



MENZEL
International DMC

**Vá de férias
com segurança.**

*Go on vacation
safely.*

Seguro de Viagem
Travel Insurance

Multiviagens Essencial 4K

Policyholder: **MENZEL TRAVEL UNIPessoal LDA.**
Policy RNA nº: **2025-202-00000888**

Broker: **SGS – Sociedade Mediadora de Seguros, Lda.**

Scope – **Worldwide**



Coverages and Insured Sums

Coverages – MENZEL TRAVEL	G.Conditions Page	Multiviagens Essencial 4K
Policy RNA nº 2025-202-00000888		
1 - Death or Permanent Disability in the event of an Accident	13	15 000,00 €
2 - Funeral expenses	17	500,00 €
4.1 - Personal liability	18	25 000,00 €
4.2 - Medical, surgical, pharmaceutical and hospitalisation expenses due to an accident or illness abroad or an accident in Portugal	19	20 000,00 €
4.5 - Treatment costs in Portugal in the event of an accident occurring abroad	20	1 250,00 €
4.6 - Sanitary Transportation of the Wounded and Sick to the nearest Hospital Unit	20	Unlimited
4.7 - Repatriation to the trip's origin	20	5 000,00 €
4.8 - Repatriation to starting point in terminal or similar state	20	Unlimited
4.9 - Accompanying an insured person who is hospitalized - Transportation	20	Unlimited
Accommodation: Daily rate / Person - 10% Maximum limit	-	1 000,00 €
4.10 - Return ticket for a family member and their stay - Transportation	20	Unlimited
Accommodation: Daily rate / Person - 10% Maximum limit	-	1 000,00 €
4.11 - Extended hotel stay - Accommodation: Daily rate / Person	21	1 000,00 €
4.12 - Transport or repatriation of the deceased	21	Unlimited
4.13 - Urgent dispatch of medicines	21	Unlimited
4.14 - Assistance with luggage theft abroad	21	Unlimited
4.15 - Delivery of funds abroad	21	500,00 €
4.16 - Delayed baggage claim (>24 hours)	21	100,00 €
4.19 - Fees charged for children or special needs	21	Unlimited
4.25 - Flight delay (> 12 hours) - Accommodation: Daily rate / Person	22	437,50 €
4.27 - Online medical appointment	22	Included
4.29 - Psychological support	23	Included
4.34 - Theft and loss of luggage	23	750,00 €
4.38 - Traveller enquiry (Access at agreed price)	27	Included
4.39 - Assistance for travelling pets - Excess 50.00	27	500,00 €
4.40 - Passenger support for cancelled, denied boarding or delayed flights	27	Included
Coverage Travel Disruption Due to Force Majeure		
4.42 - PVFM TOP - Early Trip Cancellation Guarantee	29	4 000,00 €
4.42 - PVFM TOP - Non-Compliance Assistance Guarantee	29	4 000,00 €
4.42 - PVFM TOP - Travel Disruption Assistance Guarantee	29	4 000,00 €
4.42 - PVFM TOP - Guarantee Of Additional Accommodation Due To Inability To Return	30	200,00 €
4.53 - PVFM RNA	43	Included
Coverage Trip Cancellation		
4.51 - CIV - Trip Cancellation	37	10 000,00 €
4.51 - CIV - Trip Interruption	39	5 000,00 €

Participe o seu sinistro

Utilize o QR Code ou acesse em:
<https://viagens-reembolsos.rnasite.com/pt/>



Linha de Assistência 24 horas

Em Portugal: 210 419 241
No estrangeiro: +351 210 419 241
WhatsApp: +351 210 425 199
Custo de chamada para rede fixa nacional

Condições Gerais RNA

Não dispensa a consulta das Condições Gerais e Especiais da apólice em vigor disponível no site ou através do QR Code:
<https://www.sgs-seguros.pt/home/pdf-3/>

