Workplace Accident 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: Domestic Staff 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 kind of insurance?

In accordance with applicable legislation, this insurance covers the Policyholder's liability for compulsory charges arising from workplace accidents.

What risks are insured?

Compulsory Coverage:

- ✓ Workplace accident leading directly or indirectly to bodily injury, functional disorder or illness resulting in loss of working or earning capacity or death.
- ✓ Accidents occurring on the way normally used and during the period of time usually required by the worker are also covered.

Covering the following charges:

- ✓ **Payments in kind**:
  - Medical, surgical, pharmaceutical and hospital care, nursing care, hospitalisation and spa treatments;
  - Accommodation;
  - Transport for observation, handling or appearance to judicial acts;
  - Supply of technical aids and other technical devices to compensate for functional limitations, as well as their renewal and repair; Vocational and social rehabilitation and reintegration services, including adaptation of the workstation; Medical or functional rehabilitation services for an active life;
  - Psychotherapeutic support, whenever necessary, for the injured person's family; Psychological and psychiatric assistance for the injured person and their family, when recognised as necessary by the doctor.
- ✓ **Payments in cash:**
  - Compensation for temporary incapacity for work;
  - Compensation in capital and pension for permanent incapacity for work;
  - Death benefit and funeral expenses; Death pension;
  - Supplementary payment for third-party assistance; Housing retrofit allowance; Allowance for attending the occupational therapy sessions necessary and appropriate for the reintegration of the injured person into the labour market.

Optional coverage:

- ✓ Domestic Assistance

What risks aren't insured?

Main risks excluded:

- ✗ Occupational diseases;
- ✗ Accidents due to acts of terrorism and sabotage, rebellion, insurrection, revolution and civil war;
- ✗ Accidents due to invasion and war against a foreign country (declared or not) and hostilities between foreign nations (whether or not there is declaration of war) or warlike acts resulting directly or indirectly from these hostilities;
- ✗ Hernias with formed sac;
- ✗ Liability for fines and penalties that may fall upon the policyholder for lack of compliance with legal provisions;
- ✗ Occupational accidents in which the policyholder is the injured person, in the case of a natural person, and all those that do not have an employment contract with the policyholder, except senior management, directors, managers or equivalent, when remunerated, shall be excluded;
- ✗ If the incapacity or the aggravation of the damage is caused by the unjustified refusal or failure to comply with the clinical or surgical prescriptions, the compensation may be reduced or excluded in general terms;
- ✗ The refusal of surgical intervention is always considered justified when, due to its nature or to the condition of the injured person, it may endanger the life of the latter.

Are there any restrictions on coverage?

Main restrictions

- ! Where omissions or inaccuracies occur in the risk statement;
- ! If the declared salary is lower than the actual salary, the policyholder is liable for that part of compensation for temporary incapacity and pensions corresponding to the difference, and proportionally for the expenses incurred for hospitalisation and medical assistance;
- ! Other restrictions apply to contract coverage which must be consulted in pre-contractual and contractual documentation.

Where am I covered?

- ✓ The coverages are valid in Portugal, and accidents occurring abroad may be covered under the contractual conditions.

What are my obligations?

- Declare, prior to signing the contract, all known circumstances deemed reasonably significant for the Insurance Company's risk assessment;
- Inform the Insurance Company of all circumstances that aggravate the contracted risk, within 14 days of becoming aware of them;
- In the event of a workplace accident, fill in the legally required occupational accident report and send it to the insurance company within 24 hours from the time becoming aware of such. In the case of fatal accidents, report them immediately, notwithstanding sending the claim report later.

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. The method of payment is by account debit.

When does the 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 terminate the contract?

The contract may be terminated by the parties at any time, with just cause, via registered mail.

The contract may be terminated at least 30 days before the renewal date.