

## Home Assistance Cover

### **A. Medical assistance at home**

In case of emergency, up to the limits stated on this document, this service will provide you the following:

#### **1.- Medical visit (Home visit by a doctor)**

In the event of an emergency which is not life-threatening, **Europ Assistance** shall meet the costs of a visit by a doctor (general practitioner) to the address of the Insured Party for a consultation or the provision of advice regarding the medical instructions to be followed. **The cost of the first consultation shall be borne by Europ Assistance. The cost of subsequent consultations where necessary shall be borne by the insured party.**

**In any event, Europ Assistance may not act as a substitute for emergency services, be they public or private.**

#### **2.- Medical Information Service (Medical guidance by telephone)**

This service shall consist of the solution of queries of a medical nature which the Insured Party may have regarding the interpretation of clinical analyses, medication, etc. The medical service of Europ Assistance shall, where necessary and upon viewing the service request information, advise and guide the Insured Party towards the health resource considered most appropriate.

Likewise, and at the request of the Insured Party, the medical services of **Europ Assistance** shall guide the Insured Party in the choice of a medical specialist and provide information regarding the system required to establish contact.

**Under no circumstance shall the medical guidance service diagnose or prescribe any treatment whatsoever.**

**Where the consultation leads to a medical emergency situation, the public emergency services shall be mobilised or the Insured Party shall be directed**

**towards the general practitioner or corresponding specialist thereof, the expenditure arising therefrom being borne by the Insured Party.**

**This service shall be provided at the request of the Insured Party from 9 AM to 9 PM.**

#### **3.- Dispatch of an ambulance (Transfer by ambulance or taxi)**

If, as a consequence of a telephone consultation, the medical team of **Europ Assistance** considers that the Insured Party should be taken to a Hospital or Medical Centre, **Europ Assistance** shall undertake the transfer of the Insured Party from the address thereof to the closest Hospital or Medical Centre.

#### **4.- Telepharmacy (Home delivery of medicines)**

The service of home delivery of medicines or pharmaceutical products is offered to insured parties, and shall be available 24 hours per day, 365 days per year. The service shall consist of the procurement of the medication requested by the Insured party on the part of an associate of **Europ Assistance** in the pharmacy. In the case of medication requiring a prescription, the duly identified associate of **Europ Assistance** shall collect the medical prescription at the address of the Insured Party prior to procurement. The medication shall subsequently be delivered by hand to the insured party and payment of the receipt for the product acquired and the cost of the delivery shall be made forthwith. Neither cheques nor promissory notes shall be accepted.

The insured party shall, in all events, provide the trade name of the product and the form of presentation (tablets, ampoules, capsules, emulsions, etc.)

#### **5.- Assistance and care of children**

In the event of hospitalisation, complete rest or immobility of the Insured Party due to medical prescription, **Europ Assistance** shall organise and undertake the attendance of a person to care for the children of the Insured Party, provided that the said children are less than 16 years of age and are customarily the responsibility of the hospitalised or immobilised individual.

This service shall be provided in the cities of Lisbon and Porto and is subject to local availability. **A maximum of eight hours per annual insured term is laid down.**

**This service shall be provided from Monday to Friday (except public holidays) from 9 AM to 7 PM.**

#### **6.- School assistance**

In the event that the Insured Party must maintain complete rest or is immobilised due to medical prescription, thus preventing attendance at classes within the school calendar (primary and secondary education), **Europ Assistance**, following a request by the Insured Party, shall organise the attendance, at the address of the Insured Party, of a qualified professional to recoup the said classes.

**This service shall be subject to local availability. A maximum of eight hours per annual insured term is laid down.**

**This service shall be provided from Monday to Friday (except public holidays) from 9 AM to 7 PM.**

## **B. Technical Assistance**

Up to the limits stated on this document, this Service will provide you the following services:

### **1.- Connection with Domestic Tradesmen**

The purpose of the Home Assistance service is to provide, at the address of the Insured party, the qualified tradesman necessary for the provision of the services detailed below. **The cost of the first visit shall be borne by Europ Assistance, while that of remaining visits and the cost of parts and labour shall be borne by the Insured Party:**

### **2.- Transfer of furniture to storage (Transport of furniture)**

Where the insured address becomes uninhabitable as a consequence of damage, **Europ Assistance** shall, **up to a limit of 400 Euros per annual insured term**, bear the cost of:

- The rental of a freight transport vehicle assigned to the removal of the furniture and transfer to a temporary address.
- Safekeeping of the goods and items not transported to the temporary address, **during a maximum period of 6 months.**
- Transport of furniture to a permanent address in Portugal during the 30 days following the occurrence of the damage, provided that the address thereat is located within a radius of less than 50 km from the insured address.

### **3.- Laundry and meals expenses in the event of abandonment**

Where the insured address becomes uninhabitable as a consequence of damage covered by the policy and the impairment of the kitchen and/or washing machine is verified thereby, **Europ Assistance** shall, following presentation of the invoices and justifying statement of the accident, cover

the reimbursement of meal and/or laundry expenses during the period of impairment and **up to a limit of 400 Euros per annual insured term.**

### **4.- Safekeeping of the dwelling**

Where, as a consequence of burglary, fire, flood or explosion, the dwelling of the Insured Party becomes easily accessible from the exterior, **Europ Assistance** shall send security personnel, at its own cost, until such time as the damage is made good and during a **maximum of 48 hours per annual insured term.**

**This service shall be subject to local availability.**

### **5.- Curtailment due to serious incident at the place of residence**

Where, during a journey undertaken by the Insured Party, a serious incident occurs at the place of residence (fire, theft or flood), unavoidably requiring the presence of the Insured Party during the anticipated dates for the journey, **Europ Assistance** shall provide transportation to the risk address in Portugal.

Where the return journey is made at least 5 days prior to the anticipated date of return, reimbursement may be made of the cost of transportation should this be necessary in order for the Insured Party to recover their vehicle or continue the stay.

### **6.- Legal advice in case of theft**

If the home insured becomes uninhabitable, this service provides legal advice regarding the immediate actions needed, giving, in case of theft or attempt of theft, the support required in order to present complain to the relevant authorities.

### **7.- Replacement of a television and/or DVD**

If the Insured Party does not possess a television or DVD as the result of theft or any other accidental event, **Europ Assistance** shall provide another device of similar characteristics free of charge though subject to availability and **for a maximum period of 15 days per annual insured term.**

### **8.- Removals (Organisation of a vehicle for removals)**

In the event of a change of residence, **Europ Assistance** shall organise and meet the cost of the rental of a vehicle for the removal, **up to a maximum of one removal per annual insured term.**

### **9.- Domestic services (Assistance in the search for domestic services)**

**Europ Assistance** shall lend assistance in locating domestic service provision companies.

**The costs of the aforementioned services shall be borne by the Insured Party.**

### **10. Communication services**

This Service will pay your communication costs with our services. For the purpose of this cover, you have to keep the bills.

### **Schedule of assistance services**

Plumbers *	Plasterers
Slatted shutter installers	Bricklayers
Painters	Locksmiths*
Domestic appliance technicians	Electricians*
TV/Vídeo technicians	Carpet fitters
Alarm technicians	Carpenters

Emergency services tradesmen indicated with an asterisk are available 24 hours a day, 365 days a year.

It is recommended that the remaining services be requested between 9 AM and 6 PM on working days. The supplier shall contact the Insured Party within the following 24 hours.

The works carried by the professionals called are guaranteed for 3 months.

The fees of these professionals are limited to an hourly rate of € 18 + VAT, and are

updated every year according to the inflation.

The minimum cost charged is one hour and the subsequent costs can be charged in periods of 30 minutes.

These fees are not applicable for repairs requiring a quote process.

This service is not responsible for delays or breaches caused by “force major” events.

Your right of having a professional doesn't mean that the repairs are covered by this or any other cover of your insurance policy.

### **C. Additional services**

For the purpose of these additional services, the Insured Persons are also your spouse or equivalent, ascendants or descendants of first degree, adopted or stepchildren, all of them as long as they live with you.

#### **This desk-based Service, will provide you the following services:**

**1.- Dispatch of a taxi: Europ Assistance** shall put the insured party in contact with a taxi company in Portugal. The cost of the taxi shall be borne by the Insured Person.

#### **2. Traffic information**

Information about traffic conditions on the national roads and highways, and also gas stations.

#### **3. Informations about routes**

Information on routes to specific destinations including alternatives.

#### **4. Travel information**

Informations about Visas and vaccines required anywhere in the world

#### **5. Cultural informations**

Informations about museums, shows and exhibitions opened to the public, or any other important cultural events in Portugal.

#### **6. Informations about public entities**

Informations of addresses and telephone numbers of public entities in Portugal.

#### **7. Informations on fairs, congresses, exhibitions and business centres**

Information on dates, addresses and contact numbers in Portugal.

#### **8. Informations on hotels and residential:**

Informations on addresses and telephone numbers in Portugal and main cities worldwide.

#### **9. Exchange rates**

Information about the Exchange rates of the day in Portugal.

#### **10. Delivery of flowers in Europe**

**Europ Assistance** shall provide a menu with various types of floral arrangements up to € 125, for delivery to the addressee indicated by the insured party during the usual opening hours of florists.

**These services are subject to local availability and all corresponding costs are to be borne by the Insured Party.**

#### **11. Ticket booking:**

Reservation of airline, train and bus tickets to the main European cities.

Information and booking of entrance tickets for shows in Lisbon, Porto, London and New York.

The cost of the tickets and eventual reservation fees shall be borne by the Insured Party.

#### **12. Information on Official workshops and dealers**

Telephone and fax numbers and addresses of dealers or workshops closest to the location indicated and brand requested by the Insured Party.

#### **13. Informations and Booking of rental vehicles (Portugal and Europe)**

Booking and information on addresses, telephone and fax numbers, of car rental companies in Portugal and Europe.

These services are subject to local availability and all corresponding costs are to be borne by the Insured Party.

#### **14.- Animal assistance service**

**Europ Assistance** provides information and booking in Boarding kennels.

#### **15. Daily news Service**

Information on the headlines of the main newspapers in Portugal

**16. Road circulation information**

Information on driving laws, compulsory insurance as well as other informations related to the use of vehicles in the public roads in Portugal.

**17. Restaurant booking (national):**

**Europ Assistance** shall make the reservation at the restaurant chosen, subject to the availability of the table on the date and at the time required.

**18.- Service for the ordering of technical books from abroad**

**Europ Assistance** shall take charge of locating and ordering technical books up to € 125 from abroad.

**The delivery costs and price of the books shall be paid by the Insured Party by means of credit card.**

**19.- Information service regarding the organisation of events for children.**

At the request of the Insured Party, **Europ Assistance** shall provide information regarding companies which organise events for children.

**20.- Babysitters**

At the request of the Insured Party, **Europ Assistance** shall provide information regarding companies which organise the babysitting of children during holidays.

**21.- Health Information Service.**

At the request of the the insured Party, **Europ Assistance** shall provide information relating to National Hospitals, Clinics, Infirmaries or first aid and doctors.

**22.- Check-in service**

**Europ Assistance** shall provide the Insured Party with information on how to check-in in from home or work.

**23. Car washing establishments**

Information on car washing establishments closet to the Insured's home or work location.

**24.- Gift purchasing and delivery service**

**Europ Assistance** shall place the Insured Party in contact with available companies providing services to assist in the purchase and delivery of gifts.

**All costs shall be borne by the Insured Party.**

**25. Jewellery valuations**

Information on credenced jewellery valuations profesional.

**Contact number for the Assistance services:**

**00351 213 886 282**

