



New Insurance

Amendments

Policy N°:

Insurance Broker:

Start date\*:

Proposal:

**OCIDENTAL**  
grupo ageas

## Membership Form Médias SME Insurance

Name of the Insurance Broker: \_\_\_\_\_

\*The contract commences on the 1st or 15th calendar day of the month following acceptance of the risk by the Insurer

### Policy Holder

Name of Enterprise: \_\_\_\_\_

Employee Name: \_\_\_\_\_

Address: \_\_\_\_\_

Postal code: \_\_\_\_\_ City: \_\_\_\_\_ E-mail: \_\_\_\_\_

Marital Status: \_\_\_\_\_ Profession: \_\_\_\_\_

Birth Date:

Gender:

 F  M

Identity Card:

Tax number:

Mobile Phone Nr:

Telephone Nr.(work):

Telephone Nr. (Home):

### Identification of Insured People (If there is more than one Insured Person, please fill out a new Application form, with that information only)

Name to be printed on the Médias Card  (maximum of 25 characters)

#### Spouse:

Birth Date: / /  M  F Gender: \_\_\_\_\_ Identity Card: \_\_\_\_\_ Tax number: \_\_\_\_\_

Name to be printed on the Médias Card  (maximum of 25 characters)

#### Child:

Birth Date: / /  M  F Gender: \_\_\_\_\_ Identity Card: \_\_\_\_\_ Tax number: \_\_\_\_\_

Name to be printed on the Médias Card  (maximum of 25 characters)

### Covers, Capitals, Contributions, Sub-limits and Deductible Item per Insured Person / Year

Options	Inpatient	Option A	Option B	Option C	Option D
Choose the appropriate Option by putting an X. Does not relieve a careful reading of the pré-contractual and contractual conditions legally required.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> B <input type="checkbox"/> B + Dental <input type="checkbox"/> B + Dental + Serious Illness	<input type="checkbox"/> C <input type="checkbox"/> C + Dental <input type="checkbox"/> C + Serious Illness <input type="checkbox"/> C + Dental + Serious Illness <input type="checkbox"/> C + Dental + Serious Illness + Prost. & Orthosis	<input type="checkbox"/>



Covers, Capitals, Contributions, Sub-limits and Deductible Item per Insured Person / Year					
Options	Inpatient	Option A	Option B	Option C	Option D
<b>Covers</b>					
<b>Inpatient</b>					
Base	€ 20.000	€ 20.000	€ 30.000	€ 50.000	€ 500.000
Reinforced Oncological Protection	-	-	Additional of € 30.000	Additional of € 50.000	Unlimited
Birth	-	Included in Hospitalization	Included in Hospitalization	Included in Hospitalization	Included in Hospitalization
2ª Opinion (1)	Yes	Yes	Yes	Yes	Yes
<b>Outpatient Assistance</b>					
Base	-	€ 1.000	€ 2.500	€ 3.000	€ 5.000
Reinforced Oncological Protection	-	-	Additional of € 2.500	Additional of € 3.000	Additional of € 5.000
<b>Mental Health</b>					
Psychiatric hospitalisation	-	20 Days	20 Days	20 Days	20 Days
Psychology and Psychotherapy	-	20 Sessions	20 Sessions	20 Sessions	20 Sessions
Psychiatric Appointments	-	Included in Outpatient	Included in Outpatient	Included in Outpatient	Included in Outpatient
<b>Online Doctor</b>					
GP Medicine	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Paediatrics	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Psychology	-	Mental Health Included	Mental Health Included	Mental Health Included	Mental Health Included
Psychiatry	-	Outpatient Included	Outpatient Included	Outpatient Included	Outpatient Included
Other specialties	-	Outpatient Included	Outpatient Included	Outpatient Included	Outpatient Included
Dental	-	-	€ 250 (Optional)	€ 500 (Optional)	€ 1.000
Prosthetic Devices and Orthosis	-	-	-	€ 300 (Optional) (5)	€ 500
Serious Illness (4)	-	-	€ 1.000.000 (Optional) (6)	€ 1.000.000 (Optional)	€ 1.000.000
<b>International</b>					
Clínica Universitária de Navarra (2)	-	-	-	Unlimited	Unlimited



**médic**  
**Membership Form**  
**Médic SME Insurance**

Covers, Capitals, Contributions, Sub-limits and Deductible Item per Insured Person / Year (cont.)					
Options	Inpatient	Option A	Option B	Option C	Option D
Barcelona — Berlin — EUA (3)	-	-	-	€ 50.000	€ 50.000
Remaining Clinics	-	-	-		
<b>Oncology – Prostheses and Orthoses</b>					
Bras for breast prosthesis	-	-	€ 40 (1 per annuity)	€ 40 (1 per annuity)	€ 40 (1 per annuity)
External bilateral breast prosthesis	-	-	€ 110 (1 per annuity)	€ 110 (1 per annuity)	€ 110 (1 per annuity)
External unilateral breast prosthesis	-	-	€ 95 (1 per annuity)	€ 95 (1 per annuity)	€ 95 (1 per annuity)
Wigs	-	-	€ 500 (1 per life)	€ 500 (1 per life)	€ 500 (1 per life)
Ostomy supporting products	-	-	€ 500	€ 500	€ 500
<b>Oncology – Assistance Services</b>					
Transport of patients	-	-	2 transpor-tations per annuity	2 transpor-tations per annuity	2 transpor-tations per annuity
Psychological support	-	-	5 appoint-ments per annuity	5 appoint-ments per annuity	5 appoint-ments per annuity
Comfort services	-	-	€ 1000 per annuity	€ 1000 per annuity	€ 1000 per annuity
Home nursing care	-	-	10 uses per annuity	10 uses per annuity	10 uses per annuity
Percentage paid by Médic					
In Médic Network (after copayment)	100%	100%	100%	100%	100%
Out of Médic Network	35%	35%	35%	35%	35%
Psychiatric hospitalisation	-	100%	100%	100%	100%
Online doctor	-	100%	100%	100%	100%
Dental Prosthesis (7)	-	-	50% In network 35% Out network	50% In network 35% Out network	50% In network 35% Out network
Prosthetic Devices and Orthosis (7)	-	-	-	80% In network 35% Out network	80% In network 35% Out network
<b>International</b>					
Clínica Universitária de Navarra (2)	-	-	-	100%	100%



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<b>Covers, Capitals, Contributions, Sub-limits and Deductible Item per Insured Person / Year (cont.)</b>					
<b>Options</b>	<b>Inpatient</b>	<b>Option A</b>	<b>Option B</b>	<b>Option C</b>	<b>Option D</b>
Barcelona — Berlin — EUA (3)	-	-	-	80%	80%
Remaining Clinics	-	-	-	60%	60%
Serious Illness (4)	-	-	100%	100%	100%
<b>Sub-Limits</b>					
Physiotherapy	-	€ 500	€ 500	€ 500	€ 500
Ophthalmic Orthosis	-	-	-	€ 120	€ 200
Frames	-	-	-	€ 50	€ 80
Lenses	-	-	-	€ 35	€ 60
Contact Lenses	-	-	-	€ 35	€ 60
<b>Deductible</b>					
International – Remaining Clinics	-	-	-	€ 1.500 for Household	€ 1.500 for Household
Psychiatric hospitalisation	-	1 day deductible	1 day deductible	1 day deductible	1 day deductible



### Co-payments

Inpatient		Magnetic Resonance Imaging	
Médic Network Providers	10%, Min. € 250 and Max. € 500	Médic Network Providers	€ 70
CUF and Luz Saúde units	10%, Min. € 400 and Max. € 600	CUF and Luz Saúde units	€ 100
Chemotherapy	10% per session and Max. € 500	Dental (per medical act) (5)	€ 15
Childbirth	€ 250	Dental Médic Clinic (per medical act ) (5)	€ 10
Caesarean section	€ 600	Other Complementary Means of Diagnosis	20 %
Appointments		Surgeries, treatments and Other Outpatient	
Médic Network Providers	€ 19	Medical Acts	20%
CUF and Luz Saúde units	€ 21	Mental Health	
Médic Medical Assistant	€ 12,5	Psychology and Psychotherapy appointments	
Online Médic Medical Assistant	€ 10	Médic Network Providers	€ 19
Urgency		CUF and Luz Saúde units	€ 21
Médic Network Providers	€ 50	Psychiatry appointments	
CUF and Luz Saúde units	€ 55	Médic Network Providers	€ 19
Home Medical Visits	€ 25	CUF and Luz Saúde units	€ 21
Blood Tests (per analysis)	€ 2	Online Doctor	
Pathology Anatomy	€ 10	General and Family Medicine	€ 0
X-Ray	€ 10	Pediatrics	€ 0
Sound Scan	€ 15	Psychiatry	€ 12,5
Physiotherapy	€ 7,5	Psychology	€ 12,5
Nuclear Medicine	20 %	Other Specialities	Until € 20
CAT Scan		Oncology – Psychological support	€ 10 by consultation
Médic Network Providers	€ 30	Oncology – Home nursing care	€ 10 by use
CUF and Luz Saúde units	€ 55		

### Grace Periods

**60 days** - Outpatient Assistance, Dental, Oncology - Prostheses and Orthoses, 2nd Opinion, Psychology and Psychiatry Appointments and Psychotherapy Sessions. **90 days** – Inpatient and Psychiatric Hospitalisation. **180 days** - Serious Illness Cover; Surgical or other invasive treatment of benign prostatic hypertrophy, benign uterus condition, cystocele and rectocele. **365 days** - Birth; Surgical treatment of varicose veins of lower members and of herniated disk; Haemorrhoidectomy and other haemorrhoid treatments as well as the treatment of the perianal fistula; Treatment of joint pathology by arthroscopy, Tonsillectomy, adenoidectomy, myringotomy with or without ventilating tubes, septoplasty, rhinoseptoplasty and surgical treatment for sleep apnea Surgical excision of cutaneous or subcutaneous benign lesions and laser treatments of benign skin lesions.





**Declarations, Consents, Date and Signatures (cont.)**

**We are also aware that:**

4. The acceptance of the Insurance, regarding each Insured Person, is dependent on the analysis of the respective Individual Health Questionnaire, and the Insurance may be considered as having been accepted if, within a maximum of 14 days from the date of the Insurance Company's Medical Subscription Services' receipt of the Application Form and respective Individual Health Questionnaire, it does not inform the Insured Person of the non-acceptance of the proposed risk or the need to obtain additional elements for its assessment.
5. The analysis of the Individual Health Questionnaire and remaining factors that characterize the proposed risk, condition its acceptance by the Insurance Company or the terms under which it may take place.
6. In the case of a transfer of risk previously covered by another insurance contract, particular exclusions and grace periods for new coverage and the difference of capital, compared with the previous insurance policy, will be applied, with exception of Birth coverage subject to the grace period provided in the General Conditions of the policy, which is 365 days.
7. The particular exclusions and preexistence will be considered on the basis of existing clinical information, that is, in the Particular Conditions / Individual Certificates in force at the date of transfer. In the absence of referred information the subscription will be based on a medical questionnaire which is needed to be filled and reported upon an acquisition of the Médias insurance. The preexistences will be reported on the date that the medical questionnaire that supports a subscription of this insurance is filled.
8. In case of any change of the policy's conditions, grace periods will be applied to the new coverages and to the difference of capital in excess of the previous option. Pre-existing conditions and particular exclusions will be considered based on the existing clinical information (medical questionnaire, Specific Conditions/Individual Certificate and additional information arising from the insurance utilization) for the new coverages or for the difference of capital in excess of the previous option.
9. Under the legal terms, after acceptance of this application form the risk cover is only effective once the owed premium - or instalments of it - is paid.
10. The guaranteed instalments that are stated in this Application Form exclusively refer to each year of the contract's lifetime.
11. Complaints arising from the contract can be submitted in writing to the Insurer's complaint-management department (namely through the e-mail: [reclamacoes@ocidental.pt](mailto:reclamacoes@ocidental.pt) or by post to: Praça Príncipe Perfeito 2, 1990-278 Lisboa), in the Complaints book, to the Customer Ombudsman (namely through the e-mail [provedor.ocidental@mm-advogados.com](mailto:provedor.ocidental@mm-advogados.com)) and to the Insurance and Pension Funds Supervisory Authority, at [www.asf.com.pt](http://www.asf.com.pt). In the events of a disputes, in addition to resorting to the other Alternative Dispute Resolution Entities, under the terms of applicable legislation, the parties can also appeal to CIMPAS - the Insurance Information, Mediation and Arbitration Centre, of which the Insurer is a member - [www.cimpas.pt](http://www.cimpas.pt) - or to the judicial courts. The Insurer's Customer Handling Policy and other information on Complaints and Dispute Management is available at [www.ocidental.pt](http://www.ocidental.pt).

Ageas Portugal - Companhia de Seguros, S.A. (brand Ocidental, Hereinafter referred to as "Ocidental") is the entity responsible for processing the personal data of the insurance policyholder (if a natural person) or the representative(s) of the insurance policyholder (if a legal person), all the other insured persons and/or beneficiaries ("Data Subjects"), in the context of the subscription of insurance products, collected through this document, as well as any that are provided subsequently, namely during the reporting of a claim, even if they have been collected from third parties. The personal data provided are necessary for the subscription and management of the insurance, including the issuance of the policy, management of the policy, management of claims and annulment of the policy, and are processed only for this(these) purpose(s). In this regard, Ocidental processes the following categories of data: identification and contact data, health data; financial data and all other data required for concluding the insurance contract. For the pursuit of the purpose(s) described above, Ocidental



### **Declarations, Consents, Date and Signatures (cont.)**

may communicate the collected data to subcontractors, business partners and entities of the insurance sector, such as the Portuguese Association of Insurers, insurance distributors and reinsurers. Ocidental may also communicate personal data when it deems that this disclosure of data is necessary or appropriate (i) in light of the applicable law, (ii) in compliance with legal obligations/court orders, or (iii) to respond to requests from public or governmental authorities. The provision of products and services by Ocidental could imply the transfer of personal data to third countries (which do not belong to the European Union or European Economic Area). In these cases, Ocidental will implement the necessary and appropriate measures in light of the applicable law to ensure the protection of the personal data being transferred. Ocidental keeps the data throughout the established contractual period, unless it is duty bound by law to keep the data for a longer period of time. Data Subjects can, at any time, request access to their personal data, as well as their data's rectification, elimination or limitation to their processing, the portability of their data, or object to their processing (with the exception of data strictly necessary for the provision of the service) through written request addressed to Ocidental to the email [apoioaocliente@medis.pt](mailto:apoioaocliente@medis.pt) or postal address Praça Príncipe Perfeito 2, 1990-278 Lisboa. If you wish to contact the Data Protection Officer (DPO), please do so via the email [dpo@medis.pt](mailto:dpo@medis.pt). Without prejudice to any other form of administrative or judicial appeal, Data Subjects are entitled to the right to submit a complaint to the National Data Protection Commission (CNPD) or to another supervisory authority that is competent under the terms of the law, if they consider that their data is not being processed legitimately by Ocidental. Ocidental may process personal data in order to assess the level of risk associated to the insurance subscription based on automated processing (i.e. without human intervention) of personal data, substantiating a decision which could take effect in the legal sphere of the Data Subject, namely with respect to the pricing of the insurance. In this respect, Ocidental undertakes to take the appropriate measures to safeguard the rights, freedoms and legitimate interests of the Data Subjects, namely the right to obtain human intervention by Ocidental, express their point of view and contest the decision in question. With the Data Subject's consent (if a natural person), Ocidental will use the collected data for sending promotional communications, disclosing campaigns relative to Ocidental products and services suited to the Data Subject's profile. With the Data Subject's consent, the entities of the Ageas Portugal Group (namely: Ageas Portugal - Companhia de Seguros, S.A. (brand Ocidental), Ageas Portugal - Companhia de Seguros de Vida, S.A., Ocidental - Companhia Portuguesa de Seguros de Vida, S.A., Médias - Companhia Portuguesa de Seguros de Saúde, S.A., Ageas - Sociedade Gestora de Fundos de Pensões, S.A.) will have access to the Data Subject's personal data for sending promotional communications, disclosing campaigns relative to Ocidental products and services suited to the Data Subject's profile. These entities will act as autonomous processors for the processing that each carries out. Data Subjects can, at any time, request access to their personal data, as well as their data's rectification, elimination or limitation to their processing, the portability of their data, or object to their processing through written request addressed to the entities responsible for the processing (processors) to the contacts indicated above. They may also contact the DPO of the Ageas Portugal Group through the email [dpo@ageas.pt](mailto:dpo@ageas.pt). You can also manage the consents that have provided through your Reserved Area. If you wish to know more about how the entities of the Ageas Portugal Group process your personal data, please see their Privacy Policies presented on the website of each entity. The profile will be created based, in particular, on demographic variables such as age and gender, area of residence, personal preferences indicated, as well as the subscribed products, with the profile being adjusted throughout the relations established with any of the entities of the Ageas Portugal Group. The personal data will be kept for marketing purposes as long as the Data Subject does not withdraw consent. All of our communications contain a link through which the Data Subject can, at any time, withdraw consent. However, this does not invalidate the processing that has been done up to that date based on the previously given consent. The Insurance Policyholder (natural or legal person), by providing third party data, namely insured person(s) and/or beneficiary(ies), undertakes to provide information relative to the processing of personal data described above, as well as the collection of any applicable consent(s).



**Declarations, Consents, Date and Signatures (cont.)**

To be completed by the Policyholder if an individual:

- I consent to the entities of the Ageas Portugal Group (identified above) having access to my personal data kept in the context of the relationship established with the entity(ies) of the Ageas Group, under the terms referred to above.
  
- I consent to the processing of my personal data by the entities of the Ageas Portugal Group (listed above), for purposes of sending marketing communications through the different communication channels, whether physical or digital, namely electronic notifications, letters, SMS or email, suited to my profile, under the terms referred to above and described in more detail in the various Privacy Policies available on their websites.
  
- I declare being the legal representative and holder of the parental responsibilities of the identified minor(s) or being duly authorised by the legal representative and holder of the parental responsibilities of the identified minor(s), and that I have been informed of the terms of the personal data processing by Ocidental, for the described purposes and pursuant to the terms established above.

\_\_\_\_\_

**The Policy holder**

\_\_\_\_\_

**The Insurance Broker**

\_\_\_\_\_

**The Insured Person**

\_\_\_\_\_

**The Insured Person**

\_\_\_\_\_

**The Insured Person**

**Location and date:** \_\_\_\_\_, \_\_\_\_\_ of \_\_\_\_\_ of \_\_\_\_\_



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**Membership Form**  
**Médís SME Insurance**

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[www.medis.pt](http://www.medis.pt)

(1) Service provided by the Clínica Universitária de Navarra, available through Linha Médís. (2) Médís pays in full all the previously approved medical expenses and, in case of hospitalisation, guarantees the Insured Person and Companion for the payment of expenses related to accommodation and travel by air (economy class), train, or car (only includes fuel expenses, tolls, and one night's accommodation for the outward journey and another for the return journey). (3) Barcelona Medical Centre (Spain); Deutsches Herzzentrum Berlin (Germany); Johns Hopkins Clinic (USA). (4) All Medical Expenses covered by this cover will only be accepted if services were rendered in the Network of Providers agreed outside the national territory. The Serious Illnesses under this coverage are listed in contractual terms. (5) Optional Dental and Serious Illness covers subscription is mandatory. (6) Optional Dental cover subscription is mandatory. (7) Applies only when the optional cover is contracted.

**The present document is a translation of the Portuguese version. In case of discrepancy between the versions, the Portuguese version shall prevail. Does not exempt consultation of the legally required pre-contractual and contractual information.**

**Insurer: Ageas Portugal, Companhia de Seguros, S.A.** Head office: Praça Príncipe Perfeito 2, 1990-278 Lisboa. Tax number 503 454 109. Comercial Registry Office of Porto. Share Capital of € 7.500.000. ASF Register 1129, [www.asf.com.pt](http://www.asf.com.pt)

**Médís:** exclusive and registered brand of the products managed by Médís – Companhia Portuguesa de Seguros de Saúde, SA, insurance company, reinsurer and manager of the healthcare integrated system subjacent to the insurance through Policies issued by itself or by other insurance companies authorised by it to do so. Entity legally authorized for the conduct of the activity in the non-life insurance.