

PRE-CONTRACTUAL INFORMATION

SATA - MultiAssistência Europa/Resto do Mundo - Online - SPT2 (81548)

A. INSURER

The insurance contracts are underwritten by AGA INTERNATIONAL SA - SUCURSAL EM PORTUGAL, hereinafter designated as the Insurer, with registered office at Avenida do Brasil, nº56 – 3º, 1700-073 Lisboa, taxpayer nr. 980359546 and registered at the Commercial Registry of Cascais with the same number.

AGA INTERNATIONAL SA - SUCURSAL EM PORTUGAL is registered to pursue assurance business in Portugal, in regime of establishment.

B. INSURANCE SCOPE

The insurance guarantees the payment of travel cancellation costs, luggage and travel assistance.

The risks will only be guaranteed by the Insurer, if the flight purchased to Companhia Aérea Sata Internacional – Serviços e Transportes Aéreos S.A. does not exceed more than 90 (ninety) consecutive days and is held by the insured person with no professional nature.

Coverage is valid for flights with the destination anywhere in the world. However, travel assistance coverage shall only enter into force when more than 30 Km away from the Residence of the Insured Person, or more than 15 Km away if that Residence is located in the Azores Is. or Madeira Is.

C. RISK COVERAGE

A. Cancellation

What is ensured

1. The Insurer guarantees, up to the Maximum Benefit, the reimbursement of the value of the tickets acquired from the Airline when the Insured Person cancels their journey before departure due to:

a) Serious illness, serious accident or death of the Insured Person or their Relatives, as defined in article 1.

By serious illness we understand any involuntary alteration of the state of health of the Insured Person or of their Relatives, diagnosed by a doctor and which implies one of the following situations:

- Admission to hospital for a minimum of 24 hours and the occurrence of this situation within the 7 (seven) days prior to travel, making it impossible to begin the trip on the envisaged date;
- Temporary incapacity that continues during the 7 (seven) days prior to travel, making it impossible to begin the trip on the envisaged date.

By serious accident we understand any physical harm caused to the Insured Person, occurring fortuitously, suddenly and in an unforeseen manner, due to a cause not under the control of the Insured Person, in accordance with medical opinion and which implies one of the following situations:

- Admission to hospital for a minimum of 24 hours and the occurrence of this situation within the 7 (seven) days prior to travel, making it impossible to begin the trip on the envisaged date;
- Temporary incapacity that continues during the 7 (seven) days prior to travel, making it impossible to begin the trip on the envisaged date.

In the case of serious accident or illness of the Relatives of the Insured Person, whether insured by this Policy or not, we understand as serious whenever admission to hospital for a minimum of 24 hours is involved and the occurrence of this situation within the 7 (seven) days prior to travel, and the implication of imminent death for the persons mentioned.

b) Serious damage, due to theft, fire or flooding at their Residence or place of business, whether owned by them or rented, if the Insured Person directly operates those facilities or is a self-employed professional who works there. The damage must have rendered the Insured Person's Residence or place of business inhabitable or create serious risk of further damage which justifies, indispensably and urgently, the presence of the Insured Person on dates when the journey was scheduled;

c) Insured Person or Relatives, as they are defined in article 1, summoned for organ transplant, if called to perform the organ transplant after the reservation of the journey and underwriting the Policy and the transplant is to occur on the travel dates or, if before those dates, render the transplant on the scheduled date impossible;

d) Insured Person or Relatives, as they are defined in article 1, summoned to perform important surgery: if called to perform the surgery after the reservation of the journey and underwriting the Policy and the surgery is to occur on the travel dates or, if before those dates, render performing the surgery on the scheduled date impossible;

e) Cancellation of meeting of the Insured Person due to:

- i) Serious illness of the Insured Person, as well as of any of the participants, if their presence is essential at that meeting. Serious illness or accident shall be construed as that which implies hospitalization or risk of imminent death and that situation persists for 7 (seven) days before the journey;
 - ii) Serious damage as a result of theft, fire and flooding in the facilities where the meeting is programmed to take place. The damage in question must imply that the use of the referred facilities is impossible;
 - iii) Termination of the employment contract of the Insured Person at the employer's initiative, as well as of any of the participants, if their presence is essential at that meeting, after the date of the reservation of the journey and underwriting the Policy. Dismissal for cause, termination during probation period, expiry or mutually agreed termination are excluded from coverage, as well as the termination or notice of termination at the Insured Person's initiative.
2. In the event that any of the causes provided in the above number occurs and the Insured Person intends to transfer the journey to another person, the Insurer shall cover the additional costs involved in the alteration of the reservation, if the costs of such alteration are lower than the indemnity due to the cancellation of the journey.

What is not insured

- a) Accidents resulting from taking part in wagers, competitions, duels and brawls (except in the event of self-defense);
- b) Failure, for any reason, to present the documents required in order to travel, such as passports, visas or tickets;
- c) Lack or impossibility of vaccination and medical unavailability to take the necessary precautions before journeys to certain countries;
- d) Birth or abortion;
- e) Pregnancy complications and miscarriage after the 7th month of gestation;
- f) When the situation of hospitalization or temporary disability due to illness or serious accident has expired before seven (7) days prior to the beginning of the trip;
- g) The pathologies not stabilized which have been the subject of a diagnosis or a treatment within thirty (30) days prior to the booking of travel;
- h) Medical appointment or certificates, periodic inspections, rehabilitation sessions, cures or beauty treatments;
- i) The additional costs that arise from delays in informing the Insurer as to the cause for cancellation.

B. Luggage

What is insured

1. The Insurer guarantees, up to the Maximum Benefit, the payment of indemnity to the Insured Person as a result of:

- a) Theft Luggage;
 - b) Partial or total loss or destruction of luggage during its transportation by a public passenger transport company.
2. The Insured Person must always demand reimbursement from the Airline or the handling company.

1. The Indemnity is calculated based on the purchase value of the objects claimed, deducting their depreciation due to their age and wear or tear, under the following terms:

- a) Luggage under 1 year old: 15%;
- b) Luggage above 1 year old: 15% devaluation during the first year and 5% in the following years, up to a maximum limit of 75%.

2. The maximum indemnity for the following objects is 50% of the Maximum Benefit, taking the following aspects into account:

- a) Jewelry, objects crafted with precious metals, gems, pearls and watches are only covered against Robbery and if the Insured Person is wearing them when the Claim takes place or if they are deposited in the hotel safe;
- b) Photographic, cinematographic, recording or sound or image playing material as well as accessories, furs or hunting rifles, are only covered against Robbery and if the Insured Person is wearing them when the Claim takes place or if they are deposited in the hotel safe.

3. The Maximum Benefit specifies the maximum indemnity per Insured Person and for all the Claims suffered by the Insured Person during the insurance period.

4. In the event of total or partial destruction of the luggage, or its loss during transfer performed by a transporter, the Insurer shall offer compensation in addition to the indemnity payable by the transporter, up to the Maximum Benefit.

1. The Insurer shall also reimburse the Insured Person, up to the Maximum Benefit, for expenses borne with the purchase of essential belongings, in the event of delay above 12 (twelve) hours in the delivery of the Luggage on the outward journey.

2. For the purposes of this coverage, essential belongings shall be construed as the articles used by the Insured Person in their personal hygiene and clothing.

3. This indemnity shall not accrue with the indemnity payable due to loss or destruction of luggage by a public passenger transport company.

4. The Insured Person shall hand over to the Insurer the documents that provide proof of purchase of articles of basic necessity and the length of the delay in the delivery of the luggage.

What is not ensured

1. The following situations are excluded from coverage:

- a) Any robbery, destruction or loss:
 - i) Caused intentionally by the Insured Person or resulting from grave negligence;
 - ii) Resulting from determination by the appropriate authorities, during civil or foreign war, declared or not, civil uprisings and riots, strikes, acts of terrorism and any effects caused by radioactive, chemical or biological source.
 - iii) Resulting from change of accommodation.
- b) Robbery committed by the workers of the Insured Person during the performance of their duties;
- c) Theft of objects left unwatched in public locations;
- d) Destruction resulting from a defect in the object, normal wear and tear, spillage of liquids, oils, dyes or corrosive materials that are part of the Insured Person's luggage;
- e) Breakage of fragile, ceramic, crystal, porcelain or marble objects;
- f) Theft, loss, forgetting or simply misplacing objects;
- g) Objects stolen from inside a private vehicle, except rental vehicles;
- h) The purchase of basic necessity articles during the return journey to the Residence of the Insured Person.

2. The following objects are excluded from this coverage:

- a) Documents, identity cards, credit and cash point cards, magnetic cards, transport tickets, cash, debt certificates and keys;
- b) Bicycles, hunting rifles, Windsurf boards, Skis or Snowboard boards and all types of sports equipment;
- c) Material of professional nature;
- d) Musical instruments, artworks, antiques, collections and merchandise;
- e) Glasses, contact lenses, prosthetics and any type of orthopedic devices;
- f) Telephones and electronic devices, as well as their accessories;
- g) Any type of computing material.

C. Travel assistance

What is ensured

1. Transport or repatriation in the event of illness or accident

If the Insured Person suffers an accident or suddenly becomes ill during the journey specified in the Specific Conditions, the Insurer shall take care of:

- a) The costs with transport by ambulance or another appropriate means, from the location of the occurrence until the nearest clinic or Hospital;
- b) Surveillance by their medical team, together with the Insured Person's doctor, in order to determine the appropriate measures regarding the best treatment to be applied and the best means for transfer, if applicable, to a more appropriate hospital centre or to their Residence;
- c) The costs of that transfer, by the most appropriate means of transport, to the approved hospital centre or to their Residence.
- d) Organization of the repatriation of the Insured Person and insured relatives or another also insured companion, if, due to medical requirements, the severity of which shall be determined by the Insurer's medical team, the Insured Person cannot use the means of transport provided for their return to their Residence. In this case, the Insured Person shall contact the Insurer beforehand, requesting assistance for the case at hand;
- e) Organization of transport to their initially defined destination, if the Insured Person, after their recovery, as well as the companion or their insured relatives, intend to proceed with the journey, and the health of the Insured Person allows this, as long as the costs of this journey does not exceed the costs with the return journey to their Residence.

Any medical transport and / or repatriation, as well as medical supervision, if applicable, shall be performed with the prior agreement between the Insured Person's doctor and the Insurer's medical team.

The means of transport used shall be determined by the Insurer's medical team.

2. Transport or repatriation in the event of death

In the event of the death of the Insured Person, the Insurer shall support the payment of:

- a) Costs with transporting the body, from the place of death to the location of interment in Portugal;
- b) Expenses with the mandatory preparation for transporting the body, up to the Maximum Benefit;

c) Travel expenses for the return of the Relatives or a companion of the Insured Person by 1st class train ticket or tourist class airplane ticket, in as far as the means initially provided for their return cannot be used due to the repatriation of the Insured Person.

3. Extended hotel and accommodation

If, after the occurrence of sudden illness or accident, the state of the Insured Person, according to medical opinion, does not justify hospitalization but does not permit their immediate transportation or repatriation to their Residence, the Insurer shall support the expenses with accommodation of the Insured Person and a companion, from the time that the initially planned stay for the journey cannot be used and until that transportation or repatriation becomes possible, all up to the Maximum Benefit.

4. Return ticket for one Relative and respective Accommodation

When the Insured Person has been hospitalized and their stay is expected to last longer than 5 (five) days [or 3 (three) days in the event of minors or disabled persons], and there are no relatives or another person who can accompany them at the location, the Insurer shall support the travel expenses of a relative with a return journey 1st class train ticket or tourist class airplane ticket departing from Portugal, in order to stay with them, and shall also cover accommodation expenses, all up to the Maximum Benefit.

The expenses with accommodation shall only be borne when the Insured Person is hospitalized outside their country of Residence.

5. Medical expenses abroad

If due to accident or sudden illness occurring during the journey indicated in the Specific Conditions, the Insured Person needs medical assistance, surgery, pharmaceutical or hospital assistance abroad, the Insurer shall support, up to the Maximum Benefit:

- a) Medical and surgery expenses and fees;
- b) Expenses with pharmaceutical products prescribed by a doctor;
- c) Hospitalization costs, until such time as the repatriation of the Insured Person is clinically possible and advisable.

This coverage is dependent on the prior intervention by Social Security or any other entity required to provide assistance, with regard to which the Insured Person undertakes to inform the Insurer.

The Insured Person shall obtain a European Health Insurance Card whenever they visit one of the European Union Member-States, or Iceland, Liechtenstein, Norway or Switzerland.

6. Medical expenses in Portugal in case of an accident abroad

If due to accident or sudden illness occurring during the journey indicated in the Specific Conditions, the Insured Person needs medical assistance, surgery, pharmaceutical or hospital assistance at their country of Residence, the Insurer shall support, up to the Maximum Benefit:

- a) Medical and surgery expenses and fees;
- b) Expenses with pharmaceutical products prescribed by a doctor;
- c) Hospitalization costs, until such time as the repatriation of the Insured Person is clinically possible and advisable.

This coverage is dependent on the prior intervention by Social Security or any other entity required to provide assistance, with regard to which the Insured Person undertakes to inform the Insurer.

This coverage is dependent on the prior intervention by AGA, that after sinister communication of the Insured Person, forwarding to the agreed medical network.

7. Emergency dental care

The Insurer shall guarantee, up to the Maximum Benefit, the reimbursement of dental expenses that arise outside the country of Residence and that as a result of infection, trauma or pain, require emergency treatment.

8. Legal assistance abroad

The Insurer shall guarantee, up to the Maximum Benefit, the payment of expenses required for legal representation before any court, as a result of fact occurring during the journey indicated in the Specific Conditions.

The legal assistance coverage may only be activated if the charges brought against the Insured Person are not punished criminally in that country.

The facts related to the professional activity of the Insured Person, intentional facts, the use of motor vehicles and contract liability are excluded from this coverage.

This coverage shall not include court fees in criminal processes or any charge of criminal nature.

This guarantee is accessory to the assistance coverage, whereby it does not comprise autonomous legal protection coverage.

9. Loss or theft of Identity Card / Citizen Card or passport abroad

In the event of the loss or Robbery of the Identity Card/citizen Card or passport of the Insured Person during the journey indicated in the Specific Conditions, if this occurs in a foreign country, the Insurer shall support the costs with the necessary steps in order to obtain a new Identity Card/Citizen Card, passport or the equivalent consular document, up to the

Maximum Benefit, as well as the accommodation until its reception and if necessary prolonging the journey until after the planned return date.

10. Telephone interpretation service

In the event that the Insured Person needs an interpreter due to the applicability of any Coverage provided herein, the Insurer shall offer interpreter services, the costs of which shall be borne by the Insured Person.

11. Communication of urgent messages

The Insurer, following a Claim covered by the Policy, shall transmit the urgent messages that are requested by the Insured Person, as well as support the costs with urgent messages that the Insured Person transmits directly. In this latter case, the Insurer shall only support the expenses arising from the transmission of urgent messages after the Insured Person presents the corresponding invoice and justification for the urgent nature of the message.

12. Delay departure

If the departure of the flight(s) indicated in the Specific Conditions is / are delayed at least 12 (twelve) hours, the Insurer shall support, up to the Maximum Benefit and following submittal of the respective documents that provide proof of this, the costs with hotel, food and transport during the delay.

The Insured Person shall provide the Insurer with the documents providing proof of the delay of the flight issued by the Airline, as well as the documents providing proof of the costs paid.

This coverage shall only be activated if the Airline does not agree to the payment of any indemnity.

The costs paid at a place other than where the delay takes place are excluded. Flight cancellations are also excluded, in other words, the non-occurrence of a programmed flight and regarding which at least one seat had been reserved.

13. Missed connection flights

If, as a result of a delay in the flight used for the journey indicated in the Specific Conditions, the Insured Person misses a later connection flight that had already been reserved in order to proceed with their journey, the Insurer shall indemnify the Insured Party, at the latter's discretion, with regard to the hotel expenses and meals that occur while waiting for the next connection flight of a new ticket in order to complete the connection or return to the Residence, all of which up to the Maximum Benefit.

The Insured Person shall provide the Insurer with the justification documents issued by the Airline admitting to the delay, the document proving the departure time of the connection flight, as well as the documents that demonstrate the expenses borne.

This coverage shall only be activated if the Airline does not agree to the payment of any indemnity.

Accommodation expenses shall only be supported by the Insurer as long as the next available connection flight does not take place on the same day.

This cover shall not apply if the Insured Person did not ensure a minimum interval of at least two hours between flights.

14. Interruption of journey

If, during the flight identified in the Specific Conditions, the Insured Person is repatriated for serious illness, serious accident or death of the Insured Person or his Family, as defined in Chapter I, the Insurer shall guarantee, up to the maximum value of the Insured Value, the reimbursement of the costs borne with the journey, for the period of time during which it was not used.

Serious illness shall be construed as any involuntary alteration in the health of the Insured Person's Relative, diagnosed by a doctor and that implies hospitalization;

Serious accident shall be construed as physical injury caused to the Insured Person's Relative of an accidental, sudden and unforeseeable nature, due to reasons outside the control of the Insured Person and which, according to medical opinion, implies hospitalization.

The Insured Person shall inform the organizers of the journey (travel agents, hotels, etc.) with regard to the interruption of the journey as soon as possible and demand the reimbursement of the sums regarding the period of the journey that was not used.

15. Delay in the reception of luggage (> 24 hours)

a) The Insurer shall also reimburse the Insured Person, up to the limit of the Capital Sum, for expenses borne by the purchase of essential articles in the event of delay of more than 24 (twenty-four) hours in the delivery of Luggage on the outward journey.

b) For the purposes of this guarantee, by essential articles we understand those articles used by the Insured Person for their personal hygiene and clothing.

c) This compensation may not be accumulated with the compensation for loss or destruction of luggage by a public passenger transport company.

The Insured Person must present documents to the Insurer justifying the purchase of the essential articles and the duration of the delay in delivery of the luggage.

What is not ensured

1. In addition to the other exclusions provided, all the actions that were not requested to the Insurer or that were organized directly by the Insured Person, without the prior agreement of the Insurer, are expressly excluded from all travel assistance coverage, except in case of proven force majeure or effective impossibility to do so.

2. In addition to the other exclusions provided, the following situations are expressly excluded from travel assistance coverage:

- a) The Claims occurring as a result of war, declared or not, riots, uprisings or events of similar nature, except when the Insured Person is caught by surprise by the start of the conflict abroad. Under these circumstances, the insurance coverage shall cease 14 days after the start of the conflict;
- b) Activities related to blowguns, archery, hot air balloon rides, windsurf, kite surf, sailing in sailboat or motor boat, fishing, mountain biking, canoeing, kayaking, mountaineering, orientation, horse riding excursions, quads, 4x4 vehicle excursions, karts, trekking, paintball, jet skis, lightweight aviation, helicopters, water skiing, rafting, paragliding, parachuting,, snowboard, ski. Practicing any sport professionally, remunerated or otherwise, competing or training. The Claims that occur while participating in an airborne sport, including sky diving, paragliding and hang gliding, or any of the following sports: skeleton, bobsleigh, sky-jumping, mountaineering, climbing, diving, bungee-jumping, sky-diving or activities related to speleology;
- c) Any type of journey for therapeutic purposes;
- d) Search and rescue of persons at sea, mountain or desert areas;
- e) Costs with burial or funeral ceremonies;
- f) Consequences of the treatment of an uncured illness regarding which the Insured Person is not recovered when the journey starts, or which, according to the medical team of the Insurer, was specified as medically unsuitable regarding the performance of that journey;
- g) Repatriation or health transport performed as a result of mental illness that does not require hospitalization at the destination for more than 24 hours.

3. In addition to the other exclusions provided, in particular those mentioned in the above number, the following situations are expressly excluded from coverage of medical expenses:

- a) Any medical expenditure produced in the country of residence or of nationality of the Insured Person, with a cost lower than the value of the excess established in the table of coverage and benefits attached hereto;
- b) Pre-existing conditions, whether the Insured Party was aware of them or not. Any decline in pre-existing conditions that may occur during the journey are covered;
- c) Treatment of illnesses known beforehand;
- d) Spa treatments, sun therapy, heliotherapy, weight treatment, springs, youth treatment or any beauty and well-being treatments;
- e) Implants, artificial limbs, glasses or other prosthesis, and the respective costs with placement / development, as well as the costs with rehabilitation and physiotherapy;
- f) Costs with vaccination, dental treatment and those that derive from any non-urgent treatment;
- g) Expenses with contraception and abortion;
- h) Expenses which, according to the Insurer's medical team, are not suitable with the pathology that the Insured Person possesses;
- i) Expenses occurring less than 30 Km away from the Residence of the Insured Person, or less than 15 Km away if that Residence is located in the Azores Is. or Madeira Is.;
- j) Expenses with preventive medicine;
- k) Expenses regarding a chronic disease or pregnancy complications;
- l) Expenses with treatments started in the country of origin;
- m) Expenses with any mental illnesses;
- n) The consequences with harmless illnesses or lesions that may be treated at the destination without any sort of inconvenience for the Insured Person;
- o) Costs with Homeopathy, Osteopathy, Naturopathy and other treatments directly or indirectly related to traditional or alternative medicine;
- p) Any costs occurring after the date that the journey ends.

D. EXCLUSIONS APPLICABLE TO ALL RISKS COVERED

The following situations are always excluded:

- Any accident the cause of which is known at the time the travel is purchased;
- Accidents that are the direct or indirect result of deceit, negligence or imprudence by the Policyholder, or any fraudulent, dishonest or illegal act or those contravening any government regulation or prohibition;
- Malicious acts, negligence by the Insured and self-inflicted injuries or suicide or attempted suicide;

- Nuclear reaction or contamination by nuclear weapons or radioactivity;
- Infiltration, pollution, contamination;
- Earthquake, tidal wave, floods, volcanic eruptions, volcanic ash, cyclones, falling of sidereal bodies, meteorites or other natural catastrophes;
- Epidemics, Pandemics, quarantine;
- Financial insolvency or failure of a transportation company, travel or excursion organiser, hotel or any other supplier;
- Travel arranged or carried out against doctor's orders;
- Direct or indirect costs related to terminal sicknesses diagnosed before this Policy was taken out;
- Direct or indirect costs related to travel carried out with the purpose of engaging in treatments, consultations or medical examinations, regular check-ups, rehabilitation sessions, healing, aesthetic treatment or cosmetic surgery;
- Expenses arising from mistakes or omissions in the travel reservation;
- Expenses of obtaining, modifying or renewing visas, passports or any other documentation necessary for carrying out a trip;
- Accidents resulting from failure to fulfil indications issued by official or government institutions due to:
 - Trips, including their possible postponement, with destination in a certain country or geographical area;
 - Strikes, riots, adverse climate conditions, civil unrest or contagious diseases.
- Any act of war, civil or foreign, declared or undeclared, civil disturbance or civil unrest, rebellion, revolution, insurrection, acts of terrorism or usurpation of power by military forces;
- Nuclear reactions or contamination by nuclear weapons or by radioactivity;
- The entire effect of a biological or chemical sources, substance(s), components or actions taken directly or indirectly with the purpose of alarming or destroying human life and/or creating public panic;
- Consumption of alcohol, drugs and narcotics, except those prescribed by a doctor and taken as indicated;
- Psychological, mental or nervous disorders, including depression, anxiety or stress;
- Accidents for which the appropriate action has not been take to prevent or minimise the risks covered by this Policy.

E. PREMIUM

The Premium is payable on the date of execution of the contract.

Payment of the Premium is condition precedent for the coverage of risks.

Failure to pay the Premium shall result in the immediate termination of the contract as of the date of its execution.

The premium value is in the simulation.

The present simulation is based on a set of assumptions, such as the data that has been indicated and the no existence of risk of aggravating factors. For the stated data, it was found the premium specified in the simulation that includes tax burdens and quasi prevailing on the date simulation. The information provided is valid only during each simulation carried out.

F. BENEFICIARIES IN THE EVENT OF DEATH

The designation of beneficiaries in case of death identified by name lacks the indication of the following required elements for the beneficiaries:

- Full name or designation;
- Residence or office;
- Civil and tax identification number.

Lack of or incorrect statement of the beneficiary:

- In the absence of designation of the contract beneficiary in case of death, the insurer will pay the sum insured to the insured's heirs;
- The no existence or the incorrection of the beneficiary's identification data in case of death may preclude the insurer to comply with the information and communication duties prescribed by law, for the payment of the sum insured.

G. DUTY OF RISK'S INITIAL STATEMENT

Before the signing of the contract, the policyholder and the insured person are obliged to report accurately all circumstances know and reasonably should have as significant to the assessment of risk by the insurer, even if its wording is not requested in the questionnaire by this provided.

Em caso de incumprimento negligente desta obrigação, o Segurador pode propor a alteração do contrato ou fazê-lo cessar. In case of negligent breach of this obligation, the insurer may propose an amendment to the contract or make it cease.

In case of willful default of this obligation, the insurer may declare the contract null.

H. INSURER'S MAXIMUM LIABILITY

The maximum liability of the Insurer is limited to the amount of capital insured for each risk covered, which are designated by the Insured Person or Luggage.

The covers mentioned shall be subject to compensation limits, deductibles, exclusions and waiting periods set out in the Contract Conditions apply.

I. CONTRACT'S AND COVERAGE'S BEGINNING AND DURATION

Coverage for cancellation of journey shall commence 24 (twenty-four) hours after underwriting the Policy. This shall occur on the same date as the reservation with the Airline, and shall be effective until the time and date that the first journey indicated in the Specific Conditions starts.

The coverage regarding luggage and travel assistance shall become effective between the dates and times of the journeys indicated in the Specific Conditions.

In the event that the Policyholder has only acquired a one way trip, the coverage mentioned in the above number shall be effective up to 24 (twenty-four) hours before the day of arrival at the destination specified in the Specific Conditions.

J. CONTRACT'S CESSATION

The insurance contract ceases in general terms, in particular due to expiry, revocation, termination and dispute.

Nevertheless, it is not foreseen the possibility of free termination of the insurance contract, provided that the journey does not start however, the Insurer allows the policyholder, within no later than fourteen (14) days of Contract subscription, can solve the same, with retroactive effect to the beginning without having to pay any compensation and without giving any reason.

Failure to exercise the right of free termination does expire the same, with the resulting contract consolidation.

In this case, the insured is entitled to the value of the premium calculated in proportion to the time to the extent that has borne the risk.

The free termination of the insurance contract must be notified to the insurer via e-mail info@allianz-assistance.pt.

K. COMPLAINTS

The Insurer has a specific organizational unit for receiving, analyzing and responding to complaints, without prejudice to these can be presented to the Instituto de Seguros de Portugal and the possibility of recourse to arbitration.

The general information on the management of complaints is available for consultation in www.allianz-assistance.com.pt.

L. APPLICABLE LAW AND JURISDICTION

Pre-contractual relations are established under Portuguese law.

The Insurer proposes the application of Portuguese law to the insurance contract.

Subject to the exceptions provided for in the civil procedural law, the jurisdiction to resolve any disputes arising from this contract is fixed in the civil law.

M. SUPERVISION'S AUTHORITY

The Insured is subject to supervision by the *Autorité de Contrôle Prudentiel et de Résolution (ACPR)* in France, without prejudice to the specific competencies of the Instituto de Seguros de Portugal in this respect.

N. PERSONAL DATA

The personal data processed in the framework of the insurance contract will be processed and stored by AGA INTERNATIONAL SA - SUCURSAL EM PORTUGAL and are intended for their exclusive use in the context of pre-contractual relations or resulting from the contract. The data will be kept in a form which permits identification of the holders until they have definitively ceased these relationships.

The data subject may, in accordance with law, exercise the right of access, rectification and deletion of their personal data, through the relationship of telephone center (call center), or in writing, using the email address info@mondial-assistance.pt, the fax number 217965405 or the address Avenida do Brasil, nº56 – 3º, 1700-073 Lisboa.

Data can be provided to the judicial or administrative authorities as long you comply with the legal obligation of the insurer.

The Insurer under this contract may:

- Process the data collected in the pre-contractual relations or resulting from the signed insurance contract, including renewals;
- Provide your data to the Group's companies, and assure confidentiality and compatibility with the purposes of collection;
- Provide your data to Insurance service providers for the purpose of management of claims or submission of the request for assistance;
- Collect additional personal data from other entities required to manage the contractual relationship;

O. COVERAGE AND CAPITAL INSURANCE PLANS

Coverage	Maximum Benefit	Excess
CANCELLATION		
Cancellation (per Insured Person)	750€	-
LUGGAGE		
Theft, partial or total loss or destruction of luggage (per Insured Person)	1.500 €	-
Personal Effects	250 €	-
TRAVEL ASSISTANCE		
Transport or repatriation in the event of illness or accident	Unlimited	-
Transport or repatriation in the event of death	Unlimited	-
Extended hotel and accommodation	65€ p/ day, máx.: 7 days	-
Return ticket for one Relative and respective Accommodation		
Travel expenses:	Unlimited	-
Accommodation expenses:	65 € p/ day, máx.: 7 days	-
Medical expenses abroad	60.000 €	-
Medical expenses in Portugal in case of an accident abroad	25.000 €	25 €
Emergency dental care	400 €	90 €
Legal assistance abroad	1.000 €	-
Loss or theft of Identity Card / Citizen Card or passport abroad	Unlimited	-
Telephone interpretation service	Unlimited	-
Communication of urgent messages	Unlimited	-
Delay departure	50 € p/ day, máx.:3 days	-
Missed connection flights	50 € p/ day, máx.:3 days	-
Interruption of journey	750 €	-
Delay in the reception of luggage (> 24 hours)	200 €	-