

**TRAVEL ASSISTANCE - SPECIAL CONDITION  
EARLY CANCELLATION AND TRIP INTERRUPTION  
PLATINUM**

**Article 1**

**Definitions**

**Insurer:** RNA Seguros de Assistência, SA

**Policyholder:** Portinsurance -Consultores de Seguros, Lda;

**Insured:** The Person whose life, health or physical integrity is insured, being the Subscriber of the policy found in the list to be submitted by the Policyholder to the Insurer.

**Accompanying Person(s):** Accompanying person(s) means the Insured who participate(s) in the same trip arranged by the same travel agency or operator and who are also parties to the present agreement.

**Spouse:** As well as by relation of marriage, spouse shall include domestic partners.

**Illness:** Any condition affecting the Insured that prevents him or her from starting or continuing the trip. A pre-existing condition shall be construed as any condition or injury having symptoms prior to subscription to the insurance.

**Claim:** Any event or series of events resulting from a single cause of a chance, sudden and unexpected character that is liable to bring about the operation of the guarantees under the present Agreement.

**Start of Coverage:** The date of receipt by the Insurer of the respective application, which shall coincide with the date of admission to the trip, subject to a maximum period of 5 days between the application and notification of the Insurer.

**Terms of the Coverage:** In the case of the Trip Cancellation Guarantee, this shall terminate after the trip has started, being considered effective enjoyment of the first service engaged under contract. Under the Trip Interruption guarantee, the coverage shall end on the date of return.

**Irrecoverable Expenses:** Accommodation and transportation expenses included in the trip initially engaged under contract, duly evidenced by the Service Provider, which shall provide respective proof of the non-recoverability of the expense, excluding the amount of the insurance premium.

**Assistance Service:** Service provided by an undertaking that, on behalf of the Insurer, organises and operates the guarantees granted under this special condition, whether of a pecuniary nature or involving the provision of services.

**Article 2**

**Territorial Scope**

The insurance is valid in the country of origin, in the case of the Early Trip Cancellation Guarantee, and in Portugal, in the case of Trip Interruption.

**Article 3**

**Validity**

In the event of a claim, the Insurance shall be valid only if all obligations have been respected.

The maximum limit in the event of trip interruption is 10 days after the start of the trip. The maximum limit in the event of early trip cancellation is 30 days prior to the start date of the trip.

**Article 4º**

**Early Trip Cancellation**

Through the assistance services, the Insurer guarantees the reimbursement of irrecoverable expenses for Trip Cancellation, up to a limit of 10,000.00 euros, if, for any of the reasons expressed in the present article, the Insured and no more than 4 (four) Accompanying Persons cancel a trip due to:

**In case of Death, Serious Accident and Serious Illness:**

1. Insured Person, spouse, as well as ancestors and descendants in 1st and 2nd degree of both, and also: brothers, brothers-in-law, daughters-in-law and sons-in-law of both. For the purposes of this paragraph, a sudden, unpredictable and non-pre-existing clinical situation that is life-threatening, as well as one that results in more than 1 day of hospitalization, is considered a serious accident or serious illness. In both cases, supported by a medical report and clinical history to be presented by the Insured Person, who is responsible for demonstrating the seriousness and non-pre-existence of the disease, and to be confirmed by the Insurer, through the assistance services.
2. Person in charge of taking care, during the Insured Person's travel period, of minors and or family members impaired in their abilities who are demonstrably in their charge. For the purposes of this paragraph, a sudden, unpredictable and non-pre-existing clinical situation that results in a medical discharge issued by the Social Security Services that prevents you from performing your professional activity is considered a serious accident or serious illness.
3. Person who professionally replaces the Insured Person in the period of his / her absence. For the purposes of this paragraph, a sudden, unpredictable and non-pre-existing clinical situation that results in a medical discharge issued by the Social Security Services that prevents you from performing your professional activity is considered a serious accident or serious illness.
4. Insured Person and Companions of the Insured Person. For the purposes of this paragraph, a sudden, unpredictable and non-pre-existing clinical situation is considered to be a serious accident or serious illness that:
  1. Harm the locomotor members, not allowing them to travel by their own means;
  2. The use of the initially planned means of transport is not advised clinically. Specifically in the case of otitis, it will only be accepted if confirmed by a doctor from the Insurer, who will provide and organize a doctor at home to confirm the diagnosis, so, in order to allow compliance with this clause, the cancellation must be communicated to the phone assistance on the day of diagnosis of the disease and the victim must be available to receive the doctor indicated by the assistance at home.
5. If due to a contagious disease, the Insured Person is refused the use of the contracted services.

**6. Serious Illness caused by the COVID-19 pandemic**

For the purposes of the Early Trip Cancellation guarantees, all situations in which there is a positive COVID-19 test PCR (Polimerase chain reaction) result within the 30 days prior to the start of the trip shall be deemed Serious Illness.

For the purposes of the Early Trip Cancellation guarantee, if due to a contagious disease and, exclusively in the case of COVID-19, the Insured is refused the enjoyment of the services engaged under contract, only situations where a positive test PCR (Polimerase chain reaction) result is found in the 3 subsequent days shall be covered.

**Article 5**

**Trip Interruption**

Through the assistance services, the Insurer guarantees the reimbursement of irrecoverable expenses relating to the days not enjoyed, up to a maximum limit of 5,000.00 euros per claim, including return transport to the point of departure (economy class air ticket, or 1<sup>st</sup> class train ticket), in the event of the Insured and his or her Accompanying Persons (up to a maximum of 4) having to interrupt the trip due to:

**1. Serious Illness caused by the COVID-19 pandemic.**

For the purposes of the present guarantee, if due to a contagious disease and, exclusively in the case of COVID-19, the Insured is refused the enjoyment of the services engaged under contract, only situations where a positive test PCR (Polimerase chain reaction) result is found in the 3 subsequent days shall be covered.

For the purposes of the present guarantee, all situations in which there is a positive COVID-19 test PCR (Polimerase chain reaction) result during the trip shall be deemed Serious Illness and the services acquired shall only be considered for purposes of untaken holiday package.

For the purpose of determining the days untaken, the amount to be reimbursed shall be the result of the total irrecoverable costs, less the cost of air transportation, divided by the number of days of the trip, multiplied by the number of days untaken, and limited to a maximum of € 600 per insured per day.

**Article 6**


**Obligations in the event of a claim**

6. The insured must cancel the services engaged under contract with the Tour Operator or Travel Agency up to a maximum of eight days after the date of the claim. The insurer's liability extends to the amount of irrecoverable expenses arising from the cancellation of the services if this cancellation has been effected within 48 hours of the date of the claim. The date of the claim shall be the point in time at which the insured or any of the accompanying persons learn(s) of the cause that may give rise to the claim.
7. Where the reason for the cancellation of the trip by the insured making the claim is illness, the latter has the option to postpone the cancellation of the services with the Tour Operator or Travel Agency to an appropriate time, provided that this is accepted in writing by the medical staff of the Insurer, through the assistance services, and as long as it is possible that the Insured making the claim may recover from the disease in time to be able to start the trip as initially arranged. The request to the Insurer, through the assistance services, for authorisation to postpone the cancellation of the services with the Tour Operator or Travel Agency, in view of the fact that they may be enjoyed despite the illness, must be submitted no later than 48 hours after the date of the claim, under penalty of the Insurer, through the assistance services, only being liable for the irrecoverable expenses paid as a result of the cancellation of the services up to 48 hours after the date of the claim. The date of the claim shall be the point in time at which the insured or any of the accompanying persons learn(s) of the cause that may give rise to the claim.
8. Inform the assistance services, a maximum of 48 hours after the date of the claim, indicating all the information available and send to the assistance services, via email ([pvmf@rna.com.pt](mailto:pvmf@rna.com.pt)), a copy of all the information in his or her possession, medical reports and Covid-19 test results (whether PCR or serological), a copy of the receipt of payment for the trip, as well as proof of the request to the Tour Operator or Travel Agency for the irrecoverable expenses arising from the trip cancellation.
9. Take all possible measures to identify any liable parties.

**Table of Coverages and Capitals**

Coverages	Capitals
Early Trip Cancellation	€ 10,000,00
Trip Interruption	€ 5,000,00

**IN CASE OF EMERGENCY:**


 In Portugal: 210 425 129  
 Abroad: +351 210 425 129  
 24 Hours Service