



## Victor Rocha

56 years old, married, one daughter.

Graduate in management and human resources by the ISMAT University, group Lusophone University of Lisbon.

Technical Director of Insurance Broker Allseg Lda.

With over 22 years of experience in this area, and in exclusivity with the Fidelidade Insurance Company.

Fidelidade, is a biggest insurance Company in Portugal and share 30% of the market.



## AGENDA

- **House Insurance**
- **Car Insurance**
- **Health Insurance**

# House Insurance

# FIDELIDADE

SEGUROS DESDE 1808

**SEGURO DE MULTIRRISCOS HABITAÇÃO**

FIDELIDADE CASA

**PARA PROTEÇÃO DA FAMÍLIA  
DA SUA CASA E DOS SEUS BENS**

**MULTI-RISK HOUSING INSURANCE**

FIDELIDADE CASA

**PROTECTING YOUR FAMILY,  
YOUR HOME AND YOUR PROPERTY**

NONCOMMITTAL TRANSLATION. This free translation into the English language is intended only for supporting purposes. The only binding wording is the one in the Portuguese language.

**TEMOS UMA SOLUÇÃO QUE SE ADAPTA  
AO SEU CASO**

Quer seja **proprietário, senhorio ou inquilino**, o Fidelidade Casa adapta-se às suas necessidades, para que esteja sempre protegido. Mais do que proteger a sua casa e os seus bens, cuidamos de si.

**WE HAVE A SOLUTION THAT ADAPTS  
TO YOUR NEEDS**

Whether you are an **owner, landlord or tenant**, Fidelidade Casa adapts to your needs so that you are always protected. More than just protecting your home and assets, we take care of you.

## CONHEÇA OS 3 PLANOS DO FIDELIDADE CASA

Informe-se numa Agência Fidelidade ou no seu Mediador e saiba como cada cobertura e cada serviço pode fazer a diferença na proteção da sua família, da sua casa e dos seus bens.

## GET TO KNOW FIDELIDADE CASA'S 3 PLANS

Find out at a Fidelidade Agency or Intermediary and know how each coverage and each service can make a difference in the protection of your family, home and property.



46 Coverage's



45 without excess



earthquake coverages

*Excess 5%*

# Car Insurance

## FIDELIDADE

SEGUROS DESDE 1808

**SEGURO FIDELIDADE AUTOMÓVEL**  
**PORQUE NÃO EXISTEM DOIS CONDUTORES**  
**IGUAIS, A FIDELIDADE TEM UMA SOLUÇÃO**  
**PARA CADA CLIENTE**

**FIDELIDADE AUTO INSURANCE**  
**BECAUSE NO TWO DRIVERS ARE THE SAME,**  
**FIDELIDADE HAS A SOLUTION FOR EACH CLIENT**

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### **5 SOLUÇÕES AUTOMÓVEL PARA VIAJAR** **SEGURO NA ESTRADA E NA VIDA**

O mundo está em constante mudança e, por isso, o Fidelidade Automóvel evoluiu para 5 planos simplificados que dão resposta às suas necessidades, seja de um seguro auto obrigatório, com serviços mínimos, até à modalidade mais abrangente para quem valoriza a sua proteção, a da sua família e contra danos provocados no seu automóvel:

### **5 AUTO SOLUTIONS FOR SAFE TRAVEL** **ON THE ROAD AND IN LIFE**

The world is constantly changing, which is why Fidelidade Automóvel has evolved into 5 simplified plans that meet your needs, from the compulsory auto insurance, with minimal services, to the most comprehensive modalities for those who value their protection, their family's protection and the protection against damages caused to their car:

**AUTO 1:** O seguro auto obrigatório para quem quer um preço mais reduzido, garantindo a cobertura dos riscos mínimos.

**AUTO 2:** O seguro auto obrigatório para quem quer um preço mais económico, mas valoriza os serviços que lhe resolvem pequenos imprevistos na estrada.

**AUTO 3:** O seguro obrigatório que já inclui proteção ao automóvel no caso de furto, incêndio, tempestade ou vandalismo, a um preço muito acessível.

**AUTOESTIMA:** O seguro auto, exclusivo para carros usados, que inclui proteção de danos próprios adequada ao seu automóvel, por um preço mais acessível do que um seguro tradicional de danos próprios.

**AUTO 4:** O seguro auto de danos próprios mais adequado para automóveis novos e seminovos. Para quem valoriza a segurança, o conforto e a proteção mais abrangente para danos provocados no automóvel.

**AUTO 1:** Compulsory auto insurance for those who seek a lower price, guaranteeing the minimum coverage.

**AUTO 2:** Compulsory auto insurance for those who seek a cheaper alternative, but value the services that solve small unforeseen events on the road.

**AUTO 3:** Compulsory insurance that already includes protection for the car in case of theft, fire, storm or vandalism, at a very affordable price.

**AUTOESTIMA:** Auto insurance, exclusive to used cars, which includes own damage protection suitable for your car, at a more affordable price than traditional own damage insurance.

**AUTO 4:** The most suitable auto insurance for new and semi-new cars. For those who value safety, comfort and the broadest protection against damages to their car.

## COM O SEGURO FIDELIDADE AUTOMÓVEL PODE BENEFICIAR DE VANTAGENS DIFERENCIADORAS:

- Coberturas e serviços abrangentes;
- Regularização rápida de sinistros;
- Disponibilização de 5 planos de cobertura adaptados às suas necessidades;
- Cobertura Proteção Vital ao Condutor, que garante a sua proteção independentemente de estarem definidas as responsabilidades pelo acidente;
- Descontos sobre o prémio comercial: ao juntar todos os veículos do seu agregado familiar numa única apólice beneficia de até 10% desconto, no caso de 5 ou mais veículos, e ainda de 4% adicionais, se optar por pagamento anual ou 6%, se escolher pagamento anual por débito direto;
- Rede de Oficinas Convencionadas em todo o país.

## WITH THE FIDELIDADE AUTOMÓVEL INSURANCE YOU CAN BENEFIT FROM DIFFERENTIATING ADVANTAGES:

- Broad coverage and services;
- Quick claim settlement;
- Offer of 5 coverage plans tailored to your needs;
- Driver's Vital Protection Coverage, which guarantees your protection regardless of whether the responsibility for the accident has been established;
- Discounts on the commercial premium: By combining all vehicles in your household into a single policy, you get up to a 10% discount for 5 or more vehicles, and an additional 4% if you choose annual payment, or 6% if you choose annual direct debit payment;
- Network of established repair shops throughout the country.



# Health Insurance



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## MULTICARE HEALTH INSURANCE

# HEALTH SOLUTIONS TAILORED TO YOUR NEEDS

### NUMBER ONE IN HEALTH INSURANCE

Multicare is the leading health insurance brand in Portugal. Over 1 million clients trust Multicare with their health. Find out some of the reasons:

- ✦ 24/7 access by phone, email or video call to a General Practitioner (Online Medicine)
- ✦ Oncology coverage with a capital of 1,000,000 euros, without co-pay or excess, in case of oncologic condition (Multicare Vital Protection)
- ✦ Hospitalisation Capitals up to €500,000
- ✦ Wide range of optional coverage options: Outpatients, Dentistry, Prostheses and Orthoses, Unconventional Treatments and Drugs and Serious Diseases
- ✦ Insurance without age limit
- ✦ Free and regular check-up, 60 days after the insurance start date, under the conditions in force at any given time
- ✦ Reimbursement of user charges whenever outpatient capital is contracted
- ✦ Extension of coverage abroad
- ✦ Access to the Network of Non-Conventional Treatments (such as Acupuncture and Osteopathy)
- ✦ Access to the Optician Network
- ✦ Family Discount: up to 20% on the commercial premium

## MULTICARE HEALTH INSURANCE

COVERAGES	MULTICARE 1	MULTICARE 2	MULTICARE 3	MULTICARE PROTEÇÃO VITAL
Oncology	Included in the coverages below <sup>(1)</sup>	Included in the coverages below <sup>(1)</sup>	Included in the coverages below <sup>(1)</sup>	1.000.000€
Hospitalisation <sup>(2)</sup>	25.000€ or 50.000€	50.000€	100.000€	500.000€
Normal Birth, Caesarean Section and Involuntary Interruption of Pregnancy	■	■ / ✓ <sup>(3)</sup>	✓	✓
Outpatient	●	8 consultations <sup>(4)</sup> or 1.000€	2.500€ or 5.000€	10.000€
Dentistry	●	●	■ 1.000€	■ 1.000€
Prostheses and Orthoses	●	●	■ 500€	■ 750€
Unconventional Treatments	●	●	●	■ 500€
Medication	■	■	■	■ 1.000€
Serious Illnesses	■ 1.000.000€	■ 1.000.000€	■ 1.000.000€	■ 1.000.000€
Premium Payment Protection <sup>(5)</sup>	✓	✓	■	■
Home Medical Assistance	●	● / ✓ <sup>(3)</sup>	✓	✓
Clinical Assistance when Travelling	■	✓	✓	✓
Home Support	■	■	■	✓
<b>INCLUDED IN ALL INSURANCE POLICIES</b>				
Preventive Medicine (Check-up) <sup>(6)</sup>	✓	✓	✓	✓
Online Medicine	✓	✓	✓	✓
Extension of Coverage Abroad	✓	✓	✓	✓
Emergency Transport	✓	✓	✓	✓
Family Support during Hospitalisation	✓	✓	✓	✓

✓ Coverage Included ■ Coverage not Included ■ Optional Coverage ● Access to the Network, at the agreed prices, with the Insured Person exclusively responsible for paying the services.

<sup>(1)</sup> The costs of treating oncologic diseases are included in the respective coverage, provided they are paid with contracted capital. <sup>(2)</sup> Surgery in a hospital environment without hospitalisation, included in the Hospitalisation capital. <sup>(3)</sup> Coverage included whenever the Outpatient coverage (Consultations, Exams and Treatments) is contracted. <sup>(4)</sup> Allows for 8 scheduled appointments in the Multicare network, upon payment of €15 for each appointment. If this option is selected, home consultations, permanent attendance service, exams and treatments are offered in the network access regime. <sup>(5)</sup> Guarantees payment of the policy premium to Fidelidade, for a maximum period of 6 months, in case of involuntary unemployment and hospitalisation after the deductible period. <sup>(6)</sup> Periodic check-up, 60 days after the insurance starts, from the age of 16 (Multicare 1, 2 and 3) or 18 (Multicare Proteção Vital).

**Coverage Exclusions:** Multicare Health Insurance coverages are not exempt from exclusions. This means that the announced coverage is not granted in all circumstances. The applicable exclusions are listed in the Pre-Contractual Information of each insurance option and can be consulted at any Fidelidade agency or at [multicare.pt](http://multicare.pt)



**FIDELIDADE**

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