



MEDAL

I N S U R A N C E



Travel Insurance
Summary of Covers

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1. Policyholder

Herself insured person or the company where the insured person works.

2. Insurance Period

One Year (Renewable).

3. Coverage

The coverage will apply to Insured Persons during his leisure trips including wife / husband.

The coverage of a leisure trip is guaranteed 24 hours a day throughout its duration, for travel up to 60 days.

4. Territorial Scope





































Worldwide, except Cuba, North Korea, Iran, Sudan, Crimea and Syria, unless otherwise agreed in the Particular Conditions of the Policy.

5. Coverage & Sum Insured

Sums Insured Per claim & Occurrence (Except assistance coverage).

| PERSONAL ACCIDENTS | SILVER | GOLD |
|---|--|--|
| Accidental Death or Permanent Invalidity (per Person Insured) • Additional 50% in catastrophic event such as: bomb attack, terrorism or aggression. | 100 000€ | 250 000€ |
| Disappearing • If an insured person disappear after a reasonable period of time it can reasonably conclude that the insured person died of an accidental injury, will be paid the indemnity provided in the policy. | ✔ | ✔ |
| Severe Loss- Additional Indemnity • Paraplegia • Tetraplegia | 25 000€ 50 000€ | 25 000€ 50 000€ |
| Dependent Children – Additional Indemnity • In case of death of the insured covered by the Policy | 5 000€ per Children (Max. 10% of Sum Insured) | 5 000€ per Children (Max. 10% of Sum Insured) |
| LIABILITY | SILVER | GOLD |
| Third party liability • Coverage for legal liability attributable to the insured for property damage and / or injury caused to third parties as part of his private life, since that occurred during a leisure trip | 5 000 000€ Per Year & Loss | 5 000 000€ Per Year & Loss |

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| MEDICAL EXPENSES & ASSISTANCE | SILVER | GOLD |
|---|--|--|
| MEDICAL EXPENSES ABROAD • Reimbursement of medical expenses as a result of an accident or sudden illness incurred by the Insured Person during leisure trip abroad, to pay medical expenses, pharmaceutical and medical transportation. | Sudden Illness 10 000 € Accident 1 000 000€ | Sudden Illness 25 000 € Accident 1 000 000€ |
| Hospitalization • The insurance charge will be required to pay the costs directly to the respective Medical Center through the Assistance Company (TRAVEL GUARD) |  |  |
| Dental Treatment (urgency) • Medical Expenses not related to hospitalization, less than 75 €, are not recoverable. |  |  |
| MEDICAL EXPENSES IN PORTUGAL • Reasonably incurred for the hospitalization of the insured immediately after returning to Portugal, since, due to accident or disease occurred abroad. | Up to 5 000€ (Max. 90 days) | Up to 10 000€ (Max. 90 days) |
| SEARCH & RESCUE • Costs arising from Search and Rescue that result from accidents or disease, according to the limits established in the policy | Up to 15 000€ (Max. 365 days) | Up to 15 000€ (Max. 365 days) |
| FUNERAL EXPENSES • On the death of the insured person in respect of an accident covered by the policy, the Company will settle the costs reasonably incurred up to the limits established in the policy. | Up to 7 500€ | Up to 7 500€ |
| ASSISTANCE <ul style="list-style-type: none"> • Direct Payment to Hospital Facilities • Medical Referral to Hospital or Clinical Provider • Clinical Monitoring and Information to Relatives • Send Medical Team to determine the clinical procedures • Send prescribed drugs, glasses, blood or medical equipment • Repatriation of the Insured Person • Premature return in case of death of a family • Additional expenses due to convalescence • Organize relative trip in the event of hospitalization • Search and Rescue • Repatriation of the remains • Funeral Expenses abroad • Transmission of urgent Messages • Trip advising including country guides • Emergency referral to Embassy or Counsel • Trace and substitution of documents or luggage • Cash advance in the event of loss or theft • Trip organization due to unforeseen delay | <ul style="list-style-type: none">                 Up to 7 500€ | <ul style="list-style-type: none">                 Up to 7 500€ |

The total expenditure incurred on these benefits can not exceed 75 000€ per claim and 750 000€ per event.

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| PERSONAL BELONGINGS | SILVER | GOLD |
|--|------------------------------------|------------------------------------|
| LOSS, THEFT OR STEALTH OF LUGGAGE <ul style="list-style-type: none"> • They are guaranteed up to the sum insured, the loss, theft or damage or partial baggage and personal effects of the insured. • No depreciation for use and / or wear. • 25% deductible on a minimum of 200 € per unit good. | 3 000€ | 3 000€ |
| LUXURY ITEMS <ul style="list-style-type: none"> • Deductible per claim 25% | Sub-Limit 1 000€ | Sub-Limit 1 000€ |
| Luggage Delay <ul style="list-style-type: none"> • Reimbursement up to the indemnity for strictly necessary goods. • Deductible: 4 hours for Commercial flights; 8 hours for Charters. | 750€ | 750€ |
| LOSS, THEFT OR STEALTH OF DOCUMENTS <ul style="list-style-type: none"> • Reimbursement of the extra costs for accommodation and travel required to replace travel documents essential for loss or damage of the same. | 2 250€ | 2 250€ |
| TRIP CANCELLATION | SILVER | GOLD |
| Trip cancellation and curtailment <ul style="list-style-type: none"> • If a trip is interrupted or canceled as a direct result of a cause beyond the control of the person insured and of the Company shall reimburse the expenses incurred, up to capital established in the policy bank cards. | 5 000 € | 5 000 € |
| Delay <ul style="list-style-type: none"> • In case of delay of the aircraft, ship or train which the insured person should travel directly caused by strikes, industrial action, adverse weather conditions or mechanical breakdown of means of transport. • Deductible: 4 Hours. | 37,50€ / Hour (Max.€225) | 37,50€ / Hour (Max.€225) |
| LEGAL | SILVER | GOLD |
| Legal <ul style="list-style-type: none"> • Legal costs incurred by the Borrower and / or person insured, the repair of an accident caused by a third, following injury, illness or death of the insured person. | 15 000 € | 15 000 € |
| Detention <ul style="list-style-type: none"> • If the insured person is placed under arrest or threatened this possibility the Company will settle the costs of foreign counsel to the limits established in the policy | 5 000€ | 5 000€ |
| Bail bond <ul style="list-style-type: none"> • If the security person is placed under arrest or threatened this possibility the Company will pay the bail given to the limits established in the policy. | 50 000€ | 50 000€ |

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| KIDNAPP, RANSOM & ILLEGAL DETENTION | SILVER | GOLD |
|--|---|---|
| Kidnapp, Ransom & illegal detention Insurance automatically included in the policy * • Daily subsistence allowance for each 24 hour period • Fees for Expert Advice in kidnapping for ransom during a leisure trip | 400€ (Max. 20 000€) 125 000€ | 400€ (Max. 20 000€) 125 000€ |

(*) This coverage is valid throughout the world except the country of residence of the insured, Colombia, Mexico, Iraq, Nigeria and the Philippines.

| POLITICAL EVACUATION | SILVER | GOLD |
|---|----------------|----------------|
| Political Evacuation • In case of political crisis, the company will settle the costs resulting from the evacuation of the insured person, provided that on a leisure trip out of Portugal, according to the limitations of the policy. | 10 000€ | 10 000€ |

6. Premium (Per Individual and/or Couple)

| | |
|---------------------------------------|----------------|
| ANNUAL PREMIUM FOR SILVER PACK | 351,64€ |
| ANNUAL PREMIUM FOR GOLD PACK | 552,57€ |

Fixed annual premium. No travel limit per year. The premium is not influenced by the number of trips or destination.

7. Terms & Conditions

As stipulated in the General Conditions of Insurance Policy AIG Individual Travel from the insurance company: AIG Europe Limited - Sucursal em Portugal.

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Since 1996



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This document is a summary of covers of the policy conditions, 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

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