

Coverage/Limits

Coverage				Limits
Basic Coverage	Benefits in kind		Medical, surgical, pharmaceutical and hospital care	Unlimited
	Benefits in cash	Incapacity	Temporary Incapacity	Legally defined
			Permanent Disability	
		Death	Pension to relatives of the deceased	
			Death grant	
			Funeral expenses allowance	
Additional Coverage	Domestic Assistance (Option)		Home Help	Max. 4 hrs/day and 2 days/week Max. 4 weeks
			Childcare (Baby Sitting)	Max. 8 hrs/day and Max. 4 weeks
			Laundry and ironing services	50 items/week Max. 4 weeks

Terms and conditions

The Insured Person must be at least 16 years of age

Accepted activities will be exclusively domestic (Domestic Staff, Drivers, Gardeners)

The place of work must be in Portugal

Insured Persons must be employed by the Policyholder

Insured Remuneration

	Concept	Insured Annual Remuneration
Variable remuneration	Part-time domestic employee, with calculation of earnings based on the number of hours of work per week x hourly rate.	((Hourly rate x weekly hours x 52 weeks): 12 months) x 14 months.
Fixed remuneration	Full-time employees with fixed monthly remuneration	Monthly Remuneration x 14 months

The value of the insured salary must cover, both on the date the agreement is signed and at each moment of its duration, all that the law considers as an integral element of the salary and all payments which are regular and are not intended to compensate the insured person for random costs, which include holiday pay and Christmas pay.

Benefits of Domestic Staff Insurance

Simplicity

- Payment by bank transfer;
- No need to submit documents at time of subscription

Coverage

- Insures any domestic employee;

Quality

- Optional domestic assistance coverage that gives the Policyholder a really important range of services

Promptness

- For more information about this product or a quote, please contact Linha Direta Seguros 707 24 7 365* / 218 837 700**
- Mon to Fri from 09:00 to 21:00.

*(The call cost is €0.09/min from the fixed telephone network and €0.13/min from the mobile network, plus VAT at the current rate). **(Call to national fixed telephone network)

This document is available in Portuguese and English. In case of any discrepancy, the Portuguese version shall prevail.