

Pre-Contractual Information Document

Covid-19 Travel Insurance

Chubb Travel Group Insurance (TAP, S.A.)

Policy Number: PTBOT105002

CHUBB®

This travel insurance policy has been specially designed for TAP customers that are resident in Portugal and can be underwritten by CHUBB European Group SE - Sucursal em Portugal.

This document contains the pre-contractual information and does not contain all the terms and conditions of the insurance. You should read the full terms and conditions, general, special and/or particulars of your policy document.

Chubb European Group SE, insurance company with head office at La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France, a company registered in Nanterre under number RCS 450 327 374, with a fully paid share capital of 896.176.662€, governed by the provisions of the French insurance Code, operating through its branch in Portugal, named "Chubb European Group SE - Sucursal em Portugal", domiciled at Avenida da Liberdade, 249, 3rd Floor, 1250-143 Lisboa, registered at the Commercial Registry Office with the same registration and taxpayer 980350964, supervised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09 and by the Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF) with code n.1173.

Table of Benefits

The table below shows the maximum amounts that are covered under the policy, per person.

Coverage	Benefit Amounts
1. Quarantine / Mandatory Trip Extension due to Covid-19 Diagnosis / Symptoms while traveling	Up to 500€ in additional travel expenses.
2. Hospital Cash Benefit while traveling	Up to 500€
3. ICU Admission due to Covid-19 while traveling	Up to 1.000€
4. Repatriation of Remains due to Covid-19 Death while traveling	Up to 10.000€ for necessary and appropriate expenses.

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Important Information

Trips Covered

A journey Abroad involving pre-booked travel or accommodations with the Policyholder, who is included in an Economy (Classic or Plus) or Business Class round-flight booking with TAP Air Portugal SA.

Trips Not Covered

We (“Insurer”) do not cover any trip:

- which involves You (“Insured”) 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.
- One-way tickets.

The Cover We Provide

The maximum amount We will pay under each Section that applies is detailed in the Table of Benefits on page 3 in the terms and conditions of the Policy.

When You Are Covered

When You are a person residing in Portugal who has been named in an Economy (Classic or Plus) or Business Class round-flight booking with TAP Air Portugal, at the moment of purchase of the round-flight ticket.

When Cover Will End Automatically

All cover will end when the Period of Insurance ends.

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Benefits

This policy will provide coverage if during the Period of Insurance an Insured Person is Admitted to Hospital after contracting Covid-19, the Insurer will pay the Policyholder the benefit amount(s) shown below. Coverage is limited (i) to a max of 9 (nine) passengers per booking and (ii) for 30 days maximum and up to 90 days starting from the purchase of the flight.

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.

This benefit is limited to 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 (as defined in the Policy).

1. 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.

2. 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.

3. 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.

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Exclusions

We do not cover any trip:

- 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.
- One way tickets

The Insurer will not pay any claim for:

1. 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;
2. 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
3. This insurance does not apply to the extent that resolutions of the United Nations or the trade and economic sanctions, laws or regulations of the European Union, the member states of the European Union or United States of America prohibit Chubb from providing insurance, including but not limited to the payment of claims or the provision of any other benefit.
4. In particular, Chubb will not pay any claims or provide any other benefits arising out of or relating to any Insured Person whose main residence is in Cuba and/or arising out of or relating to any travel to, from or in Cuba or any travel which starts, ends or has a scheduled stop in Cuba.
5. We will not be liable to make any payment under this Policy where:
 1. **Persons Covered**
You do not meet the following criteria: You must be a person residing in Portugal who has been named in an Economy (Classic or Plus) or Business Class round-flight booking with TAP Air Portugal, at the moment of purchase of the round-flight ticket.
 2. **Children travelling alone**
You are a Child travelling or booked to travel without an adult Person Insured.

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3. Trips not covered

Your Trip is described under an Exclusion to this Policy.

4. any Claim is Due To:

A. Not taking medication or treatment

a Person Insured choosing not to take medication or other recommended treatment as prescribed or directed by a Doctor.

B. Tropical disease where not vaccinated

a tropical disease where the Person Insured has not had the vaccinations or taken the medication recommended by Portuguese Department of Health or required by the authorities in the country being visited, unless they have written confirmation from a Doctor that they should not be vaccinated or take the medication, on medical grounds.

C. Anxiety state or phobia

a Person Insured suffering from any travel-related anxiety state, or phobia.

D. Excluded leisure activities or sports

You taking part in any of the following while on a Trip:

- i) any leisure activities or sports not specifically covered under "Leisure Activities & Sports"**
- ii) any leisure activities or sports in a professional capacity or for financial reward or gain**
- iii) air travel unless You are travelling as a fare paying passenger on a flight which is provided by a licensed airline or air charter company**

E. Currency

Currency exchange, including but not limited to any loss of value or currency conversion fees.

F. Illegal Acts

Any illegal act by You.

G. Alcohol/drugs

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i) Alcohol

You drinking too much alcohol, alcohol abuse or alcohol dependency. We do not expect You to avoid alcohol on Trip, but We will not cover any Claims arising because You have drunk so much alcohol that Your judgement is seriously affected and You need to make a Claim as a result (for example any medical report or evidence showing excessive alcohol consumption which in the opinion of a Doctor has caused or contributed to the bodily injury).

ii) Drugs

You taking any drugs in contravention of the laws applicable to the country You are travelling to, or having an addiction to or abusing any medications, or being under the influence of any non-prescribed medication which is classified as a legal high in the country You are travelling to.

H. Suicide/self-injury

- i) Your suicide, attempted suicide or deliberate self-inflicted injury regardless of the state of Your mental health; or**
- ii) Your needless self-exposure to danger or where You have acted in a manner contrary to visible warning signs except in an attempt to save human life.**

I. Radiation

- i) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel; or**
- ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.**

J. Sonic waves

pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds.

K. War

War or any act of War whether War is declared or not.

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L. Financial Failure

The financial failure of a tour operator, travel agent, transport provider, accommodation provider, ticketing agent or excursion provider.

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Making a Claim

Notification

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 assistencia@chubb.com
- Call (+351) 21 020 00 51

Choice of Law

This Policy shall be governed by and interpreted in accordance with the laws of Portugal. All communication in connection with this Policy shall be in Portuguese.

Jurisdiction

This agreement or any dispute or claim arising out of or in connection with its subject matter or formation shall be submitted to the exclusive jurisdiction of the Portuguese courts, as set out in civil law.

Cancelling Your Policy

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.**

If We (Insurer) want to cancel Your Policy: We can cancel this Policy by giving the Policyholder 30 days written notice. We will only do this for a valid reason. Examples of valid cancellation reasons include attempted or actual fraud, or where We are ordered or instructed to cancel this Policy by a regulator, court, or other law enforcement agency.

If We cancel the Policy We will refund any premium paid by the Policyholder for the cancelled period provided You (Insured) have not made a Claim under the Policy during the current Period of Insurance.

Misrepresentation and Non-Disclosure

The Policyholder and the Insured must take reasonable care to ensure that all of the information provided to Us in the application process, in "Your Declaration to Us", by

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correspondence, over the telephone, on claim forms and in other documents is true, complete and accurate.

Please note that providing incomplete, false or misleading information could affect the validity of this Policy and may mean that all or part of a Claim may not be paid. You acknowledge that We have offered the Policy and calculated the premium using the information which We have asked for and You have provided, and that any change to the responses provided may result in a change in the terms and conditions of the Policy and/or a change in the premium.

Premium

The premium for this group insurance is fully paid by the Policyholder (TAP) so that the coverages offered under this contract are made available to You (Insured) at no extra cost.

In order to benefit from the coverages foreseen in this contract, the Policyholder has to pay the agreed premium in the due date for your (Insured) coverage.

If the Policyholder does not pay the agreed premium this contract will be null with no effect from the very beginning.

You acknowledge that We have offered this Policy and set the premium using the information which We have asked for and You have provided, and that any change to the responses provided by You may result in a change in the terms and conditions of the Policy and/or a change in the premium. These are the risk factors for the insurance.

Maximum Amount that the Insurer will pay

The maximum amount that the Insurer will pay is limited to the capital for each risk covered by the insurance as described in the Table of Benefits.

Complaints procedures

The Insurer is dedicated to providing a high-quality service and wants to maintain this at all times. If the Policyholder or Insured Person are not satisfied with this service, please contact the Insurer, quoting this Policy details, so the Insurer can deal with the complaint as soon as possible, according to the Complaints Management Policy of Chubb European Group SE, Sucursal em Portugal.

If You have a complaint about the sale of Your Policy or the Customer Service You have received please contact our complaints department at:

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Chubb European Group SE – Sucursal em Portugal, Avenida da Liberdade 249, 3º Piso, 1250-143 Lisboa

E-mail address: reclamacoes.pt@chubb.com

Fax: 800 855 752 (cost of a local call)

Website/formulário reclamação: <https://www2.chubb.com/pt-pt/conformidade-etica/formulario-reclamacao.aspx>

You can also address Your complaint to the Portuguese Insurance and Pensions Funds Supervisory Authority – ASF (www.asf.com.pt, e-mail consumidor@asf.com.pt) or through the electronic complaints book (<https://www.livrodereclamacoes.pt/inicio>), or approach the Ombudsman Service for assistance if there is dissatisfaction with the Insurer’s final response or after 20 days from making the complaint if not resolved satisfactorily.

You will find all information regarding our complaint management regulations in Chubb Portugal’s website: <https://www.chubb.com/pt-pt/assets/documents/regulamento-de-gestao-de-reclamacoes.pdf>.

A leaflet explaining the procedure is available upon request. You can also access the contacts details in our website: <https://www2.chubb.com/pt-pt>

Following these complaints procedures does not reduce the Policyholder’s or Insured’s statutory rights relating to this Policy. For further information about Your statutory rights contact the Citizens Advice Bureau.

European Online Dispute Resolution Platform

If the Policyholder arranged this Policy with the Insurer online or through other electronic means, and have been unable to contact the Insurer either directly or through the Ombudsman, the Policyholder may wish to register said complaint through the European Online Dispute Resolution platform: <http://ec.europa.eu/consumers/odr/>.

Your complaint will then be re-directed to the insurer to resolve. There may be a short delay before the Insurer receives it.

List of Alternative Dispute Resolution Authorities (RAL) (established in accordance with Article 20 of the 2013/11/EU Directive:

CACCL - Centro de Arbitragem de Conflitos de Consumo de Lisboa

<http://www.centroarbitragemlisboa.pt/>

CAUAL - Centro de Arbitragem da Universidade Autónoma de Lisboa

<https://arbitragem.autonoma.pt/>

TRIAVE - Centro de Arbitragem de Conflitos de Consumo do Vale do Ave/Tribunal Arbitral

<http://www.triave.pt/>

CACC RAM - Centro de Arbitragem de Conflitos de Consumo da Região Autónoma da Madeira

<https://www.madeira.gov.pt/cacc/>

CIAB – Centro de Informação, Mediação e Arbitragem de Consumo (Tribunal Arbitral de Consumo)

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<http://www.ciab.pt/pt/>

CNIACC – Centro Nacional de Informação e Arbitragem de Conflitos de Consumo
<http://www.arbitragemdeconsumo.org/>

CACCDC - Centro de Arbitragem de Conflitos de Consumo do Distrito de Coimbra
<http://www.centrodearbitragemdecoimbra.com>

CIMACCA - Centro de Informação, Mediação e Arbitragem de Conflitos de Consumo do Algarve
<http://www.consumoalgarve.pt>

CICAP - Centro de Informação de Consumo e Arbitragem do Porto
<http://www.cicap.pt>

CIMPAS - Centro de Informação Mediação e Provedoria de Seguros
<http://www.cimpas.pt>

This list is subject to changes. You can find an updated list of ADR entities at:
<https://www.consumidor.gov.pt/parceiros/sistema-de-defesa-do-consumidor/entidades-de-resolucao-alternativa-de-litigios-de-consumo/ral-mapa-e-lista-de-entidades.aspx>

Prudential Regulation Authority and Financial Conduct Authority

Chubb European Group SE, Registered at Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie (France), authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), with registered office at 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX.

Portuguese Insurance and Pensions Funds Supervisory Authority – ASF

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Data Protection

We use personal information which you supply to us or, where applicable, to your insurance broker in order to write and administer this Policy, including any claims arising from it.

This information will include basic contact details such as your name, address, and policy number, but may also include more detailed information about you (for example, your age, health, details of assets, claims history) where this is relevant to the risk we are insuring, services we are providing or to a claim you are reporting.

We are part of a global group, and your personal information may be shared with our group companies in other countries as required to provide coverage under your policy or to store your information. We also use a number of trusted service providers, who will also have access to your personal information subject to our instructions and control. Some of the

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recipients may be based in territories, like the US, with a level protection of privacy not equivalent to the one enjoyed in the European Union.

You have a number of rights in relation to your personal information, including rights of access and, in certain circumstances, rectification, erasure, restriction of processing, data portability, objection and review of automated individual decisions.

This section represents a condensed explanation of how we use your personal information. For more information, checking the identity of our Data Protection Officer and knowing how to exercise your data rights, we strongly recommend you read our user-friendly Master Privacy Policy, available here: <https://www.chubb.com/pt-pt/footer/privacy-policy.aspx>. You can ask us for a paper copy of the Privacy Policy at any time, by contacting us at dataprotectionoffice.europe@chubb.com.

Language

Upon prior request from the Policyholder, the parties to this contract agreed that this policy was written in English language.

Other Information

The Policy Holder is informed that:

1. The Insurer with whom this Agreement is celebrated is the Portuguese Branch of the insurer "CHUBB European Group SE", with registered office at Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France.
2. CHUBB European Group SE, Sucursal em Portugal is based in Av. da Liberdade, nº 249, 3rd Floor, 1250-143 Lisboa, registered at the Commercial Registry Officer under the number 980350964, supervised by the Autorité de Contrôle Prudenciel et de Résolution (ACPR) 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09 and by the Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF) with code n.1173.
3. The Insurance Contract will be governed by the provisions of Decree-Law no. 72/2008, of April 16th, Law 147/2015, of September 09th and other applicable laws and regulations, and also by the provisions of the Terms and Conditions of this Contract, which cannot contradict the mandatory rules of those laws.
4. That the winding-up of Chubb European Group SE - Branch in Portugal is not subject to Portuguese law. You can find information about the financial and solvency situation on the website of this Insurer.
5. The Contract cannot be transferred to third parties.
6. That the remuneration received by the Insurer's employees in respect of the insurance contract is of a purely monetary nature and will depend on his function and performance.
7. That the Insurer does not provide advice on the insurance products it markets.

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8. That, with regard to the distance sale of insurance contracts with consumers, with regard to the right of free rescission provided for in the applicable legislation, such right shall not apply, inter alia, in the following situations: a) Travel and luggage insurance; b) Short-term insurance of less than one month.

Entry into force, duration and expiry of insurance

- **The Contract shall come into force from 0 (zero) hours from the date indicated in The Contract shall come into force from 0 (zero) hours from the date indicated in these Conditions, whenever the initial premium, or fraction thereof, has been paid by the Policyholder unless, by agreement of the parties, another date is set for the commencement of coverage.**
- The present contract may not be transmitted to third parties. The duration of the present contract shall be as stipulated in the Policy Conditions.
- **The Policyholder may cancel his Policy by giving at least 30 (thirty) days notice in writing, of the termination of the annuity, or terminate it on the grounds of non-compliance with legal or contractual obligations, at least 30 (thirty) days before the intended date.**
- **This insurance contract shall be in force for a period of one (1) year automatically renewable for equal and successive periods, unless terminated by either party by means of written notice addressed to the other party with a minimum notice of 30 days regarding the termination of the annuity.**
- **The Insurer can terminate this Group Policy insurance contract, with no need to for just cause, provided it gives the Policyholder written prior notice of at least 30 (thirty) days, after which the policy ceases to be valid and in effect.**
- **The Policyholder has the legal obligation to communicate to the Insured the extinction of the coverage as consequence of the insurance contract's termination, which it must to with at least 30 days prior notice when termination results from revocation of opposition to renewal.**
- **All guarantees provided for in this Policy shall expire on the date on which the bond or common interest which binds the Policyholder and the Insured Person in group insurance contracts ceases.**

Payment of premium

The payment of the premiums will be made by bank transfer from the account of the Policyholder to the Insurer on the dates specified in the Policy Conditions.

1. **Failure to pay the premium for subsequent annuities, or the first fraction thereof, on the due date, prevents the contract from being extended.**

Chubb European Group SE, insurance company with head office at La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France, a company registered in Nanterre under number RCS 450 327 374, with a fully paid share capital of 896.176.662€, governed by the provisions of the French insurance Code, operating through its branch in Portugal, named "Chubb European Group SE - Sucursal em Portugal", domiciled at Avenida da Liberdade, 249, 3rd Floor, 1250-143 Lisboa, registered at the Commercial Registry Office with the same registration and taxpayer 980350964, supervised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09 and by the Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF) with code n.1173.

- 2. Failure to pay the premium will result in automatic termination of the contract on the due date of:**
 - a) A fraction of the premium in the course of an annuity;**
 - b) A settlement premium or part of a variable amount premium;**
 - c) An additional premium resulting from a modification of the contract based on a supervening increase/aggravation in risk.**

- 3. Failure to pay, by the due date, an additional premium resulting from a contractual amendment determines the ineffectiveness of such amendment, the contract remaining with the scope and under the conditions in force before the intended amendment, unless the continuation of the contract proves impossible, in which case it shall be deemed terminated on the due date of the unpaid premium.**

Claims Participation and Payment of Benefits

The Policyholder, the Insured Person or the Beneficiary must notify the Insurer in writing of the occurrence of the covered event (claim) within eight (8) days of its occurrence, indicating place, day, time, causes (for all coverages this implies providing a copy of all the information in the Insured Person's possession, medical reports and Covid-19 test results, whether PCR or serological), witnesses and consequences, being under the obligation to the Insurer:

- a) To take the necessary measures to avoid an aggravating the consequences of the covered event;

In case of hospitalization, the Insured Person is also obliged to:

- a) Comply with medical prescriptions;
- b) If necessary, undergo an examination by a doctor indicated by the Insurer;
- c) Authorize the doctors to provide all information requested by the Insurer;
- d) Communicate the discharge from the hospital.

If the event results in the death of the Insured Person, a death certificate must be sent to the Insurer and, when deemed necessary, other documents clarifying the accident and its consequences.

In the event that the Insured Person is unable to comply with the obligations resulting from the foregoing, such obligations shall be transferred to the person who can comply with them: the Policyholder or the Beneficiary(s).

The lack of truth in the communications and information provided to the Insurer implies responsibility for the losses and damages resulting from it.

Payment of Indemnities

Once the consequences of the covered event/claim have been verified and the existence of coverage by this contract has occurred, and if all other conditions for payment are met, the Insurer will proceed to pay the indemnities or instalments agreed upon in the Conditions, for the contracted coverages.

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DOCUMENTATION FOR PAYMENT OF INDEMNITIES/BENEFITS:

All coverages under this Policy imply that the Insurer is provided with a copy of all the information in the Insured Person's possession, including relevant medical reports and Covid-19 test results (whether PCR or serological).

Death

In case of Death of the Insured, the following documents must be submitted to the Insurer:

- Birth and Death Certificate of the Insured Person;
- Medical report, detailing the causes of death and, if applicable, the legal proceedings.
- Documents proving the status of Beneficiary. In the case of legal heirs, the Public Deed of Qualification of Heirs.

Hospitalization

- Copy of the Insured Person's Identity Card/Taxpayer Number
- Detailed version of how and when the hospitalization occurred, as well as a detailed medical report with the definitive diagnosis;

The Insurer reserves the right to request other supporting documents that it deems necessary for the assessment of the claim and that serve to describe the facts related to the contract guarantees.

Economic, Financial or Commercial Sanctions

This insurance does not apply to the extent that resolutions of the United Nations or the trade and economic sanctions, laws or regulations of the European Union, the member states of the European Union or United States of America prohibit Chubb from providing insurance, including but not limited to the payment of claims or the provision of any other benefit.

Insurance covers your protection needs both in Portugal and abroad.

In particular, Chubb will not pay any claims or provide any other benefits arising out of or relating to any Insured Person whose main residence is in Cuba and/or arising out of or relating to any travel to, from or in Cuba or any travel which starts, ends or has a scheduled stop in Cuba.

Contact Us

Chubb European Group SE, Sucursal em Portugal

Av. da Liberdade, n.º 249, 3rd Floor, 1250-143 Lisboa

About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally.

The insurance companies of Chubb serve multinational corporations, midsize and small businesses with property and casualty insurance and services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, home and car insurance and other specialty insurance coverage; companies and affinity groups providing or offering accident and health insurance programmes and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage. Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb's parent company is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

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