

Faaz 24

Home and Condominium Assistance 24h/day

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1. TECHNICAL ASSISTANCE SERVICES AVAILABLE IN CASE OF ACCIDENT

Warranties	Description	Limits
Sending the professional Condominium/Home	<ul style="list-style-type: none"> The Assistance Service may be activated in case of accident in the fraction or in the common areas of the insured building, if the cause of the accident origins the inhabitability of the fractions or the common parts for safety reasons, hygiene or functionality, remaining exclusively cover the contain the damage and the repair and its associated costs in charge by the joint owner or the condominium. Services 24 hours: Plumbers, clog removal technicians, electricians and locksmiths. Daytime: Bricklayers, carpenters, painters, plasterers, carpeted, blinds technician, TV and video technicians, home appliance and alarm technicians. Exclusively in case of accident, the cost of the first displacement is paid by the Assistance Service, as well as the first hour of labour. It is guaranteed the dispatch of qualified professionals to the condominium / home to the containment and if possible the repairing of the damages occurred as a result of the accident / incident, the cost is at charge of the Beneficiary. As a result of an accident and after a first intervention by the Assistance Service, the condominium or joint owner can use the technical services available through the helpline, to carry out the definitive repair of the damaged areas affected by the accident and usufruct of the reduce costs in the in the professionals fees. The limit value of the fees / by helpline technician is: €18 + IVA / hour. 	<ul style="list-style-type: none"> * First displacement is supported by the Assistance Service + First Time labour to contain the damage. *The other displacements to the same incidence must be supported by the condominium or joint owner.
Hotel Expenses and Transport	<p>If the Beneficiary residence becomes inhabitable, is guaranteed the payment of hotel expenses up to the limit established.</p> <ul style="list-style-type: none"> The booking and the initial transportation costs from the residence to the hotel are guaranteed if the Beneficiary does not have means to do it. 	<ul style="list-style-type: none"> * Max recoverable: 250€/ Year * Maximum 3 events / year
Furniture Transportation	<p>If the residence becomes uninhabitable, is guaranteed up to limits:</p> <ul style="list-style-type: none"> Rent a Car for furniture transportation; Goods and objects storage that have not been transferred to the temporary house for 6 (six) months; Furniture transportation to the new definitive residence in Portugal in the 30 (thirty) following days after the accident, if this stays within 50km radius from de residence present in the data base. 	<ul style="list-style-type: none"> * Maximum recoverable: 350€/Year * Maximum: 3 events / year
Laundry and restaurant expenses	<ul style="list-style-type: none"> If the residence becomes uninhabitable or the kitchen and/or washing machine condition is unusable, the Assistance Service provides the reimbursement up to the limit established, the costs of restaurant and laundry during non-operation period. 	<ul style="list-style-type: none"> * Maximum recoverable: 200€ / Year * Maximum: 3 events/ year

Warranties	Description	Limits
Storage objects	<ul style="list-style-type: none"> If the residence stays accessible from outside or the lock unusable and vigilance is necessary to avoid the theft of objects, the Assistance Service supports the cost of a vigilant to guard the property up to the limit established. 	<ul style="list-style-type: none"> * Maximum recoverable: 350[¤] / Year * Maximum: 3 events/year
Locks Replacement	<ul style="list-style-type: none"> As a result of loss or theft of the front door keys of the condominium / home, and not possible to the Beneficiary to enter, the Assistance Service supports the expenses required to the lock replacement. 	<ul style="list-style-type: none"> * Maximum recoverable: 125[¤] / Year * Excess: 20[¤] * Maximum: 1 Occurrence / Year
Early return for home uninhabitable	<ul style="list-style-type: none"> If the Beneficiary has to return to home, as a result of an accident occurred in it and becomes uninhabitable, but does not have means to do it the Assistance Service provides transportation from the place where the beneficiary is to his residence. If the Beneficiary has to return to the incident place to recover the vehicle or to continue the stay, the Assistance Service also supports the cost of a one way trip. 	<ul style="list-style-type: none"> * Maximum recoverable: 2500[¤]/Year * Maximum: 3 Occurrences/Year
Transmission of urgent messages	<ul style="list-style-type: none"> The Assistance Service provides the transmission of national and international urgent messages to relatives, if related to accident covered by these warranties. 	*Unlimited

2. TECHNICAL ASSISTANCE

Warranties	Description	Limits
24 Hours Services	<p>The 24 Hours Technical Services are mainly services of urgency matter and of national ambit and response time between 4 and 12 hours, depending on the geographical area.</p> <p>In Lisbon and Porto is guaranteed the presence of a technician in a maximum period of 4 to 6 hours and in the other areas of the country between 6 and 12 hours maximum.</p> <ul style="list-style-type: none"> •Plumbing •Electricity •Unblocking pipes •Keys and Lockers 	*Unlimited
Daytime Technical Services (by appointment)	<p>Services of non urgent matter and is guaranteed the presence of a technician in the Beneficiary residence that can request a preliminary budget or the immediate execution of the services according with the fees established.</p> <p>The presence of the technician is guaranteed in the 24 hours following the intervention request and according with the Beneficiary availability.</p> <ul style="list-style-type: none"> •Cooling system •Air conditioning •Heating •TV, Vídeo, Hi-Fi •Refrigeration •Painting •Construction •Carpentry •Flooring •Locks •Upholstery •Suspending ceiling •Glasses •Blinds and shutters •Micro-Informatic •Antennas •Household appliances 	

Warranties	Description	Limits
Comfort Services	<p>Several comfort services of personal and familiar use, available 24 hours per day.</p> <p>The Client through the helpline has access to selected network suppliers. The Assistance Service will inform previously the costs of those services.</p> <ul style="list-style-type: none"> • Flowers sending • Cleaning services • Gardenig • Meals at home with or without specializes staff • Buying and delivery of products at home • Laundry • Receive and sending messages • Removal and tranport • Accommodation and childcare • Show Tickets • Translations • Plain and train tickets reservations • Booking • Restaurant reservations • Taxi Service 	

3. MEDICAL ASSISTANCE SERVICES AVAILABLE IN CASE OF ACCIDENT

Warranties	Description	Limits
Information about professionals	<ul style="list-style-type: none"> • In situations excluded from the technical and medical services conditions The Assistance Service can provide assistance, upon request of the Beneficiary, informations about professionals to work in the habitation or doctors and nurses that might help. All the costs with the displacements or works carried out are supported by the Beneficiary. 	
Ambulance transportation or taxi	<ul style="list-style-type: none"> • Respecting Beneficiaries or condominium employers, the Assistance Service organizes and supports the cost of transport in an ambulance or taxi, from the residence to the first aid station or the nearest emergency center. 	* Maximum recoverable: - Beneficiary: 1000€ - Employees of the condominium 500€
Sending medicines to domicile	<ul style="list-style-type: none"> • Only by prescription, the Assistance Service organizes the sending of medicines to the Beneficiary domicile. The medicines costs and its displacement are supported by the Beneficiary. 	* Cost of medicines are responsibility of the Beneficiary
Baby Sitting	<ul style="list-style-type: none"> • In case of hospitalization or lodging of the Beneficiary by prescription, the Assistance Service selects a person to take care of children, who must also be a Beneficiary and younger than 16 years old and are usually in the care of hospitalized or bedridden person. Observation: This warranty is only available in Lisbon and Oporto. 	* Maximum recoverable: - Maximum 8 Days/Year - 25€ /Day * Maximum 3 Occurrence/Year
Medical Visit	<ul style="list-style-type: none"> • The Assistance Service provides the displacement of physician (general practice) for a medical appointment or medical advice. All costs are supported by the Beneficiary. 	Copayment in charge of the client
Payment of expenses communication	<ul style="list-style-type: none"> • The Assistance Service will bear the costs (by means of supporting evidence) of the communications with their services, if made by the Beneficiary. 	Unlimited

GENERAL EXCLUSIONS OF THE FAAZ 24 + HEALTH SERVICE

- Accidents that occurred before the start of the contract, even though the consequences have been extended beyond that date;
- Accidents occurred outside the expiration date of the contract;
- Accident and its consequences as a result of dementia, the influence of alcohol, drugs administration and drugs without prescription;
- The accident and its consequences as a result of dementia, the influence of alcohol, taking drugs and drugs without prescription;
- Accidents derived from events of war, hostility between countries, sabotage, rebellion, acts of terrorism, riots, insurrection, labour disturbances, strikes, lockouts, acts of vandalism and other disturbances of public order;
- Accidents caused by earthquakes, volcanic eruptions, floods or other disasters;
- Accidents caused by explosive or incendiary devices;
- Accidents derived, directly or indirectly, from the disintegration or melting of the core atoms, radioactivity and particle acceleration;
- Situations of infectious diseases that endangers public health – according with the technical guidelines issued by the W.H.O.;
- Accidents and damages not proven by the Assistance Services.

EXCLUSIONS OF THE HOME AND CONDOMINIUM TECHNICAL ASSISTANCE

- Expenses origin by evictions, enrollment, confiscation or requisition of property by administrative, judicial or military order.
- Values related to fees and/or services of unblocking and others that might be subject to budget and that should be communicated in advance by the supplier to the customer in order to obtain approval for the work.
- All risks of accidents or damages relating to the following:
 - Building structure, roofs, roof flaps, gutters, chimneys, fireplaces and chimneys coverage and windows.
 - Properties not exclusively used for housing or stores.
 - Rented equipment or shared with others.
 - Control unities and Energy saving.
 - Asbestos elimination.
 - Floating material.
 - Garage gates.