

# Health, disability or hospitalisation, accident, or burial insurance

## Information document about the insurance product

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

Product: DKV Profesional

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

### What does this type of insurance include?

DKV Profesional is an insurance product that allows combining healthcare coverage (primary care, specialists and hospitalisation), compensation coverage for temporary disability when performing the professional activity included in the contract or for hospitalisation, accident coverage and burial coverage.



#### What does the insurance cover?

##### Health coverage that can be taken out:

- Three modules can be taken out individually or in various combinations:
  - Module A: primary care.
  - Module B: medical specialities, diagnostic means and therapeutic methods.
  - Module C: hospitalisation and surgery.

##### Any module:

- Provides the possibility of being seen by a doctor or at a centre listed in the DKV Seguros authorised medical directory.
- Can be taken out with a different copayment modality: Élite, Classic, Plus and Complet. A copayment is an amount that the insured person pays whenever they use a medical service. Please see the "Table of medical treatment and copayment groups" in the special terms and conditions for more information.
- Includes worldwide travel assistance in the event of an emergency, for trips under 180 days, up to a limit of 20,000 euros per insured person/year.
- Provides access to digital health services through the Quiero cuidarme Más app.
- Includes medical helplines (24-hour DKV Physician), second medical opinion in the event of a severe illness and telemedicine services with general practitioners and specialists.

##### Temporary disability or hospitalisation coverage that can be taken out:

- Temporary total disability:
  - Daily compensation for each day of disability until the employee resumes their professional activity.
  - Compensation according to a scale: compensation by type of illness or infirmity, regardless of the number of days of sick leave.
- Hospitalisation: compensation for the days in which the insured person is hospitalised for an illness covered by the insurance.

##### Accident coverage that can be taken out:

- Compensation for death (including the death of both spouses in a same traffic accident) and permanent disability.
- Medical assistance in the event of an accident.

##### Burial coverage that can be taken out:

- In the event of death of the insured person, relatives can choose between:
  - The payment of a compensation to cover the burial-related expenses.
  - Allowing funeral establishments authorised by DKV to carry out the burial proceedings and service.

##### Additional services included:

- ✔ 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 the contract's general terms and conditions.**



## What is not covered by the insurance?

### Healthcare coverage:

- ✘ 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.
- ✘ Medical care provided in public centres or private centres that are not listed in the DKV Seguros medical directory, and any healthcare resulting from prescriptions issued by the medical staff of these centres.

### Temporary disability or hospitalisation coverage:

- ✘ Any type of illness that already existed when the insurance plan was taken out.
- ✘ Pains, algias, dizziness or vertigo, except for that established in the section “Additional coverage” included in the general terms and conditions.
- ✘ Pregnancy, abortion and puerperium.
- ✘ Illnesses or injuries caused in a state of inebriation or due to alcoholism, drug addiction or taking drugs or medicines without prescription.

### Accident coverage:

- ✘ Illness- or accident-related injuries that already existed when the insurance plan was taken out.
- ✘ Accidents caused by hiking, trekking, skiing and riding on motorbikes or mopeds, except if they are expressly included when paying an extra charge.
- ✘ Accidents caused by the insured person taking part in fights, bets and criminal acts, as well as accidents caused by suicide or attempted suicide.

**The full details of the excluded coverage are listed in the contract’s general terms and conditions.**



## Are there any restrictions on the coverage?

### Healthcare coverage:

- ! Psychiatric hospitalisation: 60 days maximum per insured person each year.
- ! Heart and vascular prostheses and implants: 12,000 euros limit per insured person each year.
- ! Healthcare for HIV/AIDS: 6,000 euros maximum for the duration of the contract.
- ! Exclusion period (an illness is not covered if it is contracted during this period):
  - Twelve months: for healthcare for the HIV/AIDS infection.
- ! 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.
  - Twelve months: for transplants.

### Temporary disability or hospitalisation coverage:

- ! The periods subject to compensation that correspond to a same illness and the medical care provided due to an accident cannot exceed the limits established in the individual terms and conditions.

### Accident coverage:

- ! The cover will end when the insured person is able to resume the professional activity included in the contract, even if resumed in a partial way and in spite of not having been fully cured.
- ! The compensation limit for temporary disability is one calendar year, uninterrupted, from the date of the accident.

### Burial coverage:

- ! The limit of the compensation for the burial service shall be the total sum insured.

**The full details of the coverage limitations are listed in the contract’s general terms and conditions.**



## Where am I covered?

### Healthcare coverage:

- ✓ This cover is valid for the medical directory authorised by DKV Seguros in Spain, provided that the policyholder's usual place of residence is in Spain.

### Temporary disability or hospitalisation coverage:

- ✓ The insurance is valid in the entire world provided that the insured person's usual place of residence is in Spain and they do not spend more than 180 consecutive days of the year away from this place of residence.
- ✓ The cover for daily temporary disability is only applicable when the insured person is in Spanish territory.
- ✓ The cover for scaled temporary disability requires the confirmation (medical leave report) of a doctor who practises in Spain.

### Accident coverage:

- ✓ The burial, permanent disability and medical care provisions cover accidents occurred worldwide, provided that the insured person's usual place of residence is in Spain.
- ✓ Medical care provisions are only applicable when the insured person is in Spanish territory.

### Burial coverage:

- ✓ The burial service provision is only guaranteed in Spanish territory.



## What are my obligations?

- To return the signed contract to DKV Seguros and to pay the cost of the insurance together with the copayment (if applicable).
- 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, whereby a surcharge will also apply.

The first payment must be paid at the moment of accepting the contract.

The following payments shall be made on the agreed dates.

- Copayments (according to the modality chosen in the healthcare coverage) must be paid together with the insurance receipt.
- 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.
- The contract for temporary disability or hospitalisation, accident and burial coverage ends at the end of the year in which the insured person turns 70.



## 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).