



Leading company	Achmea Schadeverzekeringen N.V. Laan van Malkenschoten 20 - The Netherlands NL - 7333 NP Apeldoorn - NETHERLANDS Contact person: Sander de Roon
Local partner	Fidelidade - Companhia de Seguros SA Largo do Calhariz, 30, Edifício Palmela, 6º andar - Direção de Resseguro Largo do Calhariz n° 30 – Palmela - 1249-001 Lisboa - PORTUGAL Contact person: Joana Bourbon Moreira
LINE OF BUSINESS	Liability

General information

Parent insured	Oranjegroep Holding B.V. Van Vollenhovenstraat 10 - 3016 BH Rotterdam - NETHERLANDS
Local insured	ORANJEGROEP PORTUGAL - CONSTRUÇÃO, UNIPessoal, LDA TORRES DE LISBOA / RUA TOMÁS DA FONSECA, TORRE G 5º - 1600-209 LISBOA - PORTUGAL
Parent broker	VLC & Partners Van Alkemadeaan 700 - Den Haag - NETHERLANDS
Local broker	No local broker
Occupancy of local insured	Construction of residential and non-residential buildings
Local policy number	RC65616932
Master policy number	56204
MC policy reference no	56204
Transaction type	Renewal
Period of insurance	01 Jan 2025 00:00:00 - 01 Jan 2026 00:00:00
Effective date	01 Jan 2025 00:00:00
Cancellation following	2 month prior renewal

Coverages and locations

Coverage category	Coverage	Per occurrence (EUR)	Annual aggregate (EUR)	Deductible description	Deductible amount (EUR)
	Combined coverages (bodily injury and property damage)	500.000	1.000.000	all	10.000
	Employers' Liability				
Combined public and product liability	Time limit of cover trigger	Claims made			
	Retro date	13 October 2020			
	Territory	Worldwide (excl. USA & Canada)			
	Special clauses and requirements	<u>Sum insured as part of the International Program</u> The sum insured mentioned in this (local) policy apply as part of the sum insured per claim per year of the entire international program. The sum insured of this policy and master insurance taken out by the parent company do not cumulate. Payments made under the local policy will be deducted from the applicable sum insured of the master policy. When the sum insured of the master policy is exhausted, no further payment under the local policy shall be made. This does not apply to legally required insurances.			
	Termination of the contract	In the event of termination of the master policy, the local policy shall terminate on the same date, notwithstanding the provisions of the local policy regarding a notice period.			
	Exclusions	<u>Asbestos</u> <u>Exclusion of errors, omissions and/or defects</u> Not covered is the liability for damage in connection with errors, deficiencies and/or defects in designs, drawings, calculations, recommendations, budgets, research, testing and/or inspection reports, certificates, measurements, presentations, users instructions, translations and/or published media such as books, CD-ROMs and DVDs, or in the supervision and/or management.			
	Terrorism				

International Network of Insurance policy instruction summary

Legal entities and locations

Legal Entity	Location	Address
ORANJEGROEP PORTUGAL - CONSTRUÇÃO, UNIPessoal, LDA	Lisboa	TORRES DE LISBOA / RUA TOMÁS DA FONSECA, TORRE G 5º 1600-209 LISBOA

Premium

Legal entity	Coverage	Coverage details	Basis of calculation	Amount (EUR)	Rate (%)	Premium (EUR)
ORANJEGROEP PORTUGAL - CONSTRUÇÃO, UNIPessoal, LDA	Combined Public and Product liability		Turnover/Sales	724.842		2.500,00
					Total premium	2.500,00
					Total estimated premium	2.500,00

Remarks

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Premium and taxes

		Premium
Original net premium		100% 2.500,00 EUR
Taxes and additional charges		
Description	percentage	amount
Tax	9,00%	225,45 EUR
Stamp duty		5,00 EUR
Total taxes and additional charges		230,45 EUR
Total gross premium for ORANJEGROEP PORTUGAL - CONSTRUÇÃO, UNIPessoal, LDA		2.730,45 EUR
Rate of exchange: 1 EUR = 1.0000000000 EUR		

Note: This is an informative policy instruction summary. The information contained in this summary is provided on an "as is" basis with no guarantees of completeness and accuracy. In case of doubt only the original policy is valid.