

Health insurance



Information document about the insurance product

Company: DKV Seguros y Reaseguros, S.A.E.

Product: DKV Top Health®

The full contractual information is provided to the contracting party during the insurance application process, including the general, individual, and special terms and conditions.

What does this type of insurance include?

DKV Top Health® is a mixed insurance plan with no cost limits. Policyholders can choose from the following options at any time:

- To be seen for free by a doctor or at a centre listed in the DKV Seguros authorised medical directory (own services).
- To access doctors or centres worldwide which are not listed in the DKV Seguros authorised medical directory (external services). In this case, the policyholder will pay the medical bill and then request a reimbursement. DKV will reimburse the policyholder in accordance with the percentages and limits shown in the "Coverage and reimbursement limits table" in the individual terms and conditions.

DKV Top Health® offers three contract modalities: 100% reimbursement of bills, 100% reimbursement excluding the first €600 each year, and 100% reimbursement excluding the first €1,200 each year.



What does the insurance cover?

- ✓ Primary care and 24-hour emergencies.
- ✓ Medical specialities.
- ✓ Hospitalisation and surgery.
- ✓ Diagnostic means.
- ✓ Therapeutic methods.
- ✓ **Complementary coverage:** preventive medicine, surgery to reduce the risk of breast and women's cancers, family planning, surgical prostheses, daily compensation for time spent in hospital.
- ✓ **Special coverage:** corrective surgery for short-sightedness, medication, additional treatment aids, orthopaedic equipment, dentistry, clinical psychology, psychotherapy, assisted reproduction, transplants, reimbursement of expenses for family and dependant care services.
- ✓ Special coverage in the individual modality: reimbursement of expenses for umbilical cord conservation for the first six years and biomechanical gait analysis.
- ✓ Worldwide travel assistance in the event of an emergency, for trips under 180 days and up to a limit of 20,000 euros.
- ✓ Provides access to digital health services for the duration of the contract: medical helplines (24-hour DKV Physician), second medical and bioethical opinion, self-care tools (Quiero cuidarme Más app), and a symptom checker with online medical consultations (Digital Doctor app).
- ✓ DKV Club Salud y Bienestar access to health prevention, promotion and recovery services at affordable prices.

The full details of the included coverage are listed in section 4 of the general terms and conditions: "Description of coverages".



What is not covered by the insurance?

- ✗ Healthcare for illnesses, injuries or health conditions that already existed when the insurance plan was taken out.
- ✗ Consequences of violent acts, epidemics, catastrophes, and nuclear or radioactive reactions.
- ✗ Illnesses or injuries caused by practising professional sports or activities carried out in high-risk situations.
- ✗ Plastic surgery and any other treatment for aesthetic or cosmetic purposes.
- ✗ Diagnostic and therapeutic techniques that are not supported by health technology assessment agencies.
- ✗ Medical care provided in public centres and any healthcare resulting from prescriptions issued by the medical staff of these centres.

The full details of the excluded coverage are listed in section 5 of the general terms and conditions: "Excluded coverages", parts [a - s].



Are there any restrictions on the coverage?

- ⚠ Reimbursement limits for dentistry: 80% both in Spain and abroad with a €9,000 limit per insured person each year.
- ⚠ Reimbursement of expenses for family and dependant care services: 12,000 euros maximum for the duration of the contract.
- ⚠ Waiting period (the period in which the coverage still cannot be used):
 - Six months: for surgical operations, hospitalisation, prostheses (except for life-threatening emergencies and accidents) and biomechanical gait analysis.
 - Eight months: for healthcare for childbirth or caesarean sections, psychotherapy, dental prostheses, and orthodontic surgery.
 - Twelve months: for transplants, surgical correction of short-sightedness, and assisted reproduction techniques.

The full details of the coverage limitations and reimbursement limits, according to the selected modality, are listed in the general terms and conditions and the "Table of coverages and reimbursement limits" in the special terms and conditions.



Where am I covered?

- ✓ When insured persons use DKV's medical directory (own services), they will be covered throughout Spain.
- ✓ When insured persons opt for external services, they may choose any centre or hospital in the world, provided that the policyholder's usual place of residence is in Spain for at least six months of the year.



What are my obligations?

- To return the signed contract to DKV Seguros and to pay the cost of the insurance.
- To declare to DKV Seguros, before signing the contract, all previously known conditions that could influence the assessment of the insurance coverage.
- To notify DKV Seguros about any changes in your country of residence, home address in Spain, or usual occupation, and the commencement of any high-risk leisure activities or sports.
- To submit any reports or verifying documents required by DKV Seguros.
- To use all available means for a prompt recovery.



When and how should I make the payments?

- The contracting party undertakes to pay for the insurance on an annual basis. However, it is also possible to pay the amount in six-monthly, quarterly or monthly instalments, including any applicable surcharges.
The first payment must be paid at the moment of accepting the contract.
The following payments shall be made on the agreed dates.
- Payments will be made by direct debit from the bank account designated by the contracting party.



When does the coverage start and end?

- Once the contract has been signed and the first instalment has been paid, the individual terms and conditions will take effect on the indicated date and end on 31 December. The contract will be renewed each year unless one of the two parties (the contracting party or the company) states otherwise.
- If the policyholder's home address changes and is no longer located in Spain, the insurance coverage will terminate on 31 December of the current year.
- In the individual modality, DKV undertakes not to cancel the contract after the third year, provided that the contracting party complies with his/her obligations.



How can I cancel the contract?

- The contracting party can oppose the renewal of the contract by submitting a written notification to DKV Seguros at least one month before the contract termination date (31 December).