

## Insurance Provider

### Who is the Insurance Company?

Companhia de Seguros Allianz Portugal, S.A., hereinafter Allianz Portugal, with head office at Rua Andrade Corvo, 32, 1069-014 Lisboa and NIPC 500 069 514.

Contacts: telephone + 351 213 108 300 (communication cost as the national fixed network), info@allianz.pt, www.allianz.pt.

### Who supervises the company?

Allianz Portugal is a Portuguese company subject to the supervision of ASF - Autoridade de Supervisão de Seguros e Fundos de Pensões.

## Your Insurance Contract

### Which Options are available with Allianz Casa and what does it covers?

Allianz Casa allows the Client to contract coverages for Building and/or Content. There are 4 possible coverage options depending on the security needs of each Client.

The 1st Option - **Base** - provides the Client with essential coverage to protect his/her home. This option includes: Fire, Lightning, Explosion and Smoke\*; Natural Hazards (such as Storms and Floods); Water Damages; Other Damages (such as Glass Breakage, Breakage of Antennas and Aesthetic Damages); Expenses incurred from an insured event (namely Demolition and Debris Removal, Temporary Accommodation and Document Recovery); Civil Liability; Political-Social Risks; Home Assistance, Family Assistance and Legal Assistance and Protection. If the Client contracts Content cover is also provided with the following additional benefits: IT Assistance; Electrical appliances warranty (labour); Bricolage Services.

If the Client needs a broader cover, he/she can choose the 2nd Option - **Mais** - with higher capitals, still offers the following coverages: Electric Risks; Loss or Damage caused by Impact from Objects or Animals; Damages to Gardens, Walls and Fences and additional capital for some coverages of Option Base. If the Client contracts Contents cover he/she additionally benefits from the additional coverages: Private Life Civil Liability and Food Spoilage. Included also an additional service of Pest Control.

The 3rd Option - **Extra** containing all the coverages of Option Base and Mais, increasing the sum insured in some of the coverages, adding Theft or Robbery and if the Client contracts Content he/she also benefits from the following

coverages: Damages suffered by Vehicles in a Garage; Repair, Replacement of Electrical Appliances (Damage and Labour) and Computer Data Recovery.

The Client can also access online medical services.

And to reduce all worries as much as possible, the 4th option - **Total** includes all coverages of Option Extra in a broader scope with larger capital.

In each of the Options the majority of insured capitals in the event of a claim grows.

It's possible to add Earthquake coverage to any of the Options.

\* The Fire coverage corresponds to what is legally required as for the mandatory insurance, if applicable, and under the terms and conditions of the respective policy, whenever it favours particularly the **Insured**.

### What is not included in the Allianz Casa insurance policy?

There are events that are not included in the contract with Allianz Portugal. Some events worthy of note are damages related to taps that are left running or due to worn-out electrical fittings and plumbing. These are just a few examples. The full list of events that will not give rise to compensation can be found in the General Policy Conditions.

### What should take into account when i buy an insurance?

We recommend that, when the contract is signed, you proceed as follows:

- Take into account all the belongings you have at home, given that insufficient capital may generate changes in the amount of the compensation should claim arise;
- The Insured Capital for the Building should include the residence and any adjoining outbuildings for domestic use such as garages, wineries, walls, fences and gates, as well as the proportional part of the common areas of the condominium, in the proportion of its share of the total building value;
- Bicycles worth more than € 1.000 detailed and included in the Particular Conditions of the Policy. The invoice shall be sent to Allianz Portugal when signing the insurance policy;
- Jewellery and Valuable Objects (valued at € 2.000 or more, like Hi-Fi and photo/video equipment, silver/gold objects, furs, paintings and works of art, tapestries, as well as art, watch and coin collections, among others) shall be detailed separately and with its own insured capital inside the Jewellery and Valuable Objects coverage. Paintings,

collections and antiques shall be photographed. This evidence shall be kept alongside the respective invoices, certificates and other proof of ownership documents, so that in the event of a claim, the compensation can be paid quickly and meet your expectations.

### How long does Allianz Casa Insurance last?

Allianz Casa policy is usually valid for one year, and is renewed automatically on an annual basis.

On the first annuity, the contract period can be slightly below or slightly over one year, depending on the date the insurance was contracted and the date you choose as the renewal date:

- The 1<sup>st</sup> day of the month in which the insurance was contracted;
- The 1<sup>st</sup> day of the month following that in which the insurance was contracted;

If you do not provide us with your preference, Allianz Portugal will consider the first option.

The contract ends, if any of the parties don't intend to keep the insurance, but only at the end of the contractual annuity. That intent must be expressed in writing at least 30 days as of the term of said contractual annuity.

The lack of payment of the insurance policy up to the final date of payment will entail the non renewal or automatic termination of the contract. The contract can also be freely terminated by the Client or by Allianz Portugal at any time, for Justified Reason (sale of the property, among others) or if a series of claims occur (at least two claims during the same contractual annuity).

### How much does the insurance cost and how do i pay it?

The insurance premium depends on the individual characteristics of each house, as well as the Option the Cliente chooses.

The premium can be paid annually, biannually, quarterly or monthly.

The total premium to be paid is obtained by adding the charges (stamp duty related to the premium payments and Tax or the National Service of Fireman) and, when applicable, charges for installments.

Please note that on the renewal date, the premium of your insurance will be updated. This adjustment will result from the update of capital, as well as other tariff factors, such as the age of the property and the renewal policy in effect at the time.

### How and when is the value of my home updated?

The value of your home corresponds to the insured capital. This value is updated automatically on the date of annual renewal of the contract, in accordance with the index published every quarter, in ASF - Autoridade de Supervisão de Seguros e Fundos de Pensões website.

## Claims

### In the event of a Claim, which expenses must be borne by me (Excess)?

Allianz Casa can be purchased with or without Excess. If you decide not to have an Excess, the amount payable for your insurance will be slightly higher, but you will not have to use your funds to bear any losses incurred. Allianz Portugal ensures all payments related to the accident. If you choose to have an excess, you know that in the event of an accident Allianz Portugal only indemnifies for amounts that surpass that of the excess, which cost is supported by you. This amount is mentioned in the specific conditions of the policy.

The only exceptions are the covers for Earthquakes and Acts of Terrorism, which always include an excess when they are contracted.

Please note that the deductibles indicated in % will be calculated on the insurance capital.

## Legal Questions

### What are the mechanisms of legal protection in case of complaint or litigation?

The law applicable to your contract will always be the Portuguese law. If the interpretation of the Contract is dubious; the sense most beneficial for the client prevails. All complaints can be submitted by mail, by telephone to our Customer Contact Centre, or electronically through our website, in [www.allianz.pt](http://www.allianz.pt).

You can also appeal to the Allianz Client's Ombudsman, after 20 days without having received an answer to the complaint, or if you disagree with the answer (this period is increased to 30 days in cases of particular complexity).

The Allianz Client's Ombudsman is an independent authority responsible for analysing Clients' claims and giving impartial advice/opinions.

All the disputes that may arise regarding the application of this insurance contract may also be settled by arbitration in accordance with the law.

Without prejudice to appeal to the Arbitration Tribunals or Courts, the Proposer may also request assistance from the ASF - Autoridade de Supervisão de Seguros e Fundos de Pensões.

### Right of Free Resolution and Resolution

The Policyholder has the right to freely resolve the distance contract within a maximum period of 14 days from the date of receipt of the policy, without the need for indication of the reason and without there being any room for any request for compensation or penalty from the same Policyholder.

This resolution must be made through email to [info@allianz.pt](mailto:info@allianz.pt) or by letter to Rua Andrade Corvo 32, 1069-014 Lisboa. If this right is not exercised and the premium or initial fraction has been paid, the insurance contract produces all

effects.

The exercise of the right of free resolution extinguishes the obligations and rights arising from the contract, with effect from the date of celebration, with both parties being obliged to refund any amounts that have received, within 30 days, counting from, respectively, of the receipt of the notification by the Insurer, or from its submission by the Policyholder. However, in the case that the insurance policy begins prior to the free resolution date, at the request of the policyholder, the insurer will be entitled to the premium amount calculated in proportion to the time where, up to the date of resolution, it has borne the risk.

In addition to the provisions above concerning the right to free resolution on the initiative of the Policyholder, the contract may still be resolved, at any time, by any of the parties, with just cause.

A resolution based on just cause shall take effect fifteen days after the date of the communication.

Whenever the contract is terminated (either by Free Resolution or based on just cause), the Policyholder is obliged to return the certificate, proof of the existence of insurance, to the insurer, if it has a date of validity subsequent to the resolution, within 8 days from the date of moment when it took effect. The return of these documents serves as a suspensive condition for the return of the premium, when applicable, unless there is a reasonable reason that prevent the return.

### Other Mandatory Prior Declarations

When checking data and elements included in the Particular Conditions, the Policy Holder will expressly state, for legal purposes, set forth in each of the following legal frameworks.

#### 1. Legal Frameworks on the validity of initial statements:

That they guarantee having declared accurately all circumstances they are aware of which are relevant for Allianz Portugal to assess the risk, whether or not they have been questioned; and declare they have not omitted anything that may mislead Allianz Portugal when assessing the risk proposed, although the offer is the result of the statements they made to the intermediary and that the latter added to the subscription screens. The policy holder agrees that, in case of wilful non-compliance with this commitment, Allianz Portugal, under legal terms, invokes the cancellation of the contract, with the possibility to withhold premiums paid; or that, in case of negligent non-compliance, Allianz Portugal may choose between changing the contract and the respective premium or terminating the contract, showing that it does not cover risks related to the omitted or inaccurate risk, in any circumstances.

**2. Legal Frameworks of the payment of premiums:** That they acknowledge that, under the terms of the insurance contract legislation (approved by Decree-Law no. 72/2008, of April 16th), risk cover depends on the previous payment of premiums; that the lack of payment of the premium or fraction on the due dates precludes the extension and entails the automatic termination on the same date; that the lack

of payment of a variable premium or of an additional premium as a result of an amendment to the contract based on a supervening worsening of the risk also entails its automatic termination; that the lack of payment up to the due date of an additional premium as a result of a contractual amendment renders the alteration ineffective, with the continuation of the contract within the scope and under the conditions that applied before the intended amendment, unless that proves to be impossible. In this case it will be deemed terminated on the maturity date of the unpaid premium.

3. That were made known to you by Allianz Portugal, and prior to the subscription of this contract, all mandatory legal information.

**This Prior Informative Note only sums up the main aspects of the Insurance and does not dismiss the need to read the entire Insurance Policy. This information is valid during the term of the contract. For any legal or other formal purposes, the portuguese version of this document is the one which is applicable.**

### Basic Information on Data Protection:

The Protection of your Privacy is a commitment and an absolute priority for Allianz Portugal.

This is a brief information notice regarding the treatment of Personal Data: How we do it, what kind of personal data we collect and why and with which entities we will share them.

We advise you to carefully read the detailed information available at <https://www.allianz.pt/informacao-legal>.

Data Controller	Companhia de Seguros Allianz Portugal, S.A.
Purpose	The underwriting and execution of an insurance policy
Treatment Law	The data processing is necessary for the execution of the insurance contract established with the data subject. With regards to personal health data (Special Data Category), the explicit agreement obtained from its subject binds the treatment.
Receipients	Data Sharing may occur, within the scope of the execution of this insurance policy, to Service Providers, in particular Clinical Providers (applicable to Health, Personal Accidents, Work related Accidents and Life insurance), Authorities and Public Entities, as well as in compliance with any legal and / or tax obligations.
Rights	The data subject may exercise his rights of access, rectification, erasure, limitation, portability and object, according to additional information.
Source	In addition to the data collected from the subject, we may access, collect or confirm personal data on Public or Private Entities websites.
Additional Information	You can view the detailed and additional information about Data Protection on our website <a href="https://www.allianz.pt/informacao-legal">https://www.allianz.pt/informacao-legal</a>