

PERSONAL ACCIDENT'S

GUIDE IN PORTUGAL

Lesson N°4

Personal
Accident



EVERYTHING YOU HAVE TO KNOW ABOUT PERSONAL ACCIDENT'S INSURANCE

1. Understand why Personal Accident's insurance is essential.
2. Death or Permanent Disability
3. Processing costs
4. Temporary Disability in case of hospital admission
5. Funeral expenses
6. Medical Assistance in Portugal and Medical Assistance abroad
7. Luggage during travel



Personal Accident's insurance?

Everyday life accidents do not only happen to the others !

The personal accident insurance is a personal insurance method which covers risks as disability, death, processing costs of the insured, in case of an accident, in Portugal and abroad.

What's more, it gives you access to a medical assistance intended to cover hospital fees in Portugal, in case of an accident.

Subscribe a personal accident's insurance might be a real advantage for your tranquility, the one of your family and your financial security.

Besides ensuring economic security to the insured at a fair price, the personal accident's insurance allows to cover the entire group of people that directly depends on the insured if this one comes to die.

FOR WHAT REASONS SHOULD I TAKE A PERSONAL ACCIDENT'S INSURANCE ?

Fixed bonus

The bonus of your personal accident's insurance in Portugal, as in most countries, is fix.

Considering that the risk of an accident is the same for everyone, the bonus will be identical whatever your age.



Did you know ?

There are only few professions that exclude the possibility to subscribe a personal accident's insurance :

- Antenna and roof installation technician
- Bomber
- High voltage electrician
- Professional Jockey
- Logger
- Prison Guard
- Handler
- Torero
- Animal trainer

DEATH OF PERMANENT DISABILITY

In case of death, the sum insured will be reversed to beneficiaries figuring on the contract. If there are no beneficiaries mentioned, the sum will be reversed to legal successors.

In case of permanent disability, will be reversed the % of the sum insured taking into account the devaluation table.

PROCESSING COSTS

Medical and hospital admission fees, including medicine costs and infirmary fees.

In case of a regular clinic treatment, are included delocalisation fees of the insured to the doctor, the hospital, the clinic or the infirmary care station, as long as the mean of transport used is the adequate one.

The reimbursement of costs is done upon presentation of valid documentary.

TEMPORARY DISABILITY IN CASE OF HOSPITAL ADMISSION

The insurer pays the daily allowance set during the hospital stay or the clinic stay, for a time never above 360 days,

FUNERAL EXPENSES

Reimbursement until the quantity set in funeral expenses's particular conditions of the insured.

MEDICAL ASSISTANCE IN PORTUGAL AND MEDICAL ASSISTANCE ABROAD

ABROAD

- Medical transportation or repatriation of the injured and/or sick.
- Accompaniment during medical transportation or repatriation
- Accompaniment of the hospitalized insured
- Round-trip ticket for an insured relative
- Extension of the stay at the hostel
- Medical, surgical, pharmaceutical and hospitalisation fees abroad
- Repatriation or transportation of the deceased person and companions
- Luggage theft abroad
- Cash advance
- Trip cancellation
- Delay for luggage reclaim
- Flight delay
- Loss of airline connection
- Loss of flight for public transports reasons
- Legal Assistance abroad

IN PORTUGAL

- Hospital Admission
- Ambulatory Assistance
- Search and send of medicines

LUGGAGES DURING THE TRAVEL



INCLUDE

- ✓ Luggage resulting damage's payment in case of loss, theft or deterioration

DOES NOT INCLUDE

- ✗ Cash, cheques, credit cards, all kind of documents, travel tickets
- ✗ Jewellery, watches and other objets made of metals and precious stones
- ✗ Art pieces and collections
- ✗ Fur coat
- ✗ Cellphones, laptops and their respective accessories Appareils photo et caméra
- ✗ Fragile goods
- ✗ Prosthetics or Orthotics

The capital is 1.250€ with a sub-limit of 250€ per lost or damaged items

WHY YOU SHOULD | SUSCRIBE WITH INOV EXPAT ?

In Portugal, as in France, there are numerous insurance companies with different prices and clauses, which vary depending on your profile.

INOV Expat is 100% FREE



Help you in your decision-making



Support you during the life of the contract



Handle your losses



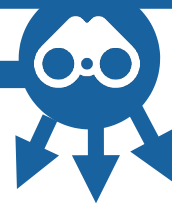
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