

Zurich Travel

Insurance Product Information Document

Zurich Insurance Europe AG, Sucursal em Portugal

This document introduces the essential features of the **Zurich Travel** Insurance Solution and does not replace consultation of the General and Pre-Contractual Conditions for a thorough understanding of the complete set of contractual rights and duties of the parties with regard to the contra-

What is the type of insurance?

Zurich Travel is an Accident insurance policy which guarantees, following an event due to a sudden, external, violent cause beyond the control of the Policyholder, the Insured Person and the Beneficiary which causes personal injury, temporary incapacity, permanent disability or death, clinically and objectively verified, as a consequence of a risk arising from the Insured Person travelling



What risks are insured?

Zurich Travel offers (see table below) a wide and flexible range of cover, from which you can choose what is most appropriate for your needs.

Cover	Sum insured
✓ Death	Contracted sum insured
✓ Permanent disability	Contracted sum insured
✓ Death or permanent disability	Contracted sum insured
✓ Temporary incapacity	Contracted daily allowance
✓ Temporary incapacity due to hospital admission	Contracted daily allowance
✓ Treatment and repatriation expenses	Repayment up to the amount contracted in the Policy.
✓ Funeral costs	Repayment up to the amount contracted in the Policy.
✓ Damage to documents	Repayment up to the amount contracted in the Policy
✓ Luggage	Contracted sum insured
✓ Civil Liability	Contracted sum insured



Which risks are not insured?

- ✗ Action or omission by the Insured Person influenced by the use of alcohol or alcoholic beverages that determine a higher blood alcohol level than is provided for by Law and/or use of narcotics not prescribed by a doctor, or when unable to control their actions;
- ✗ Criminal acts, gross negligence and any intentional acts committed by the Insured Person, such as suicide or attempted suicide, including reckless acts, bets and challenges;
- ✗ Criminal acts, gross negligence and any intentional acts committed by the Policyholder or the Beneficiary directed against the Insured Person, in the part of the provision concerning such;
- ✗ Intentional actions or interventions performed by the Insured Person on themselves;
- ✗ Accidents resulting from an explosion or any other phenomenon directly or indirectly related to



Where am I covered?

✓ Territorial Scope

Anywhere in the world.



What are my obligations?

- Payment of the Insurance Premium. Contracted risk coverage is subject to prior payment of the premium;
- To declare all the relevant risks within the scope of the insurance contract, whether they exist at the time of the insurance contract or arise afterwards;
- To notify the accident claim within 8 days as well as provide the necessary elements for its settlement;
- To take all the possible measures within my reach to avoid or limit the consequences of the accident;
- Not to assume any liability on behalf of Zurich without the specific approval of the latter.



When and how should I pay?

When it is a new insurance policy, before the contract becomes effective.

Payment may be made at the office of the Broker, at a Multibanco or by Direct Debit.



When does the coverage begin and end?

The start date and time of cover are as indicated in the Insurance Policy, and may be for a specific and defined period (temporary insurance) or for one year, extendable for successive periods of one year if not terminated at least 30 days in advance and the subsequent premiums are paid.

The insurance will automatically lapse at the end of the calendar year in which the insured person reaches the age of 70 (seventy).



How can I terminate the contract?

The contract may be terminated by the parties at any time, by recorded delivery, when there are justifiable reasons for doing so.