



## ENJOY EVERY MOMENT

The Trustworthy Global Insurance Company

### WHAT IS THIS INSURANCE?

MAPFRE VIDA is the life insurance that besides protecting its beneficiaries and mortgage holders in case of death also protects you in case of Invalidation, Critical Illnesses and Temporary Disabilities.

### ADVANTAGES

#### A SCHEME-BASED PRODUCT

You can choose between the Basic scheme and the Plus scheme, which are pre-designed to offer a wide protection. In case you prefer a fully customized option, you can choose the Flexible scheme and freely select the protections you want.

#### CRITICAL ILLNESSES PROTECTION

Six, sixteen or twenty-six: learn which critical illnesses are included in the different schemes.

#### ADDITIONAL FRACTIONED PAYMENT

In case of Death, Invalidation and Critical Illnesses, you can receive an additional monthly sum (ranging from 100.00 to 500.00 Euro) for a maximum period of 15 years.

#### SUPPLEMENTARY COVERS

You can benefit from several sets of optional covers designed to help you in various situations.

### SCHEMES AND COVERS

COVERS	BASIC	PLUS	FLEXIBLE
<b>DEATH</b>			
Death	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Additional fractioned payment (monthly)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>INVALIDITY</b>			
Total and Permanent Invalidity	<input checked="" type="checkbox"/> CHOOSE ONE		<input type="checkbox"/>
Permanent Incapacity to exercise any Profession			
Permanent Incapacity to exercise a Specific Profession			
Additional fractioned payment (Monthly)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>CRITICAL ILLNESSES</b> (50% of the insured sum for the main cover of Death)			
6 Critical Illnesses	<input checked="" type="checkbox"/>	N/A	<input type="checkbox"/>
16 Critical Illnesses	N/A	<input checked="" type="checkbox"/>	
26 Critical Illnesses	N/A	N/A	
Additional fractioned payment (Monthly)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>2ND MEDICAL OPINION</b>			
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>FUNERAL</b>			
Funeral Costs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>INCAPACITY</b>			
Total And Temporary Incapacity Subscribed sum paid monthly, limited to the lesser of the following three amounts: 50% of the verifiable revenue; 2% of the insured sum for the main cover; or 1,500 euro	N/A	<input type="checkbox"/>	<input type="checkbox"/>
<b>COVERS FOR ACCIDENTS</b>			
Accidental Death	N/A	N/A	<input type="checkbox"/>
Total and Permanent Invalidity due to an Accident	N/A	N/A	<input type="checkbox"/>
Permanent Incapacity to exercise any Profession due to an Accident	N/A	N/A	<input type="checkbox"/>
Permanent Incapacity to exercise a Specific Profession due to an Accident	N/A	N/A	<input type="checkbox"/>
<b>COVERS FOR TRAFFIC ACCIDENTS</b>			
Death due to a Traffic Accident	N/A	N/A	<input type="checkbox"/>
Permanent Incapacity to exercise a Specific Profession due to a Traffic Accident	N/A	N/A	<input type="checkbox"/>

#### Caption

- Included
- Optional
- Included only when the cover for Critical Illnesses has been subscribed.

### FAQs

#### WHAT IS A LIFE INSURANCE?

In this type of insurance, the client chooses the amount (insured sum) to be paid and can appoint one or more beneficiaries. In case of demise of the client during the period set in the life insurance contract, MAPFRE will pay the insured sum to the beneficiary or beneficiaries. The client can also choose to subscribe additional covers for his own protection whilst alive, namely the Invalidity or Critical Illnesses covers.

#### WHAT IS THE INSURED SUM?

It is the amount chosen by the client, which is paid by MAPFRE when a claim regarding one of the covers is made. When the insurance is subscribed as a mortgage credit guarantee, the insured sum should be equal to the value of the mortgage owed to the bank.

#### WHAT IS THE ADDITIONAL FRACTIONED PAYMENT?

This cover allows you to subscribe another sum, in addition to the insured sum of one of the main covers. In case of Death, Invalidity and Critical Illnesses (if this cover is subscribed), an additional sum (ranging from 100.00 to 500.00 Euro) is paid monthly during the period chosen by the client (five, 10 or 15 years).

#### WHAT IS THE CRITICAL ILLNESSES COVER?

If the client is diagnosed with one of the critical illnesses described in the insurance policy and he has subscribed this cover, the insurance company will pay him a lump sum amounting to 50% of the main cover sum (Death).

#### WHAT IS THE 2<sup>nd</sup> MEDICAL OPINION?

If the client is diagnosed with one of the critical illnesses described in the insurance policy and he has subscribed this cover, he can request a second medical opinion from a specialist concerning the diagnosis and the proposed treatment.

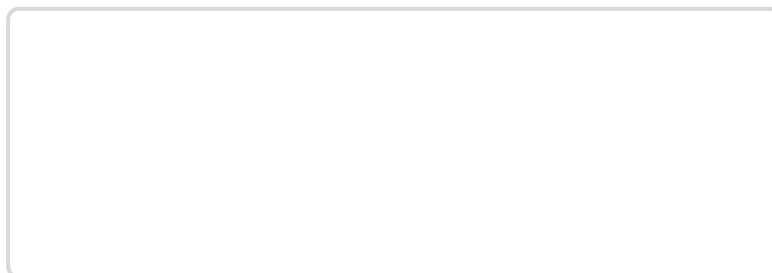
#### WHAT IS THE PRICE OF MAPFRE VIDA?

The price of this life insurance is determined by several factors: the age of the insured person at the beginning of the contract, the insured sum, the health condition and/or activities that are practiced by the insured person. Ask us for a simulation right away!

TYPE OF ILLNESS	CRITICAL ILLNESSES		
	6	16	26
Cancer (Colorectal / Breast (Invasive) / Prostate / Lung / Cervical)	■	■	■
Myocardial Infarction	■	■	■
Cerebrovascular Accident (CVA)		■	■
Cancer or Malignant Neoplasia		■	■
Surgery due to Aortic Disease		■	■
Coma		■	■
Coronary Heart Disease requiring surgery (two or more arteries)		■	■
Alzheimer's Disease		■	■
Parkinson's Disease		■	■
Multiple Sclerosis		■	■
Chronic Renal Insufficiency		■	■
Paralysis		■	■
Loss of speech		■	■
Loss of Sight		■	■
Severe Burns		■	■
Heart Valve Repair and Replacement		■	■
Major Organ Transplantation		■	■
Aplastic Anaemia			■
Motor Neurone Disease (MND)			■
Terminal Liver Disease			■
Terminal Lung Disease			■
Encephalitis			■
Fulminant Viral Hepatitis (Hepatic Crisis)			■
Bacterial Meningitis			■
Hearing Loss			■
Loss of Limbs			■
Severe Head Injury			■



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