



# MEDAL

I N S U R A N C E



Professional Liability Insurance

*a name you can trust!*

[www.medal.pt](http://www.medal.pt)

## Professional Liability Insurance

Together with **Hiscox, S.A.** we offer a professional liability solution to protect your business. Because mistakes and/or unforeseen events happen:

- ③ We can transfer the obligation to indemnify third parties to an insurance policy, guaranteeing the continuity of the company/operation;
- ③ Clients are increasingly demanding insurance to win more important contracts;
- ③ Even the best professionals make mistakes, and those mistakes cost money;
- ③ We're all subject to claims, even if we're right.

### **This policy guarantees:**

- ③ Unintentional breach of contract;
- ③ Defence costs;
- ③ Professional errors, omissions and negligence;
- ③ Breach of the duty of confidentiality;
- ③ Defamation;
- ③ Costs to avoid a Potential Claim;
- ③ Material or Bodily Damage (Civil Liability Exploitation);
- ③ Insured's Own Losses:
  - a) Employee dishonesty;
  - b) Loss of Documents.

## Some examples of Covers essential to IT activity:

### **Breach of Contract**

When the deadline for completion of a project is exceeded, causing damage to the client, because the "Key Person" has been ill or has left the company.

**- Our policy covers it!**

### **Professional errors, omissions and negligence**

When the work carried out by the professional does not meet the expectations of the end client.

**- Our policy covers it!**

Feel free to contact or visit us in **Portimão, Almancil, Lagos** or **Estoril** to clarify any matter and benefit from all advantages we have to offer!

## Quotation for Professional Liability Insurance

This insurance proposal is valid for all Companies and individuals with an annual turnover below €3.000.000

This document must be filled in accurately and truthfully. You must provide all the information, circumstances and events that are or may be relevant to our analysis of your insurance proposal.

Policy holder / Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

Fiscal / VAT Number: \_\_\_\_\_ Tel. / Mobile: \_\_\_\_\_

Email: \_\_\_\_\_ Website: \_\_\_\_\_

Professional activity (brief description): \_\_\_\_\_

\_\_\_\_\_

Experience / Years of activity: \_\_\_\_\_ Number of employees (including part-time): \_\_\_\_\_

Consolidated turnover (last 12 months): \_\_\_\_\_

### Declarations of the insured

#### The policy holder declares:

no claim has been made against you in the last three years; There are no pending or ongoing disputes against you, and you are not aware of any events or circumstances that may give rise to a claim under this insurance.

**If your Turnover exceed 250.000€? You need to confirm:**

#### The Insured doesn't provide services or carry out activities in or for the following areas:

- Ⓜ Software development for production chains or construction/assembly of products/systems intended for use in activities linked to automotive, railway, maritime or aviation sectors (including, but not limited to autonomous vehicles and traffic or air control systems);
- Ⓜ Health systems with an impact on human beings (including, but not limited to, life support systems or systems for use in a surgical context);
- Ⓜ Software intended for financial services (including, but not limited to fintech's, crowd funding platforms, cryptocurrencies, banking software, financial consultancy and transaction and payment processing).

**If you do not fit the above eligibility criteria, a specific proposal may be requested by MEDAL.**

Limit of Indemnity	Turnover (Last Year)						
	Until €250.000	Between €250.001 and €500.000	Between €500.001 and €1.000.000	Between €1.000.001 and €1.500.000	Between €1.500.001 and €2.000.000	Between €2.000.001 and €2.500.000	Between €2.500.001 and €3.000.000
€250.000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
€500.000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
€1.000.000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
€2.000.000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
€3.000.000			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(Aggregate Limit to Professional and Public Liability)

**Territorial and Jurisdiction Scope:**

- Option 1:** Worldwide excluding USA and Canada
- Option 2:** Worldwide including USA and Canada

**Insurer**

Hiscox, S.A. – represented in Portugal by Innovarisk, Lda.

Signature

Date

**Data Protection Law:**

Personal Data Protection. The personal data collected shall be processed and store on computer by MEDAL, acting in its capacity as the entity in charge of information processing, wich shall process your data in the name of and on behalf of the insurance company Hiscox Ltd, represented in Portugal by Innovarisk Lda, and only for the purposes established by it.

Since 1996



*a name you can trust!*



MEDAL

**PORTIMÃO HEAD OFFICE:**  
R. Dr. Teófilo Braga, 3A - 1º  
8501-919 Portimão  
Tel.: +351 282 430 800

**ALMANCIL OFFICE:**  
Av. José dos Santos Farias,  
Lt. 83, R/C Dto.  
8135-167 Almancil  
Tel.: +351 289 351 000

**LAGOS OFFICE:**  
Ed. Dona Maria II - R. Infante D.  
Henrique, Lote 1 - R/C Loja A  
8600-318 Lagos  
Tel.: +351 282 244 710

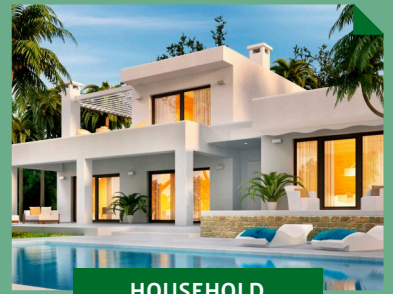
info@medal.pt | [www.medal.pt](http://www.medal.pt)

MEDAL TARGET

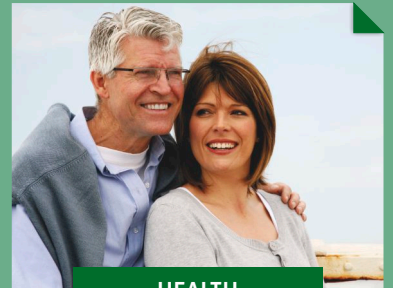
**ESTORIL OFFICE:**  
Av. Sabóia, 487 C/D  
2765-278 Estoril  
Tel.: +351 210 523 130

info@medaltarget.pt

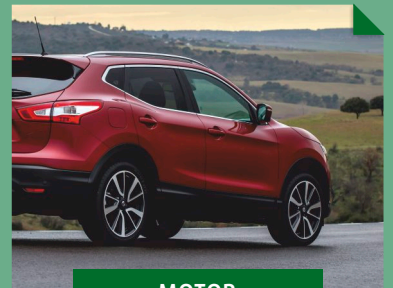
*some of our  
Private Products*



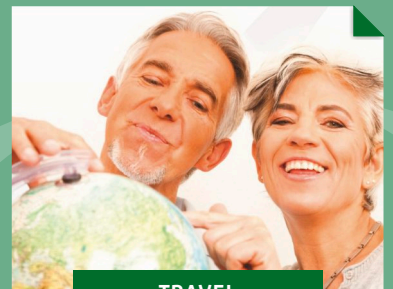
HOUSEHOLD



HEALTH



MOTOR



TRAVEL

This document is a summary of covers of the above policies' conditions, it does not substitute the reading of the general and particular conditions applicable to these policies.

ASK US FOR A QUOTE AT  
[www.medal.pt](http://www.medal.pt)

**MEDAL** – Gestão e Mediação de Seguros, Lda. NIF 503 550 035 | Capital Social 500.000,00€  
Mediador de seguros inscrito, em 27/01/2007, no registo da ASF-Autoridade de Supervisão de Seguros e Fundos de Pensões com a categoria de Agente de Seguros, sob o N° 407154810/3, com autorização para os ramos VIDA e NÃO VIDA verificável em [www.asf.com.pt](http://www.asf.com.pt).

**MEDAL TARGET** – Mediação de Seguros, Lda. NIF 514 942 517 | Capital Social 60.000,00€  
Mediador de seguros inscrito, em 08/02/2022, no registo da ASF-Autoridade de Supervisão de Seguros e Fundos de Pensões com a categoria de Agente de Seguros, sob o N° 422572641/3, com autorização para os ramos VIDA e NÃO VIDA verificável em [www.asf.com.pt](http://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](http://www.cimpas.pt) ou no Portal do Consumidor em [www.consumidor.pt](http://www.consumidor.pt)

