



MEDAL

I N S U R A N C E



Professional Liability Insurance

a name you can trust!

www.medal.pt

Professional Liability Insurance

Together with **Hiscox, S.A.** we offer a professional liability solution to protect your business. Because mistakes and/or unforeseen events happen:

- ③ We can transfer the obligation to indemnify third parties to an insurance policy, guaranteeing the continuity of the company/operation;
- ③ Clients are increasingly demanding insurance to win more important contracts;
- ③ Even the best professionals make mistakes, and those mistakes cost money;
- ③ We're all subject to claims, even if we're right.

This policy guarantees:

- ③ Unintentional breach of contract;
- ③ Defence costs;
- ③ Professional errors, omissions and negligence;
- ③ Breach of the duty of confidentiality;
- ③ Defamation;
- ③ Costs to avoid a Potential Claim;
- ③ Material or Bodily Damage (Civil Liability Exploitation);
- ③ Insured's Own Losses:
 - a) Employee dishonesty;
 - b) Loss of Documents.

Some examples of Covers essential to IT activity:

Breach of Contract

When the deadline for completion of a project is exceeded, causing damage to the client, because the "Key Person" has been ill or has left the company.

- Our policy covers it!

Professional errors, omissions and negligence

When the work carried out by the professional does not meet the expectations of the end client.

- Our policy covers it!

Feel free to contact or visit us in **Portimão, Almancil, Estoril** and soon also in **Lagos**, to clarify any matter and benefit from all advantages we have to offer!

Quotation for Professional Liability Insurance

This insurance proposal is valid for all Companies and individuals with an annual turnover below €3.000.000

This document must be filled in accurately and truthfully. You must provide all the information, circumstances and events that are or may be relevant to our analysis of your insurance proposal.

Policy holder / Company Name: _____

Address: _____

Fiscal / VAT Number: _____ Tel. / Mobile: _____

Email: _____ Website: _____

Professional activity (brief description): _____

Experience / Years of activity: _____ Number of employees (including part-time): _____

Consolidated turnover (last 12 months): _____

Declarations of the insured

The policy holder declares:

no claim has been made against you in the last three years; There are no pending or ongoing disputes against you, and you are not aware of any events or circumstances that may give rise to a claim under this insurance.

If your Turnover exceed 250.000€? You need to confirm:

The Insured doesn't provide services or carry out activities in or for the following areas:

- Ⓜ Software development for production chains or construction/assembly of products/systems intended for use in activities linked to automotive, railway, maritime or aviation sectors (including, but not limited to autonomous vehicles and traffic or air control systems);
- Ⓜ Health systems with an impact on human beings (including, but not limited to, life support systems or systems for use in a surgical context);
- Ⓜ Software intended for financial services (including, but not limited to fintech's, crowd funding platforms, cryptocurrencies, banking software, financial consultancy and transaction and payment processing).

If you do not fit the above eligibility criteria, a specific proposal may be requested by MEDAL.

Limited of Indemnity	Turnover (Last Year)						
	Until €250.000	Between €250.001 and €500.000	Between €500.001 and €1.000.000	Between €1.000.001 and €1.500.000	Between €1.500.001 and €2.000.000	Between €2.000.001 and €2.500.000	Between €2.500.001 and €3.000.000
€250.000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
€500.000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
€1.000.000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
€2.000.000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
€3.000.000			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(Aggregate Limit to Professional and Public Liability)

Territorial and Jurisdiction Scope:

- Option 1:** Worldwide excluding USA and Canada
- Option 2:** Worldwide including USA and Canada

Insurer

Hiscox, S.A. – represented in Portugal by Innovarisk, Lda.

Signature

Date

Data Protection Law:

Personal Data Protection. The personal data collected shall be processed and store on computer by MEDAL, acting in its capacity as the entity in charge of information processing, wich shall process your data in the name of and on behalf of the insurance company Hiscox Ltd, represented in Portugal by Innovarisk Lda, and only for the purposes established by it.

Since 1996



a name you can trust!



MEDAL

PORTIMÃO HEAD OFFICE:
R. Dr. Teófilo Braga, 3A - 1º
8501-919 Portimão
Tel.: +351 282 430 800

ALMANCIL OFFICE:
Av. José dos Santos Farias,
Lt. 83, R/C Dto.
8135-167 Almancil
Tel.: +351 289 351 000

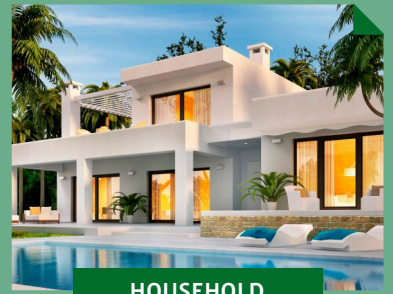
info@medal.pt | www.medal.pt

MEDAL TARGET

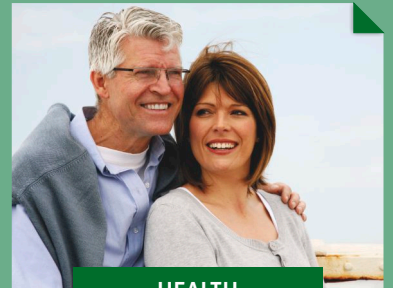
ESTORIL OFFICE:
Av. Sabóia, 487 C/D
2765-278 Estoril
Tel.: +351 210 523 130

info@medaltarget.pt

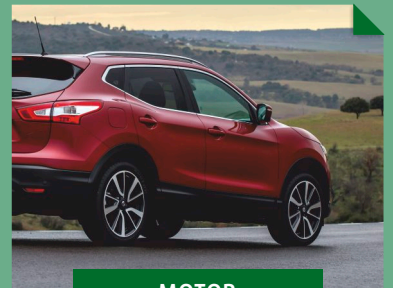
*some of our
Private Products*



HOUSEHOLD



HEALTH



MOTOR



TRAVEL

This document is a summary of covers of the policy conditions (Hiscox Ltd., represented in Portugal by: Innovarisk, Lda.), and does not substitute the reading of the general and particular conditions applicable to this policy.

MEDAL – Gestão e Mediação de Seguros, Lda. NIF 503 550 035 | Capital Social 500.000,00€
Mediador de seguros inscrito, em 27/01/2007, no registo da ASF-Autoridade de Supervisão de Seguros e Fundos de Pensões com a categoria de Agente de Seguros, sob o N° 407154810/3, com autorização para os ramos VIDA e NÃO VIDA verificável em www.asf.com.pt.

MEDAL TARGET – Mediação de Seguros, Lda. NIF 514 942 517 | Capital Social 60.000,00€
Mediador de seguros inscrito, em 08/02/2022, no registo da ASF-Autoridade de Supervisão de Seguros e Fundos de Pensões com a categoria de Agente de Seguros, sob o N° 422572641/3, com autorização para os ramos VIDA e NÃO VIDA verificável em www.asf.com.pt.

Em caso de litígios o reclamante pode recorrer ao Centro de Informação, Mediação e Provedoria de Seguros (CIMPAS), enquanto Entidade de Resolução Alternativa de Litígios (ERAL). Mais informações em www.cimpas.pt ou no Portal do Consumidor em www.consumidor.pt

ASK US FOR A QUOTE AT
www.medal.pt

