

Insurance Product Information Document

Company (Insurer): Chubb European Group SE is governed under the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France, acting through its Branch in Portugal, named “Chubb European Group SE – Sucursal em Portugal”, with office at Avenida da Liberdade 249, 3º Piso, 1250-143 Lisboa (Portugal), registered by the Commercial Registry Office under the sole registration number and legal entity number 980 350 964. Authorised and supervised by the French Prudential Supervision and Resolution Authority and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988) and by the Autoridade de Supervisão de Seguros e Fundos de Pensões under code n.1173.

Product: Covid-19 Travel Insurance - Group Insurance Policy

Policy Number: PTBOT105002

This document provides a summary of the main cover and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the policy schedule and policy wording.

What is this type of insurance?

This is a group insurance policy covering individuals mentioned in a TAP flight ticket (Insured Persons), TAP being the Policyholder, providing cover in the event of an Insured Person requiring hospitalisation due to contracting Covid-19 and includes benefits for hospital admission, and recovery costs. Insured persons are the subscribers of flight tickets bought in Portugal to fly with TAP.



What is insured?

The primary value of the cover is providing financial benefits in the event that the Insured Person, included in an Economy (Classic or Plus) or Business Class round-flight booking with TAP Air Portugal, is admitted to hospital due to contracting Covid-19 as diagnosed by a qualified medical practitioner.

The benefit amounts are listed below, with full details contained in the policy schedule and policy wording.

Covid-19 Travel Insurance

1. Quarantine/Mandatory Trip Extension due to Covid-19 Diagnosis / Symptoms while Traveling

– The Insurer shall reimburse up to 500€ for each Insured Person for additional necessary and appropriate travel expenses incurred if while on a Covered Trip the insured is quarantined by order of a Qualified Medical Practitioner due to a Covid-19 diagnosis and forced to extend their stay.

2. Hospital Cash Benefit while traveling – The Insurer shall pay 500€ following confirmation that an Insured Person has been Admitted to Hospital for a minimum of 48 hours while on a Covered Trip due Covid-19.

3. ICU Admission due to Covid-19 while traveling – 1.000€ if the Insured Person was admitted to the Intensive Care Unit of the Hospital while on a Covered Trip due to Covid-19

4. Repatriation of Remains due to Covid-19 Death while traveling – In the case of death of an Insured person while on a Covered Trip due to Covid-19, the insurer shall reimburse up to 10.000€, for each Insured Person, for necessary and appropriate expenses to transport the Insured Person’s body back to his or her home country.

These coverages are **merely indicative**.



What is not insured?

- ✗ We do not cover any trip:
 - which is one-way ticket;
 - which involves You travelling on a Cruise;
 - which involves You travelling specifically to obtain medical, dental or cosmetic treatment;
 - when You have been advised not to travel by a qualified medical practitioner.
- ✗ The Insurer will not pay any claim for:
 - any (re-)Admission to Hospital, or Hospital treatment provided, if the Insured Person had not at the time of admission or treatment contracted Covid-19;
 - any expenses incurred by the Policyholder that were not reasonably necessary and appropriate as a result of an Insured Person contracting Covid-19 and being Admitted to Hospital

Coverage is limited to quarantines imposed on the insured person because he or she shows symptoms of Covid-19 or has been diagnosed with a Covid-19. This benefit does not cover any other quarantines, such as board quarantines imposed by government or health agencies. This benefit also does not apply to lap infants.

- ✗ **There are other risks not covered and exclusions applying to the contract**, which can be found in the General Conditions to the Policy.



Are there any restrictions on cover?

- ! Quarantine/Mandatory Trip Extension due to Covid-19 Diagnosis / Symptoms while Traveling benefit is only payable for Quarantines imposed on the insured person by order of a Qualified Medical Practitioner because he or she shows symptoms of Covid-19 or has been diagnosed with a Covid-19. This benefit does not cover any other quarantines, such as board quarantines imposed by government or health agencies. This benefit also does not apply to lap infants.

- ! The Hospital Cash Benefit while traveling is only payable if hospital admission has been for 48 hours or longer and after the Insured Person has been discharged.
 - ! Travels to Cuba and any claim that may expose Chubb to any sanction, prohibition or applicable restriction pursuant to resolutions of the United Nations or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom, France, national law (PT) or USA law.
- These restrictions on cover are merely informative:** please see details on exclusions in the General Conditions.



Where am I covered?

- ✓ 24 hours a day, worldwide (except Cuba).



What are my obligations?

- o **At the start of your policy** - All persons to be insured must be permanently resident in Portugal at the date of purchase of the return flight tickets.
- o **During the period of insurance**
- o You must provide, at your own expense, any information, evidence and receipt we reasonably require, including medical certificates signed by a Doctor and other reports following disease/infection.
- o Notify us of circumstances that, during the policy, aggravate the risk and entail more severe conditions.
- o You must take reasonable care to protect yourself against accident, injury or illness.

On the happening of any occurrence likely to give rise to a claim under this Policy, notice shall be given to the Insurer's Claims Service Team as soon as reasonably possible after the date of the occurrence.

The Insurer must be notified as soon as reasonably possible after discharge of the Insured Person from hospital, by:

- Web: <https://www.chubb.com/pt-pt/losses/>
- Email us at asistencia@chubb.com
- Call (+351) 21 020 00 51

Information Chubb may need about Your claim

- You must supply, at your own expense, any certificates, information and evidence Chubb reasonably require including medical certificates and other documents which we ask for. We will not pay for these.



When and how do I pay?

Annual premium for this policy is paid for by the Policyholder (TAP), no premium being payable by the Insured Persons.



When does the cover start and end?

Cover starts, on the later of:

- The departure date shown on the Classic, Plus or Business Class round-flight booking with TAP Air Portugal.
- When you begin your trip shown on the Classic, Plus or Business Class round-flight booking with TAP Air Portugal.

Cover ends, on the earliest of;

- cover continues until you return home at the end of your trip as shown on the Classic, Plus or Business Class round-flight booking with TAP Air Portugal;
- If Chubb terminate all Covid-19 Travel Insurance policies following a 30-day notice period; whichever occurs first.



How do I cancel the contract?

The cover is provided to you free of charge by the Policyholder (TAP). Only the Policyholder (TAP) has rights to cancel the group insurance contract.