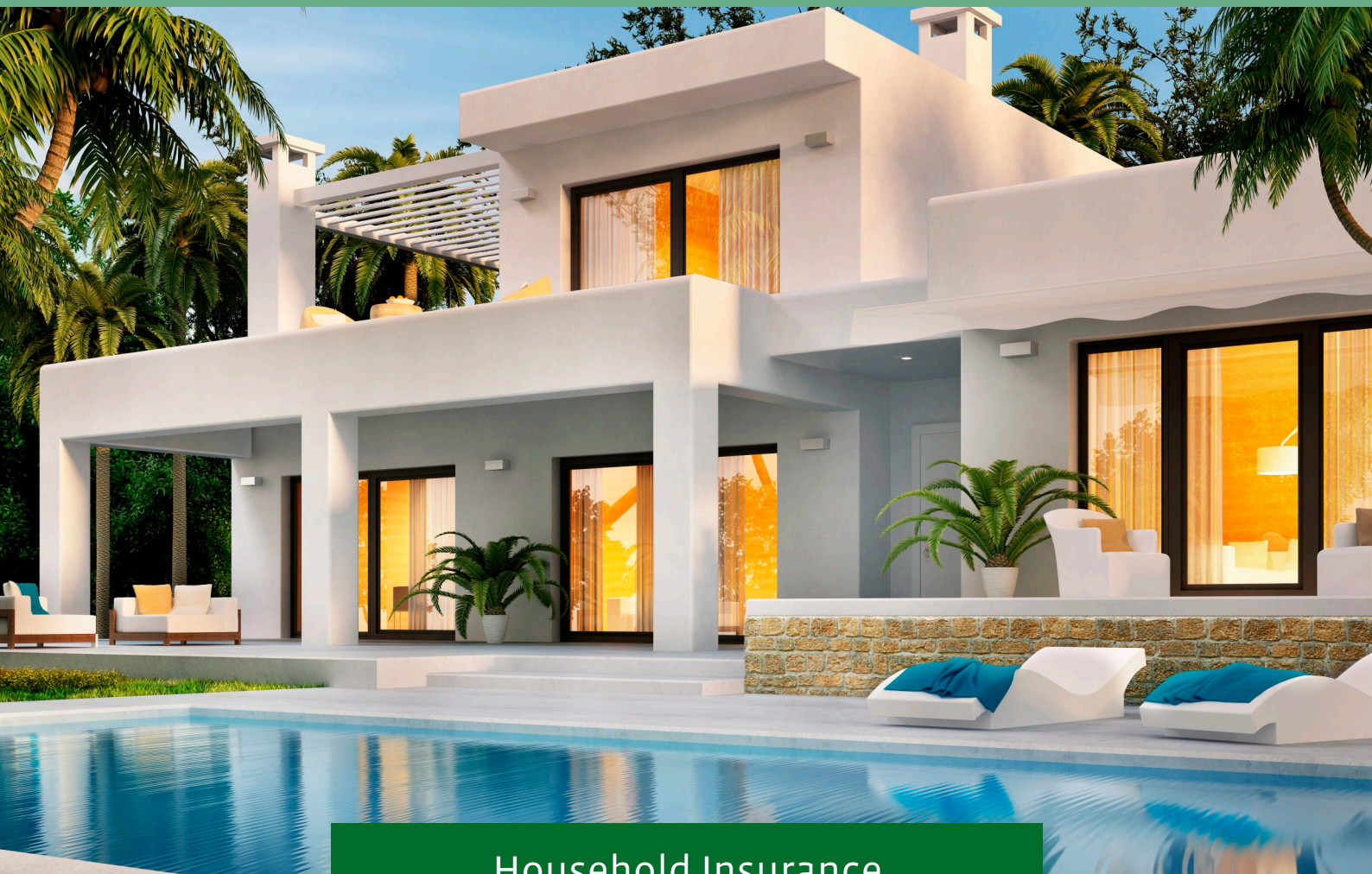




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Household Insurance

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serving afpop members since 1996



www.medal.pt

Household Insurance

Thousands of **afpop** members are fortunate to have this insurance, which combines various types of standard cover, such as earthquakes, in a comprehensive multi-risk policy.

Bearing in mind that your property is one of the biggest investments that you will ever make, we have developed an exclusive home insurance policy.

Main and Special Benefits:

Many optional covers such as:

- Electrical risks
- Personal computer
- Accidental damages
- All-Risks (Europe or Worldwide)
- Golf insurance

Exclusive rates

Lower excesses

Jewellery and valuables

Third party liability (including rentals)



Dedicated claims services

Why insure your home?

Your home is a very important asset so you need to be absolutely sure that both the building and the contents are covered under a comprehensive policy, in order to protect against as many risks as possible. Natural disasters such as earthquakes, hurricanes, heavy rains or even fires are not unknown in Portugal and failure to adequately insure the building itself could have disastrous consequences

How and what to insure?

We offer both building insurance and contents insurance. You should evaluate your home by:

-  The cost of rebuilding
-  Contents at current prices

You can tailor our comprehensive cover to suit your particular needs and budget by adding optional features to the policy at an additional cost.

What is covered and what does it cost?

A summary of covers with the main features of our home insurance policy is attached, so you can compare our standard cover limits and optional policy features at a glance.

Simply follow the instructions to fill in the quotation form with the details of your property and the amounts to be insured and we will provide you with a suitable quotation.

SUMMARY OF COVERAGE

Risks Applicable to Building and Contents

RISKS	LIMITS
Fire, Lightning and Explosion	☑
Storm	☑
Hail and snow	☑
Flood	☑
Water damage	☑
Impact or collision by road vehicles	☑
Impact by solid objects	☑
Falling aircraft	☑
Falling trees	☑
Breakage and fall of aerials, poles, solar or wind panels	2.500€
Accidental oil spillage	☑
Demolition and removal of debris and Räumungsarbeiten	5.000€
Expenses incurred to reduce losses	2.500€
Smoke damage	☑
Damage to walls and fences	7.500€
Damage to gardens	2.500€
Locating leakage or damages	1.250€
Damage to pipes	250€
Physical (Cosmetic) damage	2.500€
Theft or burglary	☑
Breakage of fixed glass, sanitary ware, marble tops and similar items	1.250€
Damage to underground pipes and cables	5.000€
Property owners liability	125.000€
Condominium owners liability	125.000€
Loss of rent	10% of the value of the building
Architect's fees	10% of the value of the building
Local authorities	10% of the value of the building
Electrical risks (electrical installation	2.500€

☑ Sums insured

RISKS	LIMITS
Breakage of fixed glass in furniture, mirrors, marble tops or similar items	1.250€
Theft or burglary	Amount Insured (Money = €125)
Landlord insurance	2.500€
Insured's legal liability	125.000€
Third party liability (domestic animals)	125.000€
Third party liability (bicycles)	125.000€
Alternative accommodation	2.500€
Temporary relocation	2.500€
Home accident insurance for insured and insured's family	€2,500 per Person
Credit card replacement	150€
Replacement of personal documents	500€
Personal luggage	1.500€
Damage to domestic employee's property	250€
Frozen or refrigerated foods	500€
Earthquakes	☑
Landslides	☑
Malicious damage and acts of terrorism, vandalism or enemy agents (sabotage)	☑
Strikes, riots and civil disturbances	☑

☑ Sums insured

OPTIONAL COVERS

RISKS	LIMITS
Electrical risks (specified items)	The specified values of the electrical devices as described in the Policy
Electrical risks (First Risk)	Up to the limit shown in the schedule
Personal computers (specified items)	Specified value as new
Personal Computers (First Risk)	Up to the limit shown in the schedule
Jewellery and valuables (ALL RISKS)	Specified valued items
Garaged vehicles	Specified commercial value
Accidental damage	Contents amount insured
Assistance	Specified Limits
Assistance to domestic animals	Specified Limits

GOLF INSURANCE

RISKS	LIMITS
Golf Clubs (all risks)	1.250€
Personal accident Death Personal disability	25.000€ 25.000€
Hole in One	250€
Medical Expenses Insured Caddy	1.000€ 500€

DEDUCTIBLES (PER CLAIM) FOR OPTIONAL COVERS

RISKS	LIMITS
Electrical risks	50€
Personal computers	50€
Accidental damage	100€

Deductible €37.41 per loss
 Excluding earthquakes, which is 5% of the amounts Insured (building & contents)

GENERAL EXCLUSIONS:

- * War Risks
- * Nuclear Risks
- * Wear and Tear
- * Wilful Acts or Neglect of the Insured

This Document is a summary of the covers for afpop Members' Home Insurance Policy.
 For a more detailed explanation of the insurance covers and exclusions,
 please consult the general policy conditions.

Since 1996



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This document is a summary of covers of the policy conditions (Companhia de Seguros Zurich Insurance plc - Sucursal em Portugal), and does not substitute the reading of the general and particular conditions applicable to this policy.

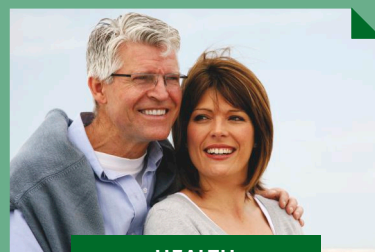
MEDAL – Gestão e Mediação de Seguros, Lda. Mediador de Seguros registado em 27.01.2007 na ASF-Autoridade de Supervisão de Seguros e Fundos de Pensões com a categoria de Agente de Seguros, sob nº 407154810/3, nos ramos Vida e Não Vida verificável em www.asf.com.pt.

Em caso de litígios o reclamante pode recorrer ao Centro de Informação, Mediação e Provedoria de Seguros (CIMPAS), enquanto Entidade de Resolução Alternativa de Litígios (ERAL). Mais informações em www.cimpas.pt ou no Portal do Consumidor em www.consumidor.pt

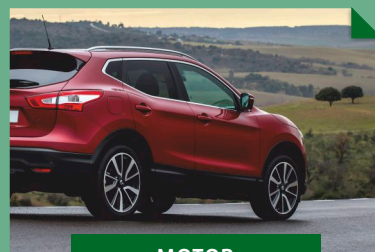
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Beside Household Insurance we have other Exclusive Products for afpop members



HEALTH



MOTOR



TRAVEL

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