

Pre-Contractual Information Document

Chubb Travel Insurance

CHUBB®

Your travel insurance policy has been specially designed for TAP customers that are resident in Portugal and can be underwritten by CHUBB European Group SE - Sucursal em Portugal.

This document contains the pre-contractual information and does not contain all the terms and conditions of the insurance. If you decide to buy this insurance, You should read the full terms and conditions, general, special and/or particulars of your policy document.

Table of Benefits

(Your Chosen Product Is Shown On Your Certificate of Insurance)

Section / Policy Type	Benefit Amounts /Limit of Liability			Excess ¹
	Travel Insurance including Cancellation	Travel Insurance excluding Cancellation	Cancellation Insurance	
1. Cancellation	Flight Cost ² plus up to €500 for unused travel costs	Not Insured	Flight Cost ² plus up to €500 for unused travel costs	✓
2. Medical Expenses & Repatriation			Not Insured	
A.				
i. Medical Expenses & ii. Emergency Repatriation Expenses	In Europe: up to €250,000 Worldwide: up to €500,000	In Europe: up to €250,000 Worldwide: up to €500,000		✓
iii. Travel Expenses	€60 per day up to a Max of €600	€60 per day up to a Max of €600		✓
B. Accompanying Traveller Expenses	€60 per day up to a Max of €600	€60 per day up to a Max of €600		✓
C. Cremation Burial or Transportation Charges	up to €5,000	up to €5,000		✓
D. Emergency Dental Treatment	up to €250	up to €250		✓
3. Hospital Benefit	€15 for each full 24	€15 for each full	Not Insured	✗

Chubb European Group SE, insurance company with head office at La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France, a company registered in Nanterre under number RCS 450 327 374, with a fully paid share capital of 896.176.662€, governed by the provisions of the French insurance Code, operating through its branch in Portugal, named "Chubb European Group SE - Sucursal em Portugal", domiciled at Avenida da Liberdade, 249, 3rd Floor, 1250-143 Lisboa, registered at the Commercial Registry Office with the same registration and taxpayer 980350964, supervised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09 and by the Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF) with code n.1173.

	hours up to a Max of €750	24 hours up to a Max of €750	d	
4. Travel Delay/Abandonment			Not Insured	
A. Each complete 12 hour period	€75 up to a Max of €300	€75 up to a Max of €300		X
B. Abandonment	In Europe: up to €500 Worldwide: up to €1000	In Europe: up to €500 Worldwide: up to €1000		✓
5. Missed Departure	up to €200	up to €200	Not Insured	✓
6. Curtailment	In Europe: up to €500 Worldwide: up to €1000	In Europe: up to €500 Worldwide: up to €1000	In Europe: up to €500 Worldwide: up to €1000	✓
7. Personal Effects and Baggage			Not Insured	
A. Loss, damage or theft	up to €1,500	up to €1,500		✓
Single item limit	€250	€250		
Valuables limit	up to €250	up to €250		
Sports equipment limit	up to €250	up to €250		
B. Delayed Baggage	up to €200 after 12 hours delay	up to €200 after 12 hours delay		X
8. Loss of Passport / Driving Licence temporary replacement	up to €250	up to €250	Not Insured	X

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costs				
9. Personal Money	up to €300	up to €300	Not Insured	✓
10. Personal Liability	up to €1,000,000	up to €1,000,000	Not Insured	✓
11. Overseas Legal Expenses	up to €10,000	up to €10,000	Not Insured	✗

¹ A €50 excess applies to each benefit section per person as highlighted in the table above. However, under Section 1. Cancellation, the excess is 10% of the applicable claim amount, subject to a minimum of €50.

² Flight Cost means the total cost of your flight as shown on your flight booking confirmation.

The table above shows the maximum amounts that are covered under the policy per person.

Important Information

Trips Covered

The Plan Type You have chosen, Travel Insurance including Cancellation, Travel Insurance excluding Cancellation or Cancellation Insurance, is shown on your Certificate of Insurance.

1. Travel Insurance including Cancellation and Travel Insurance excluding Cancellation

A **Trip Abroad** during the **Period of Insurance** that takes place entirely within the Area of Travel stated in the Certificate of Insurance, as long as **You** have booked a return flight to **Your** country of origin before you depart for **Your Trip**.

2. Cancellation Insurance

- a. **Round Trip**

A **Trip Abroad** during the **Period of Insurance** that takes place entirely within the Area of Travel stated in the Certificate of Insurance.

- b. **One way Trip**

A **Trip Abroad** during the **Period of Insurance** that takes place entirely within the Area of Travel stated in the Certificate of Insurance but has no scheduled return date.

Trips Not Covered

We will not cover any Trip

- **which involves manual work of any description;**

- **where Winter Sports is the main reason for Your trip;**
- **which involves You travelling on a Cruise;**
- **which involves You travelling specifically to obtain medical, dental or cosmetic treatment;**
- **when You have been advised not to travel by Your Doctor or You have received a terminal prognosis;**
- **where, on the date it is booked (or commencement of the Period of Insurance if later), You or Your Travelling Companion are aware of any reason why it might be cancelled or Curtailed, or any other circumstance that could reasonably be expected to result in a Claim under this policy;**
- **involving travel to areas where the Ministry of Foreign Affairs has advised against ‘all travel’. If you are not sure whether there is a travel warning for your destination, please check their website**
<http://www.portugal.gov.pt/pt/ministerios/mne.aspx>.

The Cover We Provide

The maximum amount We will pay under each Section that applies is detailed in the Table of Benefits on page 7 in the terms and conditions of the Policy.

When You Are Covered

1. Cancellation cover under Section 1 begins when a **Trip** is booked, or from the commencement date and time Stated in the Certificate of Insurance, whichever is later. It ends when **You** start Your Trip.
2. Insurance cover under all other Sections operates for a **Trip** that takes place during the **Period of Insurance**.

When Cover Will End Automatically

All cover will end when the Period of Insurance ends.

Automatic Extension of the Period of Insurance

If You cannot return home from a **Trip** before Your cover ends, **Your policy will automatically be extended at no extra charge for:**

- **up to 14 days** if any **Public Transport** in which **You** are booked to travel as a ticket-holding passenger is unexpectedly delayed, cancelled or Curtailed because of **Adverse Weather**, industrial action, or mechanical breakdown; or
- **up to 30 days** (or any longer period agreed by Us in writing before this automatic extension

expires) if **You** cannot return home **Due To:**

- **You being injured or becoming ill or being quarantined during a Trip**
- **You being required to stay on medical advice with another Person Insured named on Your Certificate of Insurance who is injured or becomes ill or is quarantined during a Trip.**

Leisure Activities and Sports

You are automatically covered when participating in any of the leisure activities or sports listed in this section, on a recreational basis during **Your Trip**, subject to any provisions, limitations or exclusions noted by the relevant sport or activity and provided that:

1. You have not been advised by a **Doctor** against participating in such sport or activity;
2. You wear the recommended/recognised safety equipment;
3. You follow safety procedures, rules and regulations as specified by the activity organisers/providers;
4. You are not racing or competing in or practising for speed or time trials of any kind; and
5. It is not the main reason for **Your Trip**.

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Important Note

If a leisure activity or sport is not listed then we will not provide cover under the Policy.

- **Archery (provided supervised by a qualified person)**
- **Arm wrestling**
- **Badminton**
- **Basketball**
- **Beach basketball**
- **Beach cricket**
- **Beach football**
- **Beach volleyball**
- **Bocce**
- **Body boarding**
- **Bowls**
- **Bowling**
- **Canoeing, kayaking and rafting on inland waters only (excluding white water)**
- **Carriage or hay or sleigh rides**
- **Clay-pigeon shooting (provided supervised by a qualified person)**
- **Cricket**
- **Croquet**
- **Curling**
- **Cycling (except BMX and/or mountain biking)**
- **Deep sea fishing (excluding competitions)**
- **Dry skiing**
- **Elephant riding (less than 2 days)**
- **Fell walking**
- **Fencing (provided supervised by a qualified person)**
- **Fishing, or angling (on inland waters only)**
- **Footbag (hacky sack)**
- **Football (Association)**
- **Go karting (provided You wear a crash helmet)**
- **Golf**
- **Handball**
- **Hiking or hill walking (up to 1,000m above sea level, only covered if no guides or ropes are required)**
- **Horse riding (provided no hunting, jumping or polo)**
- **Hot air ballooning (provided it is professionally organised, and You travel as a passenger only)**
- **Ice skating (excluding ice hockey and speed skating)**
- **In line skating**
- **Javelin**
- **Jet skiing**
- **Korfball**
- **Lacrosse**
- **Land sailing**
- **Laser games**
- **Long jump**
- **Maxi-basketball**
- **Mini-basketball**
- **Motorcycling up to 125cc provided You wear a**

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- **crash helmet, and hold a full (and not provisional) Portuguese motorcycle licence if You are in control of the motorcycle**
 - **Netball**
 - **Paddleball**
 - **Parascending (provided over water)**
 - **Pony trekking**
 - **Racquetball**
 - **Rambling (up to 1,000m above sea level, only covered if no guides or ropes are required)**
 - **Roller skating**
 - **Roller blading**
 - **Rounders**
 - **Rowing (on inland waters only)**
 - **Running (recreational)**
 - **Safari (camera only and professionally organised)**
 - **Sail boarding**
 - **Sailing or yachting (inland and coastal waters only)**
 - **Scuba diving (to a depth not exceeding 18m and provided that You are either accompanied by a qualified instruction, or You are qualified and not diving alone)**
 - **Snorkelling**
 - **Soccer**
 - **Squash**
 - **Softball**
 - **Streetball**
 - **Surfing**
 - **Swimming**
 - **Table tennis**
 - **Tennis**
 - **Trampolining**
 - **Trekking (up to 1,000m above sea level, only covered if no guides or ropes are required)**
 - **Triple jump**
 - **Tug of war**
 - **Twirling**
 - **Volleyball**
 - **Water polo**
 - **Water skiing**
 - **Wind surfing**
- Please refer to the relevant exclusions under each Section of Your Policy and to the General Exclusions, which continue to apply. Please specifically note the exclusion under Section 12 - Personal Liability relating to the ownership, possession or use of vehicles, aircraft, hovercraft, watercraft, firearms or buildings.**

Section 1 - Cancellation

What is covered

We will refund Your unused travel and/or accommodation costs up to the amount stated in the Table of Benefits

(including excursions pre-booked and paid for before starting **Your Trip**), which You have paid or are contracted to pay and which cannot be recovered from any other source if it becomes necessary to cancel a **Trip Due To:**

1. **You or Your Travelling Companion(s)**
 - A. **dying; or**
 - B. **suffering serious injury; or**
 - C. **suffering sudden or serious illness; or**
 - D. **suffering from complications in pregnancy if incurred in an emergency as a result of complications (where such complications are diagnosed by a Doctor who specialises in obstetrics); or**
 - E. **being compulsorily quarantined on the orders of a treating Doctor; provided that such cancellation is confirmed as medically necessary by the treating Doctor.**
2. **Your Immediate Family Member or Close**

Business Colleague or Your Travelling Companion's Immediate Family Member or Close Business Colleague or someone You have arranged to stay with on Trip:

- A. **dying; or**
 - B. **suffering serious injury; or**
 - C. **suffering sudden or serious illness; or**
 - D. **suffering from complications in pregnancy if incurred in an emergency as a result of complications (where such complications are diagnosed by a Doctor who specialises in obstetrics); or provided that such reasons for cancellation are confirmed by a Doctor.**
3. **the police requiring You or Your Travelling Companion's presence following a burglary or attempted burglary at Your or Your Travelling Companion's home.**
 4. **serious fire storm or flood damage to Your or Your Travelling Companion's home, provided that such damage occurs within the 7 days immediately prior**

- to commencement of Your Trip.**
5. **the compulsory jury service or subpoena of You or Your Travelling Companion**
 6. **You or Your Travelling Companion being made redundant and having registered as unemployed.**

Travelling Companion:

- i) **were unemployed or knew that You or they may become unemployed, at the time the Trip was booked;**
- ii) **are voluntarily made redundant or made redundant as a result of misconduct or following resignation;**
- iii) **are self-employed or a contract worker;**

What is not covered

1. Any Claim Due To

- A. **any pre-existing medical condition affecting any person upon whom Your Trip depends that was diagnosed, treated or required hospital inpatient or outpatient treatment at any time before Your Trip was booked (or commencement of the Period of Insurance if later), and which could result in Your having to cancel Your Trip;**
- B. **jury service or subpoena if You or Your Travelling Companion are called as an expert witness or where Your or their occupation would normally require a Court attendance;**
- C. **redundancy where You or Your**

- D. **any adverse financial situation causing You to cancel Your Trip, other than reasons stated within the section 'What is covered'.**

- E. **You or Your Travelling Companion(s) deciding that You do not want to travel, unless that reason for not traveling is stated within the section 'What is covered'. The failure to obtain the necessary passport, visa or permit for Your Trip.**

2. Any loss, charge or expense Due To:

- A. **a delay in notifying the tour operator, travel**

- agent, or transport or accommodation provider that it is necessary to cancel a booking;**
- B. prohibitive regulations by the government of any country.**
- 3. Any charge or expense paid for with, or settled using, any kind of promotional voucher or points, timeshare, holiday property bond or holiday points scheme, or any Claim for management fees, maintenance costs or exchange fees associated in relation to timeshares or similar arrangements.**
- 4. Any expenses incurred as a result of the imposition of any law, regulation or order made by any public authority or government which impacts Your Trip (including, without limitation, the closure of borders or airspace, lockdowns and other restrictions on the movement of people).**
- 5. The Excess.**

Section 2 – Medical Expenses & Repatriation

What is covered

If during a Trip Abroad You:

1. **are injured; or**
2. **become ill (including complications in pregnancy as diagnosed by a Doctor or specialist in obstetrics, provided that if You are travelling between 28 and 35 weeks pregnant You obtained written confirmation from a Doctor of Your fitness to travel no earlier than 5 days prior to the commencement of Your Trip Abroad);**

We will pay up to the amount stated in the Table of Benefits for:

A.

- i) **Medical Expenses**
All reasonable costs that it is medically necessary to incur outside of Portugal for hospital, ambulance surgical or other diagnostic or remedial treatment, given or prescribed by a Doctor, and including charges for staying in a hospital;
- ii) **Emergency Repatriation Expenses**
All reasonable costs that it is medically necessary for Chubb Assistance to incur to

return You to Your home in Portugal; or to move You to the most suitable hospital in Portugal; if it is medically necessary to do so.

iii) Travel Expenses

All necessary and reasonable accommodation (room only) and travel expenses incurred with the consent of Chubb Assistance, if it is medically necessary for You to stay Abroad after Your scheduled date of return to Portugal, including travel costs back to Portugal if You cannot use Your original return ticket.

B. Accompanying Traveller Expenses

All necessary and reasonable accommodation (room only) and travel expenses incurred with the consent of Chubb Assistance, by any one other person if required on medical advice to accompany You or to escort a Child home to Portugal.

C. Cremation Burial or Transportation Charges if You die Abroad

- i) **cremation or burial charges in the country in which You die; or**
- ii) **transportation charges for returning Your body or ashes back to Portugal.**

C. Emergency Dental Treatment
All medically necessary and reasonable cost to provide emergency dental treatment for the relief of pain only, outside of Portugal.

Special Conditions

1. If **You** are injured or become ill **Abroad** You must follow the procedure detailed under **'Making a Claim'** on page 30 of the Policy. **If You do not, We may reject Your Claim or reduce the amount that We pay You.**
2. **Chubb Assistance** may:
 - A. move You from one hospital to another; and/or
 - B. return You to **Your** home in **Portugal**; or move You to the most suitable hospital in **Portugal**; at any time, if **Chubb Assistance** believes that it is necessary and safe to do so.
3. Additional travel and hotel expenses must be authorised in advance by **Chubb Assistance**.
4. All original receipts must be kept and provided to support a **Claim**.

What is not covered

1. **Any Claim Due To any pre-existing medical condition that was diagnosed, treated or required hospital inpatient or outpatient treatment at any time before Your Trip was booked (or commencement of the Period of Insurance if later);**
2. **Any treatment or surgery or exploratory tests:**
 - A. **not confirmed as medically necessary; or**
 - B. **not directly related to the injury or illness that You were admitted to hospital for.**
3. **Surgery, medical or preventative treatment which can be delayed in the opinion of the Doctor treating You until You return to Portugal.**
4. **Any costs incurred following Your decision not to move hospital or return to Portugal after the date when, in the opinion of Chubb Assistance, You should do so.**
5. **Cosmetic Surgery.**
6. **Treatment or services provided by any convalescent or nursing home, rehabilitation centre or health spa.**

7. **Any medical treatment that You travelled Abroad to obtain.**
8. **Medication You are taking before, and which You will have to continue taking during, a Trip.**
9. **Any expenses incurred Portugal.**
10. **Any additional travel and accommodation expenses incurred which have not been authorised in advance by Chubb Assistance.**
11. **Accommodation and travel expenses where the transport and/or accommodation used is of a standard superior to that of the Trip.**
12. **Any additional costs for single or private room accommodation.**
13. **Cremation or burial costs in Portugal.**
14. **The cost of medical or surgical treatment of any kind received by a Person Insured later than 52 weeks from the date of the accident or commencement of the illness.**
15. **The Excess, except where You have obtained a reduction in the cost of medical expenses by using a European Health Insurance Card (EHIC) in the European Union, (including Iceland, Liechtenstein, Norway & Switzerland) if You require medical treatment whilst in the country.**
16. **Any Claim when you have travelled against the advice of Your Doctor.**
17. **Any complication in pregnancy that was known by You at the time of travel.**

Section 3 – Hospital Benefit

What is covered

If You are admitted to a hospital as an in-patient during a Trip Due To injury or illness for which You have a valid Claim under Section 2 – Medical Expenses & Repatriation, We will pay the benefit amount stated in the Table of Benefits for each complete 24 hours that You remain a hospital in-patient, **up to the maximum**

amount stated in the Table of Benefits.

What is not covered

We will not pay for time You spend in an institution not recognised as a hospital in the country of treatment.

Section 4 – Travel Delay / Abandonment

What is covered

If **You** are delayed for at least 12 hours on **Your** outbound international Trip or the final part of **Your** international return Trip because the scheduled departure of **Public Transport** is affected by a strike; industrial action; **Adverse Weather**; mechanical breakdown or grounding of an aircraft **Due To** mechanical or structural defect, **We** will either:

- A. pay the Travel Delay benefit stated in the Table of Benefits; or**
- B. if You abandon Your Trip after a delay of at least 24 hours of the scheduled outbound international departure, We will refund Your unused travel and accommodation costs up to the amount stated in the Table of Benefits that you have paid or are contracted to pay and which cannot be recovered from any other source.**

Special Conditions

- 1. You can only Claim under item A or item B above, not both.**
- You must:
 - A. check-in before the scheduled departure time shown on Your travel itinerary; and
 - B. comply with the travel agent, tour operator and transport providers contract terms; and

- C. provide **Us** with written details from the **Public Transport** operator describing the length of, and reason for, the delay; and
- D. allow reasonable time to arrive at **Your** departure point on time.

What is not covered

- 1. Any Claim Due To:**
 - A. Public Transport being taken out of service on the instructions of a Civil Aviation Authority, Port Authority or similar authority;**
 - B. a strike if it had started or been announced before You arranged this insurance;**
 - C. any journey by Public Transport commencing and ending in the country of departure.**
- 2. Any charge or expense paid for with, or settled using, any kind of promotional voucher or points, timeshare, holiday property bond or holiday points scheme, or any Claim for management fees, maintenance costs or exchange fees in relation to timeshares or similar arrangements.**
- 3. Accommodation and travel expenses where the additional transport**

- and/or accommodation used is of a standard superior to that of the original Trip.**
4. **Any Claim Due To Your not allowing sufficient time for the journey.**
 5. **Any Claim Due To:**
 - A. **Your travelling against the advice of the appropriate national or local authority;**
 - B. **prohibitive regulations by the government of any country.**
 6. **Any expenses that:**
 - A. **You can recover from any tour operator, airline, hotel or other service provider;**
 - B. **You would normally have to pay during Your Trip.**
 7. **Any Claim for Travel Abandonment caused by volcanic ash.**
 8. **The Excess, if a Trip is abandoned.**

Section 5 – Missed Departure

What is covered

We will pay up to the amount stated in the Table of Benefits for necessary and reasonable additional accommodation (room only) and travel expenses to enable You to reach:

1. **Your** scheduled destination **Abroad** if, on **Your** outbound journey, **You** arrive too late at Your final point of international departure to board the **Public Transport** on which You are booked to travel; or
2. On **Your** return journey, **You** arrive too late at Your final point of international departure to board the **Public Transport** on which You are booked to travel.;

Due To:

1. **the car/taxi You are travelling in breaking down or being involved in an accident; or**
2. **the Public Transport You are travelling in failing to arrive on schedule.**

Special Conditions

1. **You** must:
 - A. provide evidence of all the extra costs You incurred
 - B. allow reasonable time to arrive at **Your** departure point on time
 - C. for car breakdown/accident provide Us with:

- i) a written report from the vehicle breakdown service or garage that assisted You during the incident; or
 - ii) reasonable evidence that the vehicle used for travel was roadworthy, properly maintained and broke down at the time of the incident
- D. for late arrival of **Public Transport** provide Us with:
- i) reasonable evidence of the published time of arrival and the actual time of arrival.

What is not covered

1. **Any Claim Due To:**
 - A. **Public Transport being taken out of service on the instructions of a Civil Aviation Authority, Port Authority or similar authority;**
 - B. **a strike if it had started or been announced before You arranged this insurance or booked Your Trip, whichever is the later.**
2. **Any charge or expense paid for with, or settled using, any kind of promotional voucher or points, timeshare, holiday**

- property bond or holiday points scheme, or any Claim for management fees, maintenance costs or exchange fees in relation to timeshares or similar arrangements.**
- the appropriate national or local authority;**
- B. prohibitive regulations by the government of any country.**
- 3. Accommodation and travel expenses where the additional transport and/or accommodation used is of a standard superior to that of the original Trip.**
- 6. Any expenses that:**
- A. You can recover from any tour operator, airline, hotel or other service provider;**
- B. You would normally have to pay during Your Trip.**
- 4. Any Claim Due To You not allowing sufficient time for the journey.**
- 7. The Excess.**
- 5. Any Claim Due To:**
- A. Your travelling against the advice of**

Section 6 – Curtailment

What is covered

We will pay:

- A. unused accommodation costs (including excursions pre-booked and paid for before starting Your Trip, which You have paid or are contracted to pay and which cannot be recovered from any other source; and**
- B. reasonable additional travel and accommodation (room only) costs necessarily incurred in Your returning to Your home in Portugal.**

up to the amount shown in the Table of Benefits, if it becomes necessary to, **Curtail a Trip Due To:**

- 1. You, Your Travelling Companion(s)**
 - A. dying; or**
 - B. suffering serious injury; or**
 - C. suffering sudden or serious illness; or**
 - D. suffering from complications in pregnancy if incurred in an emergency as a result of complications (where such complications are diagnosed by a Doctor who**

specialises in obstetrics); or

- E. being compulsorily quarantined on the orders of a treating Doctor; provided that such Curtailment is confirmed as medically necessary by the treating Doctor.**

- 2. Your Immediate Family Member or Close Business Colleague or Your Travelling Companion's Immediate Family Member or Close Business Colleague or someone You have arranged to stay with on Your Trip:**

- A. dying; or**
- B. suffering serious injury; or**
- C. suffering sudden or serious illness; or**
- D. suffering from complications in pregnancy if incurred in an emergency as a result of complications (where such complications are diagnosed by a Qualified Medical Practitioner who specialises in obstetrics); or**
- E. being compulsorily quarantined on the orders**

of a
treating Doctor;
provided that such Curtailment
is confirmed as medically
necessary by the treating
Doctor.

3. **The police requiring You or Your Travelling Companion's presence following a burglary or attempted burglary at Your or Your Travelling Companion's home**
4. **Serious fire storm or flood damage to Your or Your Travelling Companion's home; provided that such damage occurs after Your Trip commences.**

to Curtail Your Trip;
C. **You or Your Travelling Companion(s) deciding that You do not want to remain on Trip.**

2. **Any loss, charge or expense Due To:**
 - A. **a delay in notifying the tour operator, travel agent, or transport or accommodation provider that it is necessary to Curtail a booking;**
 - B. **prohibitive regulations by the government of any country.**

What is not covered

1. **Any Claim Due To**
 - A. **any pre-existing medical condition affecting any person upon whom Your Trip depends that was diagnosed, treated or required hospital inpatient or outpatient treatment at any time before Your Trip was booked (or commencement of the Period of Insurance if later), and which could result in Your having to Curtail Your Trip;**
 - B. **any adverse financial situation causing You**
3. **Any charge or expense paid for with, or settled using any kind of promotional voucher or points, timeshare, holiday property bond or holiday points scheme, or any Claim for management fees, maintenance costs or exchange fees in relation to timeshares or similar arrangements.**
4. **Accommodation and travel expenses where the transport and/or accommodation used is of a standard superior to that of the Trip.**
5. **Any expenses incurred as a result of the imposition of any law, regulation or order made by any public**

authority or government which impacts Your Trip (including, without limitation, the closure of borders or airspace, lockdowns and other restrictions on the movement of people).

6. The Excess.

Section 7 – Personal Effects & Baggage

What is covered

- A. Loss, damage or theft If Personal Property is Lost, damaged or stolen during Your Trip, We will pay Repair and Replacement Costs up to the amount stated in the Table of Benefits.**
- B. Delayed Baggage If Personal Property is Lost or misplaced for at least 12 hours on Your outbound journey by the airline or other carrier, We will pay up to the amount stated in the Table of Benefits to reimburse You for the cost of essential items of clothing, medication, toiletries and Mobility Aids that You have to purchase.**

Personal Property is Lost or stolen You must take all reasonable steps to get it back.

- 2. Valuables must be attended by You at all times when not contained in a locked safe or safety deposit box.**
- 3. If Your Personal Property is Lost or stolen You must make every reasonable effort to report it to the police (and hotel management if the Loss or theft occurs in a hotel) within 24 hours of discovery and You must provide Us with a copy of the original written police report.**
- 4. Loss, theft or damage to Personal Property in the custody of an airline or other carrier must be reported in writing to the airline or other carrier within 24 hours of discovery and We must be provided with a copy of the original written airline or carrier's Property Irregularity report;**

Special Conditions

- 1. You must take reasonable care to keep Your Personal Property safe. If Your**

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5. Where **Personal Property** is temporarily **Lost** or misplaced by an airline or other carrier **We must be provided with original written confirmation from such airline or other carrier or the tour representative that the delay lasted for at least 12 hours after You arrived at Your destination.**
 6. If **You** have been paid for emergency purchases of essential items and You then also **Claim** for **Loss**, damage or theft of **Personal Property** resulting from the same item, cause or event, the amount paid to **You** for emergency purchases will be deducted from the final settlement payment. However, any deduction will not be any more than the amount paid for emergency purchases.
- A. **contained in**
 - i) **a locked room; or**
 - ii) **a locked safe or safety deposit box; or**
 - iii) **the locked glove box or boot of a vehicle or in the luggage space at the rear of a locked estate car or hatchback under a top cover and out of view; and there is evidence of forced entry to the room, safe, safety deposit box or car, or the car has been stolen;**
 - B. **in the custody or control of an airline or other carrier.**
4. **Loss, theft or damage to:**
 - A. **antiques, musical instruments, pictures, household goods, contact or corneal lenses, dentures, or dental fittings, hearing aids, bonds, securities or documents of any kind;**
 - B. **sports equipment whilst being used, vehicles or their accessories (other than Mobility Aids), watercraft and ancillary equipment, glass china or similar fragile items and pedal cycles;**

What is not covered

1. **More than the amount stated in the Table of Benefits for:**
 - A. **a single item, pair or set, or part of a pair or set;**
 - B. **Valuables in total;**
 - C. **sports equipment in total**
2. **Loss or theft of Valuables left Unattended unless contained in a locked safe or safety deposit box.**
3. **Loss or theft of any Personal Property (other than Valuables) left Unattended unless:**

- C. **business equipment, business goods, samples, business Money, tools of trade or any other item used in connection with Your business, trade or occupation;**
- 5. **Depreciation in value, normal wear and tear, denting or scratching, damage by moth or vermin, electrical, electronic or mechanical breakdown, or damage Due To atmospheric or climatic conditions.**
- 6. **Delay, detention, seizure or confiscation by customs or other officials.**
- 7. **The Excess (not applicable to delayed baggage Claims).**

Section 8 – Loss of Passport / Driving Licence

What is covered

If Your passport and/or driving licence is Lost, destroyed or stolen while You are on a Trip Abroad, We will pay up to the amount stated in the Table of Benefits to cover the cost of:

- 1. getting any temporary replacement documents needed to enable You to return to Portugal including any additional travel and accommodation (room only) costs incurred by You or on Your behalf during Your Trip to obtain such documents; and**
- 2. the replacement passport or driving licence fee payable, provided that it remained valid for at least 2 years at the date it was Lost, destroyed or stolen.**
- 2. Your passport and/or driving licence must be attended by You at all times when not contained in a locked safe or safety deposit box.**
- 3. If Your passport and/or driving licence is Lost or stolen You must make every reasonable effort to report it to the police (and hotel management if the Loss or theft occurs in a hotel) within 24 hours of discovery and You must provide Us with a copy of the original written police report.**

What is not covered

- 1. Loss or theft of any passport or driving licence left Unattended unless contained in a locked safe or safety deposit box.**
- 2. Delay, detention, seizure or confiscation by customs or other officials.**

Special Condition

- 1. You must take reasonable care to keep Your passport and/or driving licence safe. If Your passport and/or driving licence is Lost or stolen You must take all reasonable steps to get it back.**

Section 9 – Personal Money

What is covered

We will pay up to the amount stated in the Table of Benefits if Money held by You for Your own personal use is Lost or stolen during a Trip whilst:

1. **being carried by You; or**
2. **left in a locked safe or safety deposit box.**

Special Condition

1. **You** must take reasonable care to keep **Your Money** safe. If **Your Money** is **Lost** or stolen You must take all reasonable steps to get it back.
2. **Your Money** must be attended by You at all times when not contained in a locked safe or safety deposit box.
3. If **Your Money** is **Lost** or stolen You must make every reasonable effort to report it to the police (and hotel management if the **Loss** or theft occurs in a hotel) **within 24 hours of discovery** and You must provide Us with a copy of the original written police report.

What is not covered

1. **More than the amount stated in the Table of Benefits for cash.**
2. **Loss or theft of Money left Unattended unless contained in a locked safe or safety deposit box.**
3. **Delay, detention, seizure or confiscation by customs or other officials.**
4. **Traveller's cheques:**
 - A. **unless the Loss or theft is reported immediately to the local branch or agent of the issuing company;**
 - B. **if the issuing company provides a replacement service.**
5. **Depreciation in value or shortage Due To any error or omission.**
6. **The Excess.**

Section 10 – Personal Liability

What is covered

We will cover You up to the Limit of Liability stated in the Table of Benefits against all sums which You are legally liable to pay as damages in respect of:

- 1. accidental bodily injury (including death illness or disease) to any person;**
- 2. accidental loss of or damage to material property;**

which occurs during the **Period of Insurance** arising out of the Trip.

The maximum that We will pay under this Section for all damages as a result of any one occurrence or series of occurrences arising directly or indirectly from one source or original cause shall be the Limit of Liability stated in the Table of Benefits. We will in addition pay Costs and Expenses.

Costs and Expenses shall mean:

1. all costs and expenses recoverable by a claimant from **You**;
2. all costs and expenses incurred with **Our** written consent;
3. solicitors' fees for representation at any coroner's inquest or fatal accident inquiry or in any Court of Summary Jurisdiction;

in respect of any occurrence to which this Section applies – except that in respect of occurrences happening in or claims or legal proceedings brought or originating in the United States of America and Canada or any other territory within the jurisdiction of either such country, **Costs and Expenses** described in 1., 2., and 3. above are deemed to be included in the Limit of Liability for this Section.

Special Conditions

1. **We** may at **Our** sole discretion in respect of any occurrence or occurrences covered by this Section pay to You the Limit of Liability stated in the Table of Benefits applicable to such occurrence or occurrences (but deducting therefrom any sum(s) already paid) or any lesser sum for which the **Claim(s)** arising from such occurrence(s) can be settled and **We** shall thereafter be under no further liability in respect of such occurrence(s) except for the payment of **Costs and Expenses** incurred prior to the date of such payment and for which **We** may be responsible hereunder.
2. **If at the time of the happening of any occurrence covered by this Section there is any other existing insurance whether taken out by You or not covering the same liability We shall not be liable to indemnify You in**

respect of such liability except so far as concerns any excess beyond the amount which would have been payable under such other insurance had this Section not been effected.

What is not covered

Cover for any liability:

1. in respect of bodily injury to any person who is:

- A. under a contract of service with You when such injury arises out of and in the course of their employment by You;**
- B. a member of Your family.**

2. assumed by You under a contract or agreement unless such liability would have attached in the absence of such contract or agreement;

3. in respect of loss of or damage to property:

- A. belonging to You;**
- B. in Your care custody or control.**

However this Exclusion shall not apply in respect of loss of or damage to buildings and their contents not belonging to but temporarily occupied by You in the course of the Trip.

4. in respect of bodily injury loss or damage caused directly or indirectly in connection with:

- A. the carrying on of any trade, business or profession;**
- B. the ownership, possession or use of:
 - i) horse-drawn or mechanically propelled vehicles;**
 - ii) any aerospace device or any airborne or waterborne craft or vessel (other than non-mechanically powered waterborne craft not exceeding 10 metres in length whilst used on inland waters) or the loading or unloading of such craft or vessel;**
 - iii) firearms (other than sporting guns);**
 - iv) arising from the occupation or ownership of any land or building other than any building temporarily occupied by You in the course of a Trip.****

5. in respect of activities or volunteer work organised by or when the individual is assigned overseas by or under the auspices of a charitable voluntary not

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for profit social or similar organisation except where no other insurance or cover is available.

- 6. in respect of punitive or exemplary damages.**
- 7. in respect of the Excess.**

Section 11 – Overseas Legal Expenses

What is covered

If during a Trip You sustain bodily injury or illness which is caused by a third party We will pay up to the amount stated in the Table of Benefits to cover Legal Expenses arising out of Any One Claim.

Special Conditions

1. **Legal Representatives** must be qualified to practise in the Courts of the country where the event giving rise to the **Claim** occurred or where the proposed defendant under this Section is resident.
2. **We** shall at all times have complete control over the legal proceedings. Outside the European Union, the selection, appointment and control of **Legal Representatives** shall rest with **Us**. Within the European Union, **You** do not have to accept the **Legal Representatives** chosen by **Us**. **You** have the right to select and appoint **Legal Representatives** after legal proceedings have commenced subject to **Our** agreement to the **Legal Representatives'** fee or charging rates. If there is a disagreement over this choice of **Legal Representatives** **You** can propose **Legal Representatives** by sending **Us** the proposed **Legal Representatives'** name and address. **We** may choose not to accept **Your** proposal but only

on reasonable grounds. **We** may ask the ruling body for **Legal Representatives** to nominate alternative **Legal Representatives**. In the meantime, **We** may appoint **Legal Representatives** to protect **Your** interests.

3. **You** must co-operate fully with the **Legal Representatives** and ensure that **We** are fully informed at all times in connection with any **Claim** or legal proceedings for damages and or compensation from a third party. **We** are entitled to obtain from the **Legal Representatives** any information,

document or advice relating to a **Claim** or legal proceedings under this Insurance. On request **You** will give to the **Legal Representatives** any instructions necessary to ensure such access.

4. **Our** authorisation to incur **Legal Expenses** will be given if **You** can satisfy **Us** that:
 - A. there are reasonable grounds for pursuing or defending the **Claim** or legal proceedings and the **Legal Expenses** will be proportionate to the value of the **Claim** or legal proceedings; and
 - B. it is reasonable for **Legal Expenses** to be provided

- in a particular case. The decision to grant authorisation will take into account the opinion of the **Legal Representatives** as well as that of **Our** own advisers. If there is a dispute, **We** may request, at **Your** expense, an opinion of a barrister as to the merits of the **Claim** or legal proceedings. If the **Claim** is admitted, **Your** costs in obtaining this opinion will be covered by this Policy.
5. If there is any dispute, other than in respect of the admissibility of a **Claim** on which **Our** decision is final, the dispute will be referred to a single arbitrator who will be either a solicitor or barrister agreed by all parties, or failing agreement, one who is nominated by the current President of the appropriate Law Society. **The party against whom the decision is made shall meet the costs of the arbitration in full. If the decision is not clearly made against either party the arbitrator shall have the power to apportion costs. If the decision is made in Our favour, Your costs shall not be recoverable under the Insurance.**
 6. **We** may at **Our** discretion assume control at any time of any **Claim** or legal proceedings in **Your** name for damages and/or compensation from a third party.
 7. **We** may at **Our** discretion offer to settle a counter-claim against **You** which **We** consider to be reasonable instead of continuing any **Claim** or legal proceedings for damages and/or compensation by a third party.
 8. Where settlement has been made to **You** without legal costs being apportioned, **We** will determine how much of that settlement should be apportioned to legal costs and expenses and paid to **Us**.
 9. If a conflict of interest arises, where **We** are also the insurers of the third party or proposed defendant to the **Claim** or legal proceedings, **You** have the right to select and appoint other **Legal Representatives** in accordance with the terms of this Insurance.
 10. If at **Your** request **Legal Representatives** cease to continue acting for **You**, **We** shall be entitled to withdraw cover immediately or agree with **You** to appoint other **Legal Representatives** in accordance with the terms of this Insurance.

What is not covered

Any Claim reported to Us without respecting the deadline foreseen the contract since the delay is malice and cause damages to the insurer.

1. **Any Claim where it is Our opinion that the prospects for success in achieving a reasonable settlement are insufficient and/or where the laws, practices and/or financial regulations of the country in which the incident occurred would preclude the obtaining of a satisfactory settlement or the costs of doing so would be disproportionate to the value of the Claim.**
2. **Legal Expenses incurred before receiving Our prior authorisation in writing.**
3. **Legal Expenses incurred in connection with any criminal or wilful act on Your part.**
4. **Legal Expenses incurred in the defence against any civil claim or legal proceedings made or brought against You unless as a counter-claim.**
5. **Fines, penalties compensation or damages imposed by a court or other authority.**
6. **Legal Expenses incurred for any Claim or legal proceedings brought against:**
 - A. **a tour operator, travel agent, carrier, insurer or their agents where the subject matter of the Claim or legal proceedings is eligible for consideration under an Arbitration Scheme or Complaint Procedure;**
 - B. **Us or Our agents; or**
 - C. **Your employer.**
7. **Actions between Persons Insured or pursued in order to obtain satisfaction of a judgement or legally binding decision.**
8. **Legal Expenses incurred in pursuing any Claim for compensation (either individually or as a member of a group or class action) against the manufacturer, distributor or supplier of any drug, medication or medicine.**
9. **Legal Expenses chargeable by the Legal Representatives under contingency fee arrangements.**
10. **Legal Expenses incurred where You have:**
 - A. **failed to co-operate fully with and make sure that We are fully informed at all times in connection with any Claim or legal proceedings for damages and or compensation from a third party; or**
 - B. **settled or withdrawn a Claim in connection**

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with any Claim or legal proceedings for damages and or compensation from a third party without Our agreement. In such circumstances We shall be entitled to withdraw cover immediately and to recover any fees or expenses paid.

proceedings where the offer is considered reasonable by Us; or

B. accepted an offer from Us to settle a Claim.

12. Legal Expenses which We consider unreasonable or excessive or unreasonably incurred.

11. Legal Expenses incurred after You have not:

A. accepted an offer from a third party to settle a Claim or legal

General Exclusions

Exclusions that apply to the whole Policy.

This insurance does not apply to the extent that resolutions of the United Nations or the trade and economic sanctions, laws or regulations of the European Union, the member states of the European Union or United States of America prohibit Chubb from providing insurance, including but not limited to the payment of claims or the provision of any other benefit.

In particular, Chubb will not pay any claims or provide any other benefits arising out of or relating to any Insured Person whose main residence is in Cuba and/or arising out of or relating to any travel to, from or in Cuba or any travel which starts, ends or has a scheduled stop in Cuba.

We will not be liable to make any payment under this Policy where:

1. Persons Covered

You do not meet the criteria detailed under Important Information on page 8 of the Policy.

2. Children travelling alone

You are a Child travelling or booked to travel without an adult Person Insured named in the Certificate of Insurance.

3. Trips not covered

Your Trip is described under “Trips Not Covered”, on page 8 of the Policy.

4. any Claim is Due To:

A. Not taking medication or treatment a Person Insured choosing not to take medication or other recommended treatment as prescribed or directed by a Doctor.

B. Tropical disease where not vaccinated a tropical disease where the Person Insured has not had the vaccinations or taken the medication recommended by Portuguese Department of Health or required by the authorities in the country being visited, unless they have written confirmation from a Doctor that they should not be vaccinated or take the medication, on medical grounds.

C. Anxiety state or phobia a Person Insured suffering from any travel-related anxiety state, or phobia.

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D. Excluded leisure activities or sports
You taking part in any of the following while on a Trip:

- i) any leisure activities or sports not specifically covered under "Leisure Activities & Sports"**
- ii) any leisure activities or sports in a professional capacity or for financial reward or gain**
- iii) air travel unless You are travelling as a fare paying passenger on a flight which is provided by a licensed airline or air charter company**

E. Currency
Currency exchange, including but not limited to any loss of value or currency conversion fees.

F. Illegal Acts
Any illegal act by You.

G. Alcohol/drugs
i) Alcohol
You drinking too much alcohol, alcohol abuse or alcohol dependency. We do not expect You

to avoid alcohol on Trip, but We will not cover any Claims arising because You have drunk so much alcohol that Your judgement is seriously affected and You need to make a Claim as a result (for example any medical report or evidence showing excessive alcohol consumption which in the opinion of a Doctor has caused or contributed to the bodily injury).

ii) Drugs
You taking any drugs in contravention of the laws applicable to the country You are travelling to, or having an addiction to or abusing any medications, or being under the influence of any non-prescribed medication which is classified as a legal high in the country You are travelling to.

H. Suicide/self-injury
i) Your suicide, attempted suicide

- or deliberate self-inflicted injury regardless of the state of Your mental health; or
 - ii) Your needless self-exposure to danger or where You have acted in a manner contrary to visible warning signs except in an attempt to save human life.
- I. **Radiation**
 - i) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel; or
 - ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.
- J. **Sonic waves pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds.**
- K. **War War or any act of War whether War is declared or not.**
- L. **Financial Failure The financial failure of a tour operator, travel agent, transport provider, accommodation provider, ticketing agent or excursion provider.**
- M. **Any actual or suspected Communicable Disease which results in restrictions impacting Your Trip being introduced or made by any travel or accommodation provider or any government or governmental body. This Policy Exclusion does not apply to Claims for Medical Expenses and Repatriation Expenses.**
- N. **Any expenses which are recoverable (whether successful or not) by an Insured Person from:**
 - i) any tour operator, travel provider, airline, hotel or other service provider under the terms of any contract or any relevant law or regulation; or
 - ii) any compensation scheme.

Choice of Law

This Policy shall be governed by and interpreted in accordance with the laws of Portugal alone shall have jurisdiction in any dispute. All communication in connection with this Policy shall be in Portuguese.

Jurisdiction

This agreement or any dispute or claim arising out of or in connection with its subject matter or formation shall be submitted to the exclusive jurisdiction of the Portuguese courts, understood as insured's domicile.

Cancelling Your Policy

If You want to cancel Your Policy:

1. Right of free termination/withdrawal

A) If your trip lasts less than a month, You will not be entitled to the free termination of the contract.

B) If your trip is longer than one month, you may exercise your right of withdrawal within 14 days of receiving of your insurance policy and certificate.

B. Cancellation after 14 days

You may cancel your insurance policy after 14 days, however, and to the

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extent permitted by law, you will not receive a refund of the premium you may have paid.

Our contact details are:

Chubb European Group SE -
Sucursal em Portugal, Av. da
Liberdade, n.º 249, 3rd Floor, 1250-
143 Lisboa

Telephone: 808 501 055 (cost of a
local call)

2. If **We** want to cancel **Your** Policy **We can cancel this Policy by giving You 30 days written notice. We will only do this for a valid reason.** Examples of valid cancellation reasons include attempted or actual fraud, or where **We** are ordered or instructed to cancel this Policy by a regulator, court, or other law enforcement agency. **If We cancel the Policy We will refund any premium You paid for the cancelled period provided You have not made a Claim under the Policy during the current Period of Insurance.**

Misrepresentation and Non-Disclosure

You must take reasonable care to ensure that all of the information provided to **Us** in the application process, in "Your Declaration to Us", by correspondence, over the telephone, on claim forms and in other documents is true, complete and accurate. **Please note that**

providing incomplete, false or misleading information could affect the validity of this Policy and may mean that all or part of a Claim may not be paid. You acknowledge that We have offered the Policy and calculated the premium using the information which We have asked for and You have provided, and that any change to the responses provided may result in a change in the terms and conditions of the Policy and/or a change in the premium.

Premium

In order to benefit from the coverages foreseen in this contract, You have to pay the agreed premium in the due date.

If You do not pay the agreed premium this contract will be null with no effect from the very beginning.

You acknowledge that We have offered this Policy and set the premium using the information which We have asked for and You have provided, and that any change to the responses provided by You may result in a change in the terms and conditions of the Policy and/or a change in the premium. These are the risk factors for the insurance.

Maximum Amount that the Insurer will pay

The maximum amount that the Insurer will pay is limited to the capital for each risk covered by the insurance.

Complaints procedures

We are dedicated to providing a high quality service and want to maintain this at all times. If the Policyholder or Insured Person are not satisfied with this service, please contact **Us**, quoting **Your** Policy details, so **We** can deal with the complaint as soon as possible, according to the Complaints Management Policy of Chubb European Group SE, Sucursal em Portugal

If You have a complaint about the sale of Your Policy or the Customer Service You have received please contact our complaints department:

Chubb European Group SE –
Sucursal em Portugal, Avenida da Liberdade 249, 3º Piso, 1250-143 Lisboa

E-mail address:

reclamacoes.pt@chubb.com

Fax: 800834239 (cost of a local call)

Website/formulário reclamação:
<https://www2.chubb.com/pt-pt/conformidade-etica/formulario-reclamacao.aspx>

You can also address Your complaint to the Portuguese Insurance and Pensions Funds Supervisory Authority – ASF (www.asf.com.pt, e-mail consumidor@asf.com.pt) or through the electronic complaints book

(<https://www.livrodereclamacoes.pt/inicio>), or **You** can approach the Ombudsman Service for assistance if there is dissatisfaction with **Our** final response or after 20 days from making the complaint if not resolved satisfactorily.

You can approach the Ombudsman Service for assistance if there is dissatisfaction with **Our** final response or after 20 days from making the complaint if not resolved satisfactorily.

You will find all information regarding our complaint management regulations in Chubb Portugal's website:
<https://www.chubb.com/pt-pt/assets/documents/regulamento-de-gestao-de-reclamacoes.pdf>

A leaflet explaining the procedure is available upon request. You can also access the contacts details in our website:

<https://www2.chubb.com/pt-pt>

Following these complaints procedures does not reduce **Your** statutory rights relating to this Policy. For further information about **Your** statutory rights contact the Citizens Advice Bureau.

European Online Dispute Resolution Platform

If **You** arranged **Your** Policy with **Us** online or through other electronic means, and have been unable to contact **Us** either directly or through the Ombudsman, **You** may wish to register **Your** complaint through the European Online Dispute Resolution platform:
<http://ec.europa.eu/consumers/odr/>.

Your complaint will then be re-directed to the Ombudsman and to **Us** to resolve. There may be a short delay before **We** receive it.

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<http://ec.europa.eu/consumers/odr/>.

Your complaint will then be re-directed to the Ombudsman and to **Us** to resolve. There may be a short delay before **We** receive it.

List of Alternative Dispute Resolution Authorities (RAL) (established in accordance with Article 20 of the 2013/11 / EU Directive:

CACCL - Centro de Arbitragem de Conflitos de Consumo de Lisboa
<http://www.centroarbitragemlisboa.pt/>

CAUAL - Centro de Arbitragem da Universidade Autónoma de Lisboa
<https://arbitragem.autonoma.pt/>

TRIAVE - Centro de Arbitragem de Conflitos de Consumo do Vale do Ave/Tribunal Arbitral
<http://www.triave.pt/>

CACC RAM - Centro de Arbitragem de Conflitos de Consumo da Região Autónoma da Madeira

<https://www.madeira.gov.pt/cacc/>

CIAB – Centro de Informação, Mediação e Arbitragem de Consumo (Tribunal Arbitral de Consumo)

<http://www.ciab.pt/pt/>

CNIACC – Centro Nacional de Informação e Arbitragem de Conflitos de Consumo

<http://www.arbitragemdeconsumo.org/>

CACCDC - Centro de Arbitragem de Conflitos de Consumo do Distrito de Coimbra

<http://www.centrodearbitragemdecoimbra.com>

CIMACCA - Centro de Informação, Mediação e Arbitragem de Conflitos de Consumo do Algarve

<http://www.consumoalgarve.pt>

CICAP - Centro de Informação de Consumo e Arbitragem do Porto

<http://www.cicap.pt>

CIMPAS - Centro de Informação Mediação e Provedoria de Seguros

<http://www.cimpas.pt>

This list is subject to changes. You can find an updated list of ADR entities

at: <https://www.consumidor.gov.pt/parceiros/sistema-de-defesa-do-consumidor/entidades-de-resolucao-alternativa-de-litigios-de-consumo/ral-mapa-e-lista-de-entidades.aspx>

Prudential Regulation Authority and Financial Conduct Authority

Chubb European Group SE,
Registered at Tour Carpe Diem, 31
Place des Corolles, Esplanade Nord,

Chubb European Group SE, insurance company with head office at La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France, a company registered in Nanterre under number RCS 450 327 374, with a fully paid share capital of 896.176.662€, governed by the provisions of the French insurance Code, operating through its branch in Portugal, named "Chubb European Group SE - Sucursal em Portugal", domiciled at Avenida da Liberdade, 249, 3rd Floor, 1250-143 Lisboa, registered at the Commercial Registry Office with the same registration and taxpayer 980350964, supervised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09 and by the Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF) with code n.1173.

92400 Courbevoie, France.

Chubb European Group SE is authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), with registered office at 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX.

Portuguese Insurance and Pensions Funds Supervisory Authority – ASF

Chubb European Group SE – Sucursal em Portugal” with registered office in Av. da Liberdade, n.º 249, 3rd Floor, 1250-143 Lisboa, Registered No. 980 350 964, is , supervised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09 and by the Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF) with code n.1173.

Data Protection

We use personal information which you supply to us or, where applicable, to your insurance broker in order to write and administer this Policy, including any claims arising from it.

This information will include basic contact details such as your name, address, and policy number, but may also include more detailed information about you (for example, your age, health, details of assets, claims history) where this is relevant to the risk we are insuring, services we are providing or to a claim you are reporting.

We are part of a global group, and your personal information may be shared with our group companies in other countries as required to

provide coverage under your policy or to store your information. We also use a number of trusted service providers, who will also have access to your personal information subject to our instructions and control. Some of the recipients may be based in territories, like the US, with a level protection of privacy not equivalent to the one enjoyed in the European Union.

You have a number of rights in relation to your personal information, including rights of access and, in certain circumstances, rectification, erasure, restriction of processing, data portability, objection and review of automated individual decisions.

This section represents a condensed explanation of how we use your personal information. For more information, checking the identity of our Data Protection Officer and knowing how to exercise your data rights, we strongly recommend you read our user-friendly Master Privacy Policy, available here: <https://www.chubb.com/pt-pt/footer/privacy-policy.aspx>. You can ask us for a paper copy of the Privacy Policy at any time, by contacting us at dataprotectionoffice.europe@chubb.com.

Language

Upon request from the policyholder, the parties agree that this policy was written in English language.

Applicable Law and Jurisdiction

Chubb European Group SE, insurance company with head office at La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France, a company registered in Nanterre under number RCS 450 327 374, with a fully paid share capital of 896.176.662€, governed by the provisions of the French insurance Code, operating through its branch in Portugal, named "Chubb European Group SE - Sucursal em Portugal", domiciled at Avenida da Liberdade, 249, 3rd Floor, 1250-143 Lisboa, registered at the Commercial Registry Office with the same registration and taxpayer 980350964, supervised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09 and by the Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF) with code n.1173.

This Insurance Contract shall be governed by and interpreted in accordance with the Portuguese laws. Any dispute in connection with this contract shall be submitted to the insured's domicile courts.

Other Information

The Policy Holder is informed:

1. The Insurer with whom this Agreement is celebrated is the Portuguese Branch of the insurer "CHUBB European Group SE", with registered office at Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France.

2. That CHUBB European Group SE, Sucursal em Portugal is based in Av. da Liberdade, n.º 249, 3rd Floor, 1250-143 Lisboa, registered at the Commercial Registry Officer under the number 980350964, supervised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09 and by the Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF) with code n.1173.

3. The Insurance Contract will be governed by the provisions of the Decree-Law no. 72/2008, of April 16th other applicable laws and regulations, and also by the provisions of the Terms and Conditions of this Contract, which cannot contradict the mandatory rules of those laws.

4. The Contract cannot be transferred to third parties.

5. That the remuneration received by the Insurer's employees in

respect of the insurance contract is of a purely monetary nature and will depend on his function and performance.

6. That the Insurer does not provide advice on the insurance products it markets.

The information provided in this document is valid for the entire duration of the insurance coverage provided herein.

Contact Us

Chubb European Group SE - Sucursal em Portugal

Av. da Liberdade, n.º 249, 3rd Floor, 1250-143 Lisboa

About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally.

The insurance companies of Chubb serve multinational corporations, midsize and small businesses with property and casualty insurance and services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, home and car insurance and other specialty insurance coverage; companies and affinity groups providing or offering accident and health insurance programmes and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage. Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb's parent company is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Chubb. Insured.SM

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