

Claims Procedure – Multiple Risks Insurance (Guidance Notes)

- Protect the property from further damage or deterioration, and keep the salvages available for inspection, if necessary.
- Report the accident to **Medal** a by phone, fax or e-mail, as soon as possible.
- In case of theft report the incident to the nearest G.N.R. or Police Station, and keep the certificate they should give you (certidão).
- Carry out any emergency repairs such as drying out, fixing windows, doors, roof etc...,
- Complete the Claim Report Form in detail.
- Obtain estimates (orçamentos) to repair the damages or repair/replace the damaged items or; receipts of payment if you already paid to repair/replace;
(NOTE: Insurance Companies pay, considering IVA(VAT). only against presentation of invoices/receipts, before or after the claim file has been opened)
- Obtain technical report from the repairer (somebody – or a company – working in a line of business of the damage or the damaged items;
- Present all relevant evidence of purchase (if still available) and current cost of replacement when / if the Lost Adjuster visits.
- If possible, you should take pictures to support your claim.

What happens next?

Thereafter we will endeavour to settle your claim as quickly as possible and any assistance you are required to give us will be very helpful.

Our Claims Department is ready to help you!
Please contact Mr. Ernesto Barroso
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