



ldc
loja do
condomínio®


house-call
doctor

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HOUSE-CALL SERVICE

1 / Coverage, Limits, and Capitals

HOUSE-CALL	COVERAGE	ANNUAL LIMITS
	House-call Doctor	Unlimited - copayment of 10€/ postage costs – in charge of the client
	House-call Nurse	Unlimited
	Transportation to the nearest Hospital	Beneficiary: 1000€
	Home Delivery of Drugs	Unlimited
	Babysitting	Max. 8 days, up to 25€/day; 3 occurrences/Year
	Informations	Unlimited
	Broadcasting messages	Unlimited
	Home Care	Unlimited

GENERAL SERVICE RESTRICTIONS

When there is an infectious disease that endangers public health – according with the technical guidelines issued by W.H.O.;

Garantees	Warnings
House-call Doctor	• Copayment of 10€
Ambulance or Taxi Transportation	• n.a.
Home Delivery of Medication	• The medicines / drugs and its transportation costs are in charge of the Beneficiary
Babysitting	• Guarantee is only available in Lisbon and Oporto

HOUSE-CALL CONDITIONS

a) Definitions

Service Provider – the entity that organizes and provides cash benefits or services benefits foreseen in the contract's conditions.

Contract – written document bearing the conditions, as well as other attachments or additional pages completing or changing it.

Client – legal person that signs this contract with the First Contractor, being also liable for the payment of the premium.

Subscriber – the company with head office in Portugal, formed as a Condominium Management Company, informing the Service Provider of the registered condominiums and owners, beneficiaries of this service, and those taking advantage of the guarantees in their favour within this contract.

Registered Condominium – Registered building with independent fractions owned by individuals who are also co-owners of the common areas; as long as these are located in Portugal, managed by Loja do Condomínio and included in the service.

Registered Property – Independent fraction within a Condominium registered on the database forwarded by the Second Party to the First Party.

Beneficiaries – The owner and those who he cohabits with or are under responsibility, in favour of whom guarantees must be met for this service, according to the agreed conditions.

b) Object of the Contract

House-call guarantee for Beneficiaries according to the present contract.

c) Guarantees

Those specified in the Contract's Conditions.

d) Territorial Scope

The only accidents ensured in these contract are those that take place in Portugal and those whose assistance is provided in Portugal.

e) Restrictions

When there is an infectious disease involved putting public health in danger - considering the technical guidelines from the W.H.O.;

f) Provisions

1) The services not previously requested or hired from the Service Provider are not covered by this contract, as well as those carried out without their prior consent, unless there is a case of force majeure or proven impossibility.

2) When the Service is not able to organise the due provisions within the set territorial scope, the Beneficiary will be reimbursed for all costs within the limits set according to this insurance and applicable guarantees.

3) In order to be reimbursed the Beneficiary must show their original documents as proof of the payments carried out.

SPECIAL HOUSE-CALL CONDITIONS GUARANTEES

a) House-call Doctor

residence on the database, the Service will ensure that a general practice doctor will make a house-call for an appointment and eventual advice on any follow-up, being the Beneficiary liable for a copayment of 15 Euros to be directly settled with the doctor.

b) House-call Nurse

In case of an accident within residence – as long as there are injuries -, the Service will ensure that a nurse will make a house-call for treatments related with said accident. The nursing fees are to be paid by the Beneficiary.

c) Transportation to the nearest Hospital

In case of an emergency, the Service will organize and support the Beneficiaries' transportation expenses up to the expressed limit regarding the ambulance or taxi, from the Condominium to the closest First-Aid or emergency point.

d) Home delivery of medication

In case of an accident within residence, the Service will ensure that prescription drugs are sent to your home, being the client liable for the service and medication expenses.

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In case of an accident within residence, the Service will ensure that prescription drugs are sent to your home, being the client liable for the service and medication expenses.

e) Babysitting

In case of the Beneficiary being in Hospital or confined to a bed due to an accident, the Service will ensure the services of a babysitter when the children are also beneficiaries, younger than 16, and are used to the cares of the patient.

f) Home Care

In case of a Beneficiary being in Hospital, the Service will provide – depending on availability – a home care person:
- For the spouse and children during the time the Beneficiary is in Hospital, or to care for the outpatient during the period of convalescence. Fees are to be met by the client.

g) Information regarding Doctors and Nurses

In restricted cases where no medical assistance is possible, the Service may provide the client – if required – with information on doctors or nurses that may be of assistance.