

Allianz Option Light

This health insurance plan combines simplicity, excellent coverage, and affordability – ideal for individuals or families looking for practical solutions in Portugal and Spain.

Covers	Sum Insured	Network (Copayments)	Outside Network (Refund)
In-patient Hospitalisation / Surgeries Oncology Surgery / Hospitalisation Chemotherapy and Radiotherapy Psychiatric Hospitalisation	65 000€	15% (max. of 1.500€) 15% (max. of 10% of Capital) 15% 15% (max. 10% & up to 20 days)	70%
Childbirth	3 000€	Copays of 250€ for normal birth and 500€ for C-section	50%
Out-patient Consultation (GP and Specialists) Emergency Consultation Analysis X-ray Echography CAT scan MRI Other Exams Physiotherapy Mental Illness Psychology / Psychotherapy Psychiatry	1 000€	18,50€ 45€ 15% 15% 15% 15% 15% 15% 15% 15% 20 consult. (18,50€) 6 consult. (18,50€)	60% (max. 60€) 60% 60% 60% 60% 60% 60% 60% 60% 60%
Dentist	Discount Card		X
Travel Assistance Abroad Worldwide	✓		X
Daily Subsidy	75€ / 120 Days	4 days of excess	

✓ Included ✗ Not Included

When does coverage start?

- ⌚ Immediately (from the starting date of the policy) in case of a sudden illness or accident. For illness and other health expenses the policy has a **60 days** of waiting period and **365 days** for **Childbirth**.
- ⌚ However, if you are insured by another health insurance for at least 12 uninterrupted months, on the presentation of an insurance certificate, Allianz will **waive the waiting periods** and will **accept your pre-existing medical conditions/clinic history** since the starting date of your actual/current policy (under Allianz own policy terms) – **which is a unique benefit exclusive to this policy, not available on the standard market.**

Aware of the importance of this insurance in the daily lives of our Clients, and the importance of providing a prompt and quality service, we make available through a **dedicated Claims Department** all the assistance and communication between the policyholder, the clinical service providers and the insurer (whether in submitting medical expenses, requesting pre-authorisation for procedures or settling claims).

Other key benefits:

- ⌚ Childbirth cover included, with a capital of up to **3.000€**;
- ⌚ Valid coverage throughout Portugal and Spain (Iberian Peninsula);
- ⌚ **Minimum 60% reimbursement** for outpatient care outside the Allianz network;
- ⌚ Daily hospitalisation allowance: 75€/day, up to 120 days;
- ⌚ Home care services, such as nursing and physiotherapy;
- ⌚ Includes coverage for **sports and road traffic accidents**, as well as **rehabilitation and palliative care** – unlike most standard policies that often exclude it.

Additional conditions:

- ⌚ Premium settlement: annually or quarterly;
- ⌚ Subscription age:
 - Open to individuals up to 65 years old;
 - **No medical underwriting required if you subscribe before age 55**, making the enrolment process very straightforward;
- ⌚ Once insured, **coverage can be maintained without age limit (for a lifetime)**.

Premiums per Person / Year 2025:

Age	0-15	16-25	26-30	31-35	36-45	46-50	51-55	56-60	61-65
Annual Prem.	333,93€	371,03€	576,74€	710,71€	746,45€	818,60€	968,93€	1 347,99€	1 444,98€
Quarter Prem.	84,73€	94,15€	146,35€	180,34€	189,41€	207,72€	245,87€	342,05€	366,67€

Note:

In addition to this new health plan, we also have other solutions tailored to the most varied needs and cases. Please do not hesitate to contact us for more information, quotes or any other insurance matters.

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LAGOS OFFICE: Open in 2025

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