



## Travel Assistance

Policy number

1.11.18.101184.0383981

## Summary of coverages and maximum limits of indemnification

1. Medical, Surgical, Pharmaceutical and Hospitalisation expenses abroad.....	30,000 €	9. Transmission of urgent messages.....	Included
2. Costs of treatment in the country of origin in the event of an accident abroad.....	3,000 €	10. Expenses due to missed connections caused by a delay in the form of transport.....	200 €
3. Medical Transport and Emergency Repatriation Service.....	Unlimited	11. Travel delay expenses (50/6 Hours).....	200 €
4. Transport or Repatriation of the companion.....	Unlimited	12. Itinerary Change (100€/day).....	500 €
5. Transport or Repatriation of a deceased Insured Party.....	Unlimited	13. Expenses for delays as a consequence of airline overbooking or change to the initially contracted means of transport (50€/day).....	500 €
6. Movement of a family member in the event of the hospitalisation of the Insured Party and Respective Accommodation		14. Expenses for delays as a consequence of hotel overbooking or change to the initially contracted hotel (50€/day).....	200 €
• Family member trip costs.....	Unlimited	15. Search, location and shipment of lost luggage.....	Included
• Accommodation costs associated with the travelling family member (90€/day).....	900 €	16. Theft or Damage to Luggage.....	1,000 €
7. Prolonging of a Hotel Stay (90€/day).....	900 €	17. Delay in the delivery of checked luggage (over 6 hours).....	300 €
8. Curtailment by the insured party due to serious damage at home or place of work.....	Unlimited	18. Compensation for death up to 24 hrs in an accident during a trip.....	6,000 €

## Exclusions

### GENERAL EXCLUSIONS

- A. This insurance does not cover provisions which had not been requested from the Insurer, through Assistance Services, nor expenses which were not incurred with their consent, except in cases of force majeure or proven material impossibility.

### COVER EXCLUSIONS RELATED TO PEOPLE WITHIN THE SCOPE OF THE TRAVEL ASSISTANCE COVER

- A. Injuries or illness which existed prior to the start of the trip;  
 B. Mental or psychiatric illness;  
 C. Accidents which result from an illness or pathological condition which existed prior to the start of the trip and also injuries which result from surgical interventions or other medical acts not caused by an Accident covered by the contract;  
 D. Suicide or any attempted suicide of the Insured Party and its consequences, and also acts intentionally carried out by the Insured Party on themselves;  
 E. Malicious or criminal acts or those acting against public order by the Policyholder or the Insured Party whether they are material or moral participants, or if they are accomplices;  
 F. Actions or omissions of the Insured Party influenced by the use of narcotic drugs without a medical prescription, or alcoholic beverages resulting in a blood alcohol level equal to or greater than that that would, in the case of driving under the influence of alcohol, be an offence;  
 G. Expenses with prostheses, spectacles and contact lenses as well as dental expenses;

- H. Accidents resulting from the carrying out of organised professional or amateur sports as well as the practising of other "special" sports such as mountain climbing, boxing, karate and other martial arts, bullfighting, skydiving, paragliding, hang gliding, all sports designated as radical sports, caving, fishing and underwater hunting, any sports involving motorized vehicles (2-wheels or other), power boating and other similar sports with a similar level of danger;  
 I. Accidents resulting from the use, by the Insured Party, of motorized two-wheelers or ATV's;  
 J. The practising of winter sports at unauthorised or unsupervised locations;  
 K. Labour and complications due to a state of pregnancy, unless unpredictable and occurring during the first six months;  
 L. Coffin and expenses from the burial or funeral;  
 M. Accidents resulting from cataclysms of nature such as hurricane winds, earthquakes, tsunamis, other similar phenomena in their effects and also lightning;  
 N. Assaults, strikes, industrial action, riots or any other public disorder, rebellion, acts of terrorism and sabotage or insurrection;  
 O. Revolution, civil war, invasion and war declared or not against a foreign country or in the Autonomous Islands of the Azores and Madeira, hostilities between foreign nations, whether or not there has been a declaration of war and warlike acts directly or indirectly caused by such hostilities;  
 P. Accidents resulting from the use, by the Insured Party, of aircraft or vessels not belonging to commercial businesses or routes;



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- Q.** Accidents resulting from an explosion or any other phenomena directly or indirectly related to the disintegration or melting of nuclear atoms, as well as the effects of radioactive contamination;
- R.** Treatment in spas or beaches and, in general, cures related to change of air or rest, as well as beauty treatments;
- S.** Expenses from preventive medicine including vaccinations or similar medical fees;
- T.** Rehabilitation and physiotherapy expenses incurred without the consent of the Insurer's medical team;
- U.** Medical expenses for treatment started in the country of residence or nationality;
- V.** Activities carried out at altitudes greater than 5,000 metres;
- W.** Any medical or pharmaceutical expense less than €10 (ten Euros).

## INSTRUCTIONS TO FOLLOW IN THE EVENT OF CLAIM

Any such incident which is duly covered and included by this insurance policy should be forwarded immediately to the **24 hour Customer Service Centre** by calling:

+351 21 032 18 59

**It is imperative to call the Insurance Company so as to have the right to receive the insurance policy's services.**

This call may be made via reverse charge.

The insured title holder must ring the Insurance Company indicating the following details:

- Name
- Policy number, which is indicated on the certificate issued by the Agency.
- Address and telephone number of their current location/ where they may be contacted.
- A description of the situation or problem which has occurred.



Esta informação não tem validade contratual e não substitui as condições gerais e particulares dos produtos. A apólice encontra-se em poder da INTERMUNDIAL Corretora de SEGUROS, com sede social na Taguspark – Parque de Ciência e Tecnologia, Núcleo Central, 393 2740-122 Oeiras (Portugal), NIPC 980423430. Inscrita no R.D.G.S e no Instituto de Seguros de Portugal com o nº J-154, e com seguro de R.C. e de caução celebrados em conformidade com a lei 26/06 (mediação de seguros e reasseguros privados). Inscrita no R.M. de Madrid, folha M 180.298, secção 8ª, livro 0, página 149, tomo 11.482.

Garantias prestadas por Interpartner Assistance S.A. – Sucursal (Portugal), empresa do Grupo AXA Assistance.