



**BUNDLE YOUR POLICIES
SAVE AND SIMPLIFY**



AUTO



WORKER'S COMPENSATION



CIVIL LIABILITY



HEALTH



LIFE



FURTHER PROTECTION

MKT/573/001 - jan-22

**TRAN
QUIL
DADE**

LIFE (VIDA EMPRESAS)

Boost your employees' motivation

You can choose a single payment date for all your policies.

Up to 10% discount on gross premium.

Begin to save by adding just one extra policy.

CONTACT YOUR AGENT

You can also visit one of our agencies, or tranquilidade.pt

If you are our customer already, find out more through the [Tranquilidade App](#).



Find out more about this insurance product

Portuguese law requires that you also read the pre-contractual and contractual information related to this product. Tranquilidade is a trademark owned by Generali Seguros, S.A. registered under nº 1197 with the Insurance and Pension Funds Supervisory Authority

grupo  GENERALI

Generali Seguros, S.A.

Share capital: 90 500 000 €

Registered at the Lisbon Commercial Registry Office | Corporate Taxpayer no. 500 940 231

Head office: Avenida da Liberdade, 242, 1250-149 Lisboa



AN INCENTIVE TO ATTRACT AND RETAIN TALENT

Our **Vida Empresas insurance** provides tailored solutions for companies with up to 200 employees. Protect your employees and their families in the event of death, disability, critical illness, or cancer.



TAX BENEFITS FOR YOUR COMPANY

The sum you invest in this insurance product gives you twofold savings:

- It is not subject to Social Security (TSU) retention
- It is considered 100% tax deductible, and therefore reduces your company's corporate tax (IRC)



EXTRA ADVANTAGES FOR YOUR EMPLOYEES

- An additional benefit to your employee's salary
- Access to medical care in Portugal and abroad, travel insurance, home maintenance and assistance, and pet care



SOLUTIONS TAILORED TO YOUR COMPANY

Base and Top options

- Critical illness coverage: uterine, breast, prostate, lung, or colon cancer, as well as heart attack
- If you include the death or accident-related disability covers, you will receive double the capital defined for death coverage
- You can insure the same amount for all your employees, or match coverage to their monthly salary
- Free assistance services cover
- Buying this insurance product is very simple - no medical exams required for sum insured up to 50.000€

What the insurance covers	Base	Top
Death	✓	✓
Total permanent disability	✓	-
Permanent disability for the profession or compatible activity (degree of incapacity: 65% or 60%)	-	✓
Death by accident	optional	optional
Permanent disability for the profession or compatible activity (degree of incapacity: 65% or 60%)	-	optional
Critical illnesses - basic	optional	optional
Assistance services	✓ free	✓ free



INCREASED PROTECTION IN THE EVENT OF CANCER

Vida + Vencer option

- Employee receives escalating payout, based on seriousness and development of diagnosis
- Total flexibility in how you use the money
- Free yearly prevention check-up
- A cancer diagnosis gives access to the AdvanceCare health network for 5-year

What each option covers	Sum insured		
	Base	Mais	Top
Non-invasive cancer	5.000€	7.500€	10.000€
Invasive cancer	50.000€	75.000€	100.000€
Death	5.000€	7.500€	10.000€

x10

50% OF EMPLOYEES WOULD LIKE TO SEE INCREASED FOCUS ON THEIR PHYSICAL, PSYCHOLOGICAL, AND FINANCIAL WELLBEING.

Source: Workforce 2020, What benefits increase employee loyalty and engagement.