expenses incurred without the prior agreement of the Assistance Insurer through the Medical Assistance Services team.
20. Medical expenses incurred in relation to treatments initiated in the country of residence or nationality.
21. Expenses resulting from pre-existing illness whether known by the Insured Person or not.
22. Epidemics and Pandemics.

2. Derogations from Exclusions in Travel Assistance coverages

2.1. By way of derogation from the provisions of the coverages on Chapter II, it is stated that the risks due to illness and accidents mentioned in 2.1.1. are covered:

2.1.1. Pandemic, exclusively if the coverage is activated as a result of an event derived from Covid-19.

Chapter IV

Territorial Scope

The coverages are valid in Portugal.

Start and End of the Coverage

It corresponds to the duration of the travel program purchased by the Insured Person.

It begins when the Insured Person arrives in Portugal.

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

Applicable Legislation and Arbitration

1. The applicable law to this contract is the Portuguese law;
2. Any disagreements that may arise in relation to the application of this insurance contract can be resolved through arbitration, under the terms of the current law.

Important Note: This clause is a summary of the insurance policy signed between the Insurer and the Policyholder.

Procedures to be Adopted in the Event of a Claim

Whenever Assistance Services are required, call 210 425 129.

If you are abroad, dial the same number preceded by the country prefix (351).

RNA – Rede Nacional de Assistência, S.A.
Alameda Fernão Lopes, n.º 16 – 6.º
Miraflores
1495-190 Algés

- In the event of a claim guaranteed by these coverages, the Insured Person must:
- a) Immediately communicate to the Insurer the verification of any of the events covered through the telephone line;
 - b) If you choose to do it in writing, the notification must be made within the 5 days immediately following its occurrence;
 - c) In the event of a claim covered by this policy, which results in the need to carry out treatments in the national territory and the victim chooses to request reimbursement, it must be done in writing and the original receipts of the amounts spent must be presented, according to the limits set for the coverage;
 - d) Present, within the 24 hours immediately following its occurrence, a complaint to the local customs and police authorities of theft or robbery of which they have been victims;
 - e) Make all reservations or complaints in a specific document, at the time of receiving the luggage, to the company in charge of transportation, in case of disappearance or damage during transportation;
 - f) Take all measures within its power to avoid or reduce losses;

Submission of Complaints

Complaints to be submitted to the Insurer must be accompanied by all documents justifying the damages claimed and information regarding the cause of the claim. In the event of theft, for the Insured Person to have the right to compensation, a document proving the notification made to the police authorities of the place of occurrence must be presented.

Chapter V COVERAGE LIMITS Table of Coverages and Capital Sums

Coverages	Capital Sums
Travel Assistance	
Medical Information	Unlimited
Sending a Doctor to the Hotel or Tourist Resort	Unlimited
	Cost in charge Insured Person
Online Medical Consultation	Unlimited
	Cost in charge Insured Person
Medical Advice to the Hotel or Tourist Resort	Unlimited
Medical, Surgical, Pharmaceutical and Hospital Expenses in Portugal (€ 200.00 deductible in case of illness)	€ 7.500,00
Ambulance and Rescue Services to the nearest hospital	Unlimited
Repatriation to the place of origin	€ 7.500,00
Repatriation to the place of origin when in terminal stage or similar	Unlimited
Accompaniment of Hospitalized Insured Person	
Transportation	€ 5.000,00
Stay: Day/ Person	€ 150,00
Maximum	€ 1.500,00
Children Charges	5 days/maximum: € 200,00
Return Ticket and Stay for a Family Member	
Transportation	€ 5.000,00
Stay: Day/ Person	€ 150,00
Maximum	€ 1.500,00
Hotel Stay Extension	
Stay: Day/ Person	€ 150,00
Maximum	€ 1.500,00
Transportation or repatriation of Deceased Insured Person	€ 7.500,00
Urgent Shipping of Medication	Unlimited
Theft or robbery of luggage Assistance in Portugal	Unlimited
Theft or Robbery of Identification Documents Assistance in Portugal	€ 250,00