

Insurance product information document

Company: Ocidental - Companhia Portuguesa de Seguros, S.A. **Product:** Médis Dental
Insurance Company authorised by the Insurance and Pension Funds Supervisory Authority, under no. 1023. EU
Member State: Portugal

Pre-contractual and complete contractual information about the product is provided in other documents. This document is intended to provide a summary of the information pertaining to the insurance contract.

What type of insurance is it?

Health insurance covering healthcare expenses related to dental medicine and which operates with benefits agreed with Médis Dental Network providers.



What is insured?

Médis Dental Network

- ✓ Dental medicine appointment - unlimited;
- ✓ Application of dental sealants (by quadrant) - Once every 2 years;
- ✓ Topical application of fluorides - 1 unit every 6 months;
- ✓ Bimaxillary removal of calculus - 1 unit every 6 months;
- ✓ Sodium bicarbonate jet cleaning - 1 unit every 6 months;
- ✓ Orthopantomography - 1 per annuity;
- ✓ Restoration - 3 per annuity;
- ✓ Pulpal protection - 3 per annuity;
- ✓ First Session of Endodontics - 1 per annuity;
- ✓ Follow-up endodontics - 2 per annuity;
- ✓ Extraction of Deciduous Tooth - unlimited;
- ✓ Tooth extraction with odontosection and osteotomy - unlimited;
- ✓ Extraction of multiradicular teeth - unlimited;
- ✓ Extraction of monoradicular teeth - unlimited;
- ✓ Implantology Study Pack - 1 per annuity;
- ✓ Orthodontics Study Pack - 1 per annuity;
- ✓ Control of Fixed Brace - 3 per year; 6 controls funded during two years;
- ✓ Online doctor - 2 per annuity;

For acts that are not reimbursed, or after the limits of the insured amount have been exhausted, there are prices agreed with Médis Dental Network providers.



What is not insured?

Among other exclusions outlined in the applicable General Terms and Special Conditions, the following are excluded:

- ✗ Treatments, surgery and other actions intended for the correction of congenital defects or illnesses, unless expressly agreed otherwise pursuant to the terms stipulated in the Specific Conditions regarding new-born babies insured by a Médis policy from the time of their birth;
- ✗ Expenses incurred with doctors who are spouses, parents, children or siblings of the insured person;
- ✗ Expenses related to services that are not medically necessary, as well as hospital care and treatment for social reasons.



Are there any restrictions on cover?

- ! Expenses incurred outside the network of stipulated providers (Médis Dental Network) are not guaranteed;
- ! Composites for sealing cracks up to the 18-year age limit.



Where am I covered?

- ✓ Continental Portugal and Islands.



What are my obligations?

- Before signing the contract, the insured must accurately state all known circumstances that should be reasonably significant for the insurer's risk assessment;
- Pay the premium value in a timely manner;
- Present the Médis card to Médis Dental Network providers;
- During the contract period, inform the insurer of risk-aggravating situations within 14 days from the date when the insured person became aware of such.



When and how do I pay?

Unless otherwise agreed, the first instalment or premium payment must be made on the date the contract is signed, by direct debit from your account. Annual, biannual, quarterly or monthly payment may be agreed. The following instalments, subsequent annuities and successive instalments must be paid on the dates established in the contract.



When does the cover start and end?

The contract begins on the date specified in the contractual conditions. Contracts concluded for a specified period shall terminate at midnight on the last day. Contracts with an initial period of 1 year are renewed for equal periods.



How do I cancel the contract?

For contracts concluded for one year and subsequently, the insured may rescind the contract by communicating this intention to the insurer 30 days prior to the date of extension of the contract, by registered mail or by any other means through which a written and lasting record is kept.

The contract may be terminated by the parties at any time with just cause.

The policyholder, being an individual person, may terminate contracts with duration equal to or greater than six months, without invoking just cause by communicating this intention to the insurer within 30 days of the date of receipt of the policy.