Health Insurance

Insurance Product Information Document

Company: Mudum-Companhia de Seguros, S.A.

Insurance Company authorised by the Insurance and Pension Funds Supervision Authority under no. 1134

Product: Dental Care Insurance

This document summarises the main coverage and exclusions of the product. The complete pre-contractual and contractual information on the product is provided in other documents.

What type of insurance is this?

This is a health insurance policy designed to cover dental and oral healthcare treatment expenses.

What risks are insured?

- ✓ Dental Treatment and Dental Prostheses – 1st policy year: €50; 2nd year: €75; 3rd and subsequent years €100 (within the provider network)
- ✓ Extension of the Network to Spain
- ✓ Well-Being Network (access to the provider network)

What risks are not insured?

Main risks excluded

Hospitalisation expenses, regardless of the causes and circumstances;

Medication expenses;

Expenses incurred with aesthetic or plastic surgery, except when as a consequence of an accident or manifested illness occurring during the term of this Contract;

Expenses incurred with doctors who are spouses, parents, children or siblings of the Policyholder/Insured Persons. Expenses prescribed by a doctor for him or herself are also excluded;

Expenses related to other services that are not medically necessary;

Are there any restrictions on coverage?

! Expenses incurred outside the provider network are not covered;

! Other restrictions apply to contract coverage which must be consulted in pre-contractual and contractual documentation.

Where am I covered?

✓ For services provided through the provider network, the policy covers only expenses incurred in Portugal, whereas expenses incurred in Spain shall be paid as fixed pecuniary benefits.

What are my obligations?

– Declare, prior to signing the contract, all known circumstances deemed reasonably significant for the Insurance Company's risk assessment;
– When using the provider network, present your Dental Care card;
– Pay the insurance premium on the dates and for the amounts stipulated by the Insurance Company.
– The Policyholder undertakes to notify the Insurance Company in writing of any change of residence. All registered correspondence sent to his/her last place of residence which is listed in the Insurance Company's records and documents shall be deemed to have been received by him/her.

When and how should I pay?

Unless agreed otherwise, the initial premium or its first instalment shall be due on the date of signing the contract. The payment of the premium is annual, and may be half-yearly, quarterly or monthly, according to the applicable instalment charges. Payment shall be made by direct debit.

When does coverage start and end?

The risk coverage depends on the prior payment of the premium, starting on the date and time indicated in the policy. The contract shall have a duration of one year renewable for equal periods.

How can I cancel the policy?

The contract may be terminated by either party at any time, on valid grounds, by written notice sent by registered mail. The contract may be terminated at least 30 days before the renewal date.