

Insurance Company

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, e-mail: info@allianz.pt, website: 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 Saúde and what does it covers?

Allianz Saúde allows you to choose between 6 modules, each one with a set of guarantees, created with your family's different needs in mind.

1st module - Base: If you are worried about the major risks, this is the right module as it reserves a higher level of funding for expenses such as hospitalization and surgery, and also allows access to the Allianz Medical Network and Allianz Dental Network.

2nd module - Mais: If you want to cover not only the major risks but also the more frequent expenses, such as medical consultations or ancillary diagnostic tests;

3rd module - Extra: This is a comprehensive module, including Childbirth under the Hospitalisation and Surgery coverage, as well as coverage for Prostheses and Orthotics and Dental.

4th module - Total: The most complete module, with upper capitals and also includes oncology (> 18 years) coverage (consultations, treatments and surgeries), Medications and Stomatology.

5th module - 55 Mais: In addition to access to the coverages at stipulated prices, it includes the Senior Assistance coverage.

6th module - Dental: Guarantees dental medicine coverage and access to consultations and numerous treatments related to stomatology, at stipulated prices, inside the Allianz Saúde Dental Network.

What is not included in the Allianz Saúde insurance policy?

Among others, medical expenses related to the following are not covered:

- Treatment expenses due to pre-existing Accident, Illness or Pregnancy, whether declared or not, as well as illnesses and/or symptoms that are proven to be clinically related.
- Expenses related to any medical procedures of a cosmetic nature. Any illness manifested before the beginning of the contract is considered pre-existing. If these exist, they must be mentioned in the Health Questionnaire.

The total list of exclusions can be found in the General and Special Policy Conditions of your contract.

What are Allianz Saúde's adhesion and permanence limits?

For the Base, Mais e Extra modules, whether the holder, spouse or equivalent, the adhesion limit is 65 years of age. For Total module the adhesion limit is 60 years of age.

If you join until you are 55 years old, there is no duration limit, if you join between 56 and 65 (60 in the case of the Total module) years of age, you may benefit from the insurance up to 75 years of age.

For children or the equivalent, membership takes effect from birth up to and including 24 years of age, and the duration limit is 25 years of age.

If you choose the 55 Mais or Dental modules, there is no duration limit. The 55 Mais module requires a minimum age of 55 years for membership.

How long does Allianz Saúde Insurance last?

Allianz Saúde 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 1st day of the month in which the insurance was contracted;
- The 1st 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.

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

The amount payable for insurance depends on the age, health status and the module selected by each person.

At each annual renewal, the premium to be paid is adjusted in accordance with the current rate and the Insured' age tier. Payment of Allianz Saúde will be done through automatic direct debit from your bank account, with the Insurance amount to be paid annually, biannually, quarterly or monthly.

The total premium to be paid is obtained by adding the charges (INEM - Tax for the national institute of emergency) and, when applicable, charges for installments.

What are my obligations when subscribing to Allianz Saúde insurance?

Upon subscribing to Allianz Saúde, all insured individuals must respond accurately to the medical questionnaire and authorise doctors, or any entity that has rendered them assistance, examined or treated them, to provide Allianz Portugal with access to their personal health data and all information related to the contractual policy/proposal.

What tax benefits does Allianz Saúde offer me?

Amounts paid for health insurance may be deducted, in accordance with the Portuguese legal Personal Income Tax code. For this purpose, premium information is sent to and automatically accounted for by general tax department and a statement is made available to the Customer.

How can I make changes to my contract?

If you want to make changes to your Allianz Saúde you must submit a change request, in writing, duly signed, which must include the Policy number, your name and tax identification number, and what you want to change. These requests, apart from rare exceptions, can only be implemented on the policy's expiry date and must be communicated to Allianz Portugal 30 days in advance.

How will I receive the contract documentation?

The Particular Conditions applicable will be sent by email to the email address indicated in the Proposal/issuing screens. All documentation, referring to this and all contracts currently in force of the Proposer, is available, in digital support, in the Personal Client Area (accessible in www.allianz.pt). Special and General Conditions will be available in www.allianz.pt. If you additionally wish to receive a copy of this documentation by mail, you can request it through info@allianz.pt.

Claims

Coverage with associated capital:

And when I have to use the insurance, what must I do?

General Procedures

Access the Allianz Saúde Network and select the location and

preferred provider on our website, and benefit from the quality Providers and Clinics stipulated by Allianz Portugal.

You should make sure that the type of medical care you need is included in the insurance Module that you have subscribed to and that the Waiting Periods have already expired (during which time you cannot use your insurance cover).

Check with your Allianz Medical Network Provider if the medical procedures you are performing require a pre-authorization. This pre-authorization is required for all Hospitalization, Surgeries, Childbirth procedures, some Examinations and Treatments.

Procedures Within the Allianz Providers Network

Before the consultation or medical procedures you should:

- Present your health card and identification document;

After the consultation or medical procedures you should:

- Sign the document issued by the service provider, proving that the services were performed;

- Pay the amount of the corresponding co-payment.

- Ask the provider to issue a document proving the co-payment made, in order to be able to include this expense in your annual tax form.

If you have opted for the Total Module and concerning the oncology (> 18 years) coverage, after confirmation of the diagnosis, you must present to the provider the SMS that Allianz will send you for the correct application of the copayments, for all related medical acts.

Procedures Outside the Allianz Providers Network

Before the consultation or medical procedure you should:

- Bear in mind that you will have to pay all the expenses, and then submit a Reimbursement Request to Allianz Portugal afterwards. Consult your Policy in order to find out the reimbursement percentage to which you will be entitled;

- Bear in mind that from the expenses submitted, Allianz Portugal will subtract the corresponding Deductibles (amount to be paid by the customer) and afterwards apply the coinsurance percentage;

After the consultation or medical procedure you should:

- Fill out the Reimbursement Request that must be delivered to Allianz Portugal in 180 days, along with the original Invoices and also subsequent prescriptions/receipts or medical reports; These documents can be sent by email, through the Personal Client Area on the website, through your Agent or by mail. The addresses can be seen at www.allianz.pt.

If the waiting periods have not yet expired or the funding limit has already been reached, although you will not receive payments from Allianz Portugal, you may benefit from the Allianz Network at stipulated prices.

In the event of use, what portion of the expenses is my responsibility?

The following are your responsibility:

- All expenses not covered by insurance;

- The Co-payment amounts (within the provider network);
- The deductible amounts and the copayments % that is the customer's responsibility;
- The amounts exceeding the payment percentages/amounts that Allianz Portugal undertakes to pay when it authorises a certain medical occurrence

The Co-payment and Deductible amounts are stipulated by each type of guarantee and each use.

Can I benefit from my insurance coverages immediately?

You may benefit from your insurance since the date of membership, in the event of an accident and if using the Medical Assistance in Portugal, Travel Assistance, Second Medical Opinion and Dental coverages, if these have been subscribed. In the event of illness, the remaining coverages come into effect after the waiting periods defined below have elapsed:

Coverages	Waiting Period
Hospitalization and Surgery in the event of:	
Hospitalization and Surgery (details available on Special and General Conditions.	365 days
Other cases of Hospitalisation and Surgery	90 days
Daily Allowances (*)	90 ou 365 days
Outpatient Assistance	
Medications	90 days
Stomatology	
Ocular and Non-Ocular Prostheses and Orthotics	
International Medical Coverage for Serious Illnesses	180 days
Oncology (>18 years)	

* Depending on the type of hospitalisation and/or surgery.

However, you can still benefit from your insurance before the end of the waiting period by accessing our network of providers at stipulated prices (amounts agreed between Allianz and the Providers, these amounts being less than those on the provider's price list), with the total amount to be paid being your responsibility.

What is the maximum amount reimbursable for surgical K?

On the date that this form was issued, the maximum amount reimbursable, for the purposes of Hospitalisation and Surgery coverage, is €6.75 for each surgical K.

For In-Network coverages

And when I have to use the insurance, what must I do?

1. Procedures for Use

- Exclusive use within the Allianz Saúde Network. To find out the Network of Providers associated with this product, you should consult the Clinical Directory available at www.allianz.pt (or call 213 108 300 on working days between 8:30 a.m. and 7:00 p.m.).
- On the day of the consultation you should present your card

and identification document.

After the service, you will be charged the amount stipulated by the provider relating to the services provided;

- For any question related to amounts charged, services provided, budgets or others, you should contact the Allianz Healthline by calling 213 108 300 on working days between 8:30 a.m. and 7:00 p.m.; this information is also indicated on your card.

Can I benefit from my insurance coverages immediately?

The Hospitalization Allowance coverage may only be used 90 or 365 days after the insurance start date (depending on the type of hospitalization and/or surgery).

Are there funding limits associated with this module?

There are no funding limits per year and per Insured.

For the 55Mais module

And when I have to use the insurance, what must I do?

1. Procedures for Use

- Exclusive use within the Allianz Saúde 55 Mais Network. To find out the Network of Providers associated with this product, you should consult the Clinical Directory available at www.allianz.pt (or call 213 108 300 on working days between 8:30 a.m. and 7:00 p.m.).
- On the day of the consultation you should present your card and identification document. After the service, you will be charged the amount stipulated by Allianz and the provider relating to the services provided (these amounts being less than those on the provider's price list);
- For any question related to amounts charged, services provided, budgets or others, you should contact the Allianz 55 Mais Healthline by calling 213 108 300 on working days between 8:30 a.m. and 7:00 p.m.; this information is also indicated on your card.

For the Dental module

And when I have to use the insurance, what must I do?

1. Procedures for Use

- Exclusive use within the Allianz Saúde Dental Network. To find out the Network of Providers associated with this product, you should consult the Clinical Directory available at www.allianz.pt (or call 808 200 977 on working days between 9:00 a.m. and 7:00 p.m.) and select the "Allianz Saúde Dental Network" field; After selecting your preferred Provider, you should schedule the consultation immediately, identifying yourself as an Allianz Saúde Dental Customer;
- On the day of the consultation you should present your card. After the service you will be charged the amount of the co-payments related to the occurrences that took place, according to the amounts listed in the Stomatology Co-Payments Table, also available at www.allianz.pt or by calling 808 200 977 on working days between 9:00 a.m. and 7:00 p.m.;

- The Table contains some occurrences without co-payments, which are appropriately marked "S/C" (No Cost);
- For any question arising related to amounts charged, occurrences taken place, budgets or others, you should contact the Allianz Dental Healthline by calling 808 200 977 on working days between 9:00 a.m. and 7:00 p.m.; this information is also indicated on your card.

Can I benefit from my insurance coverages immediately?

Yes, it can be used immediately.

Are there funding limits associated with this module?

There are no funding limits per year and per Insured.

Legal Questions

Must all accidents and their circumstances, or serious illnesses suffered, be declared to Allianz Portugal before signing the insurance contract?

Yes. In accordance with the legislation in force, you must declare all the circumstances of which you have knowledge and reasonably hold to be significant to the insurer's risk assessment, with this obligation extending to the mention of circumstances not requested in any questionnaire supplied by Allianz Portugal.

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.

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

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.

