

ACIDENTES DE TRABALHO

WORKERS COMPENSATION INSURANCE

 **MAPFRE** | SEGUROS

MAPFRE's commitment is to always be in favour of both your success and that of your company, by offering not only the best protection solutions but also those that are best suited to the reality..

WHAT IS THIS INSURANCE?

Because we know accidents happen, and we also know the labour absenteeism and/or the reduction of the capacity to work can compromise the regular development of your company or of your activity as a self-employed worker, it is fundamental to ensure the protection of your employees, without forgetting your own protection.

It is with that in mind that MAPFRE's range of Workers Compensation Insurances offers you a set of services and tools designed to minimize that risk.

MAPFRE'S ADVANTAGES

OFFER A LOT FOR A SMALL PRICE

- Affordable price;
- Wide range of mandatory and optional guarantees;
- Flexibility of adaptation to your personal conditions and to the needs of your family or company.

MAXIMUM SPEED

- Tailored solution through any of our offices or MAPFRE's insurance intermediaries.
- Telephonic contact through SIM 24 – MAPFRE's Information Service – 707 10 20 24.
- Internet contact through the website www.mapfre.pt.

GUARANTEES

MAPFRE's **Workers Compensation** insurances guarantee all legal benefits, in kind and in cash, for compensation of work accidents, in accordance with the Portuguese Decree-Law 100/97 and Decree-Law 143/99.

ADDITIONAL GUARANTEES

- MAPFRE's special benefits
- Additional solvency through policy of reinforcement of the provisions for payment of permanent pensions;
- Excellent service quality
- Exclusive services



The trustworthy global insurance
company

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LEGAL BENEFITS

In kind:

- Medical, surgical, pharmaceutical, clinical and nursing assistance;
- Accommodation and transport for observation, treatments and attendance to judicial proceedings;
- Supply of prosthesis and/or ortho-prosthesis, and respective renovation/repair;
- Functional rehabilitation.

In cash:

- Compensation for temporary disability;
- Permanent pensions due to permanent disability;
- Survivors pensions for the family members / persons entitled;
- Allowances for high degree incapacity, for home remodelling, due to incapacity and for death and funeral costs.

MAPFRE'S SPECIAL BENEFITS

- Social assistance – psychological support to the victim and the family in case of major accident;
- Risk prevention and analysis service;
- Offer of prevention and security signs.

MAPFRE SERVICE QUALITY

WIDE NETWORK OF MEDICAL ASSISTANCE

- More than 500 health service providers (hospitals, medical centres, etc.) rigorously selected across the country.

PROFESSIONAL CONSULTANCY

In the framework of prevention and security at the workplace, carried out by MAPFRE's specialized technicians.

EFFECTIVE CLAIMS MANAGEMENT

- Our after-sales services ensure a quick resolution of the claims.
- The payment of the compensations and pensions to the victims is made through bank transfer, for increased speed and ease.

QUALITY CONTROL OF THE ASSISTANCE PROVIDED

- We send surveys to the victims to assess the quality of our services.

MAPFRE'S EXCLUSIVE SERVICES

SPECIAL SERVICES FOR COMPANIES:

- On-line consultation of the claims (on-going or closed);
- On-line access to all the insurance portfolio of the company;
- Internet access to the statistical elements regarding the claims, comparing the number of accidents with the number of days of sick-leave by:
 - Causes of the accidents
 - Types of accidents
 - Nature of the injuries
 - Time of the accident
 - Others



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