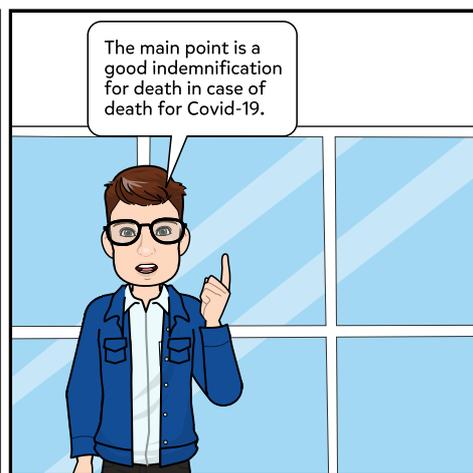
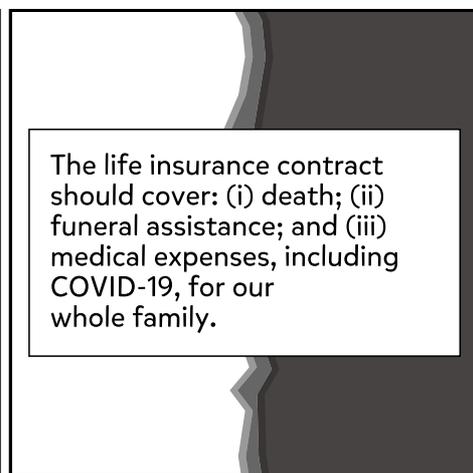
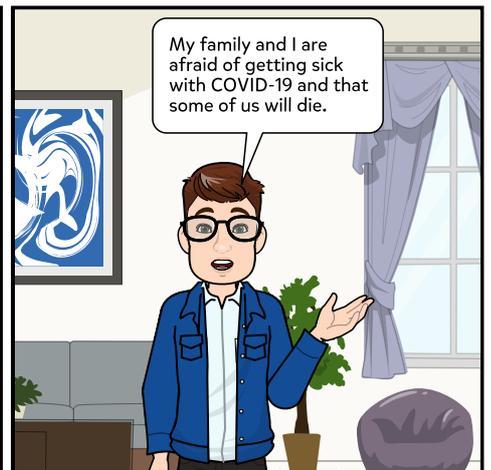
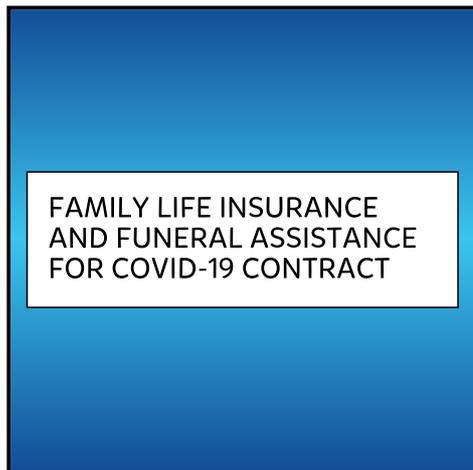


# Copy of Comic's Challenge

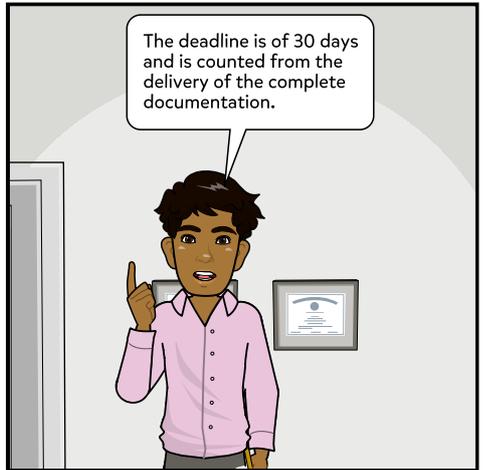
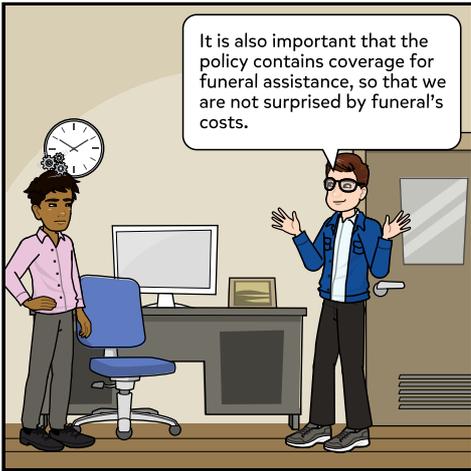
By Fernanda



Age to purchase a life insurance: Minimum 14 years old; Maximum 70 years old.

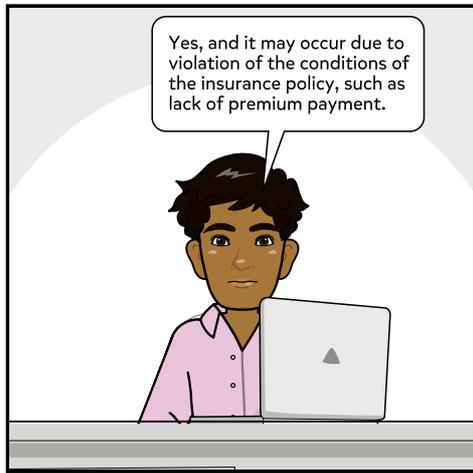


Additional Coverages are expenses that are not covered by the original insurance, such as funeral assistance, exam coverage and medical or hospital expenses.





Could there be refusal to pay the indemnification?



Yes, and it may occur due to violation of the conditions of the insurance policy, such as lack of premium payment.

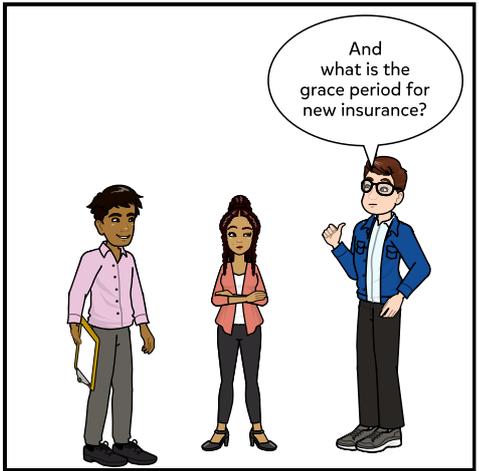
**RENEWAL IS AUTOMATIC, UNLESS you decide to cancel the policy. In this case, you have to notify the insurer within 20 days before the expiration date.**



And what should we do in case of refusal to pay the indemnification?



If there is refusal, it is necessary to analyse the case and resort to the proper instances, such as consumer protection bodies, the insurance regulator, or the Judiciary.



And what is the grace period for new insurance?

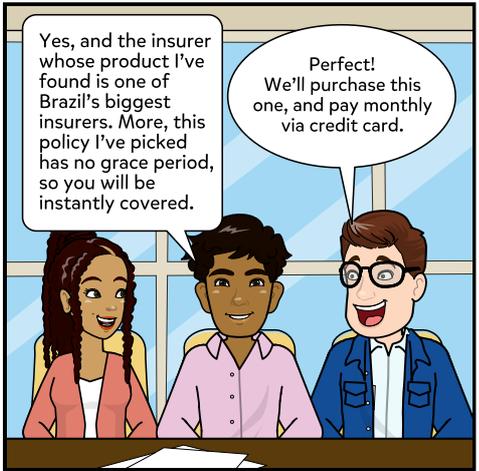


Some insurance companies ask for 90 working days; others, which offer annuity contracts, do not set forth a grace period.



Well, now that I know what kind of insurance you'd like to purchase, I'm going to make an exclusive offer for your family.

Please don't forget that our children should also be covered.



Yes, and the insurer whose product I've found is one of Brazil's biggest insurers. More, this policy I've picked has no grace period, so you will be instantly covered.

Perfect! We'll purchase this one, and pay monthly via credit card.

**LIFE INSURANCE FAMILY LOPESHITA**

AGE TO PURCHASE:

- MINIMUM: 14 YEARS OLD
- MAXIMUM: 70 YEARS OLD

VALIDITY PERIOD:

- FROM 05/06/2021 TO 05/06/2022

RENEWAL IS AUTOMATIC, UNLESS you decide to cancel the policy.

- IN THIS CASE, YOU HAVE TO NOTIFY THE INSURER WITHIN 20 DAYS BEFORE THE EXPIRATION DATE.

THE INSURER CAN DECIDE TO CANCEL THE POLICY BECAUSE:

- YOU DID NOT PROPERLY PAY THE PREMIUM; or
- YOU MADE FALSE STATEMENTS DURING THE PURCHASE OF THE POLICY;
- IN THIS CASE, THE COMPANY WILL IMMEDIATELY NOTIFY YOU OF THE TERMINATION OF THE POLICY.

INSURED CAPITAL: BRL 233.000

INDEMNIFICATION SUBLIMITS:

- SPOUSE: BRL 120.000
- CHILD: BRL 106.000
- FUNERAL EXPENSES: BRL 7.000

INSURANCE PREMIUM:

- HOW MUCH: BRL 918
- DUE DATE: 20TH OF EVERY MONTH
- PAYMENT METHOD: CREDIT CARD

REMEMBER:

- THIS INSURANCE POLICY IS VALID ONLY IN BRAZIL.
- THE COMPETENT JURISDICTION IS THE ONE OF THE ADDRESS OF THE INSURED OR BENEFICIARY.
- FOR ANY QUESTIONS, CALL 0888-222-5333.
- IF YOU HAVE ANY HEARING IMPAIRMENT, CALL 0888-444-6666.



Fine! I've already handed you the policy deck. You'll receive the complete contractual conditions via e-mail. In case you have any doubts, please let me know.

Thank you so much for your assistance. We keep in touch!