

# With all the emotional support and services you need

**DKV Protección Familiar**  
The funeral insurance for you.

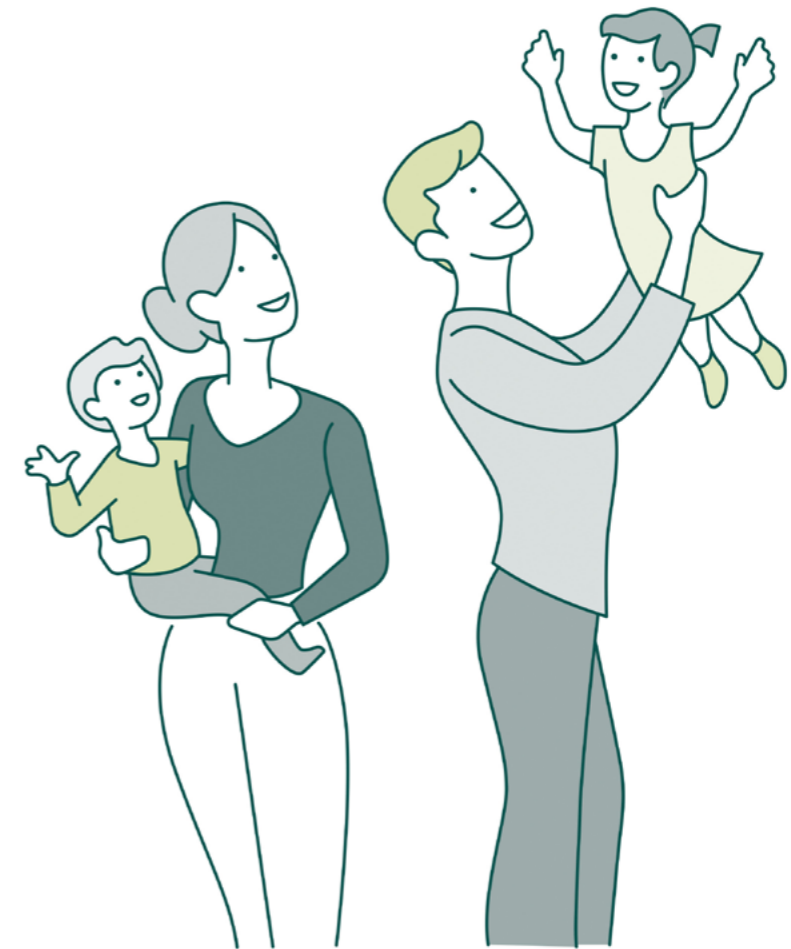
A lot to take care of

# Introduction

We belong to the DKV Group, one of the largest insurance groups in Germany and Europe in over 30 countries, offering a full range of insurance and services.

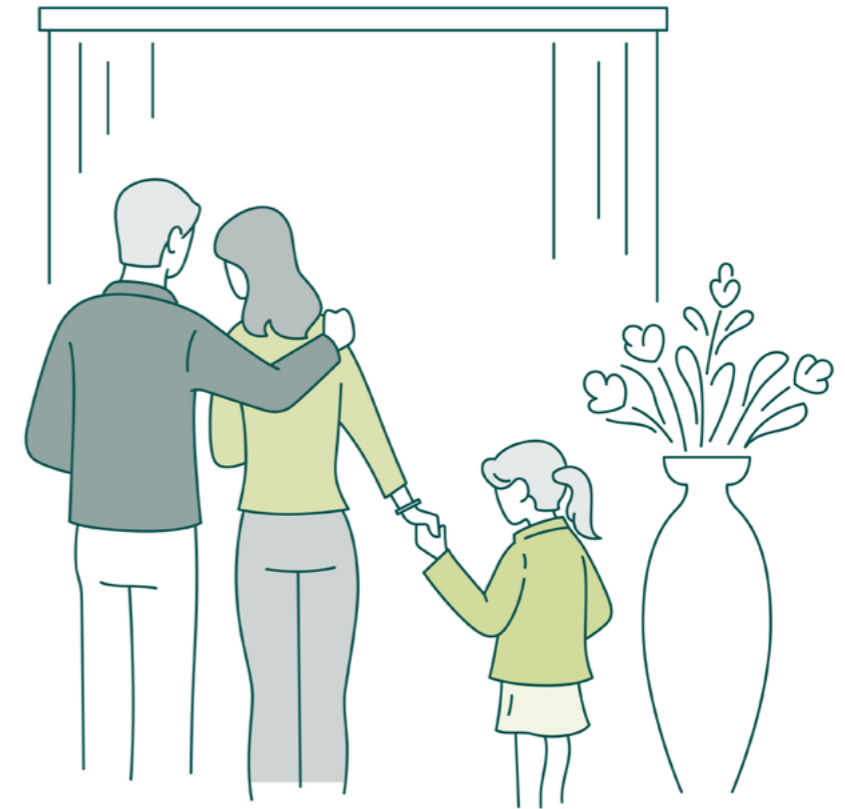
In Spain, the DKV Group is present all over the country, with an extensive network of branch offices and practices, where almost 2000 employees serve nearly 2 million customers.

At DKV, we strive to create a healthier world, and develop actions that encompass the health and welfare of our policyholders, professionals, collaborators and society in general. Responsible management that brings value to our social and environmental surroundings, and allows for sustainable growth in the company.



## Any insurance policy must start with a commitment. Ours starts with seven

1. Everything starts with a simple phone call, at any time of the day. A **professional adviser** will go to wherever your family is located and provide a totally personalised service to accompany them throughout the entire process.
2. Unexpected questions often arise in situations like these, some of which are related to legal matters. For this reason, there is a **support helpline** for your family to get advice and resolve any queries.
3. Following a difficult time like this, what's most important is to trying to cope with the loss of your loved one. Therefore, your family will be offered **psychological support** during and after the process.
4. Forethought is always important. You can **write your will at any time from your own home**, using the online Will tool.
5. In addition to the disorientation and confusion that occurs at this difficult time, you will also have to make some unexpected payments. But don't worry about these, we will take care of them.
6. If you need a **second medical opinion** about a serious illness, you can have it.
7. We take care of **managing the insured's digital life**, deleting content from Social Networks, files in the cloud, emails, etc.



# Whatever happens, we will be by your side

Here, you have all the coverage and assistance you could possibly need. Because we understand that at this time, what you need is reassurance and peace of mind.

## Coverage

### **Funeral service benefit**

Adapted to local customs, so you can choose the service that suits you best.

### **Regulatory capital**

We will cover any unexpected extra charges. When taking out the insurance, you can choose to cover 5%, 10%, 15% or 20% of any extra charges.

### **Transfer to any cemetery in the country**

We will take care of preparing and transferring the coffin to any Spanish town or city.

### **Repatriation of foreign residents**

If the majority of your family lives in your home country, we will organise repatriation of the deceased and will cover the round trip expenses of a companion.

### **Family assistance**

An assistance manager will accompany and guide your family throughout the process, offering guidance and coordination of administrative procedures, obtaining official documents and emotional support.

### **Legal assistance**

Your family can ask a lawyer directly about inheritance, and carry out other legal enquiries and processes.

### **Psychological assistance**

Unlike other insurances on the market, this includes professional end-of-life psychological support and in palliative care, as well as face-to-face psychological assistance and a grief helpline.

### **Worldwide assistance**

For journeys of up to 60 days you, in the event of an emergency, you will have worldwide assistance of up to 18 000 euros per person, as well as:

- Medical relocation or repatriation of patients with injuries or illnesses
- Medical, surgical, pharmaceutical, and dental fees
- Delivery of medicines, remote medical consultation and administrative or medical information service before the trip
- Early return due to the death of a family member
- Repatriation in the event of death in a foreign country, including the expenses of a companion
- Extended stay in a hotel by medical order, up to 300 euros (60 euros/day)

## Optional coverage

### Allowance for exceptional expenses

Financial support for unforeseen expenses incurred from the burial.

### Accidents

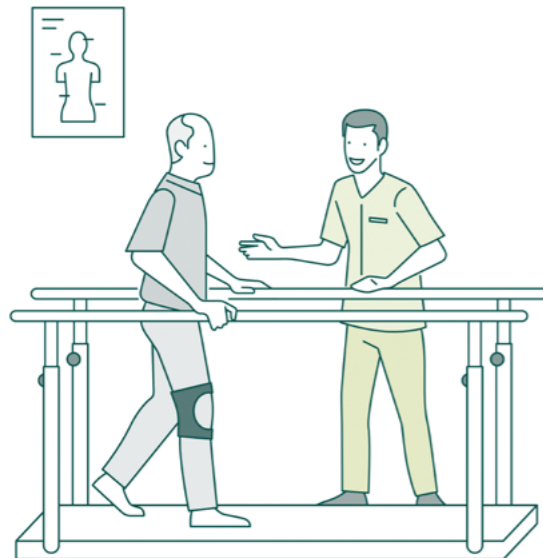
In the event of any type of accident resulting in death or permanent disability, we will offer you a payment of between 600 and 60 000 euros.

### Complementary worldwide assistance

Includes repatriation of the deceased from abroad, for stays of longer than 60 days (including expatriated relatives).

### Hospitalisation

Up to 30 euros per day in the event of hospitalisation for any reason.



## Serviplus

**DKV Health and Well-being Club:** you can access a catalogue of health and well-being services at the best price.

- Acupuncture
- Hearing aids
- Surgery for nearsightedness and presbyopia
- Medicine and plastic surgery
- Umbilical cord stem cell conservation
- Quitting smoking
- Dietetics
- Physiotherapy at home
- Gym/Fitness
- Homeopathy
- Dentistry
- Orthopaedics
- Osteopathy
- Pelvic floor rehabilitation
- Chiropody
- Wellness/Spas
- Online health and beauty products

And many more...

### Medical lines (976 991 199 and 902 499 799):

- 24-hour DKV Doctor
- Paediatric medical line
- Women's medical line
- Pregnancy medical line
- Sports medical line
- Nutritional medical line
- Childhood obesity medical line
- Psycho-emotional medical line
- Tropical medical line

Find out about the services and discounts by asking your Health Expert, at [dkvclubdesalud.com](http://dkvclubdesalud.com), or by calling 976 506 010.

## Can't see a certain type of coverage? Here are some more

If required, you can also obtain additional assistance, which includes:

### Senior assistance

- Remote care: If you have any family members who need to be immobilised during their recovery, they will receive home care services.
- DNA conservation: We offer you discounts on DNA extraction for preventive and therapeutic purposes.

### Junior assistance

Educational support services at home or in hospital, for children and adolescents aged 6 to 16 who must remain immobilised due to an illness or accident.

### Family legal protection

Legal coverage for private and family matters up to a maximum of 2000 euros in expenses.

### Comprehensive pet assistance

Permanent telephone advice for pets and access to special services and prices. Includes the management of a pet's death up to 250 euros.



## Let's finish adapting the insurance to your situation

### Natural premium modality

The fee will be renewed each year according to your age and, from the age of 71, it will be fixed (levelled) with an annual revaluation.

### Semi-natural premium modality

The fee will be adjusted every 5 years. And from the age of 67, it will become a level premium with fixed annual revaluation.

### Level premium modality

You can take this out at any time up to the age of 70. The premium and the capital will be revalued each year by a fixed amount.

### Single premium modality

If you are over 70 years old, you only have to make a single payment.

## And if you want, your last act can be very significant

With DKV Ecofuneral, you can choose the **ecological funeral service modality** to reduce the environmental impact of your final footprint. The DKV Ecofuneral services use:

- Caskets made with ecologically certified wood, water-based varnishes and natural fibre textiles
- Biodegradable urns made from natural or recycled materials
- Floral ornaments without floral foam, metal or plastics
- Commemorations on recycled paper
- 100% natural fibre sheet with a certificate of non-toxicity

### And we prioritise...

Simplicity: avoiding superfluous waste and services.

Planning: forethought to facilitate decisions at such a sensitive time.

Check the availability of the service in your city at [www.dkvseguros.es](http://www.dkvseguros.es)



**Your needs  
change over time.  
Your insurance  
should do the same**

Over the years, our lives can change in ways that we could never imagine. As a result, our needs also change. So, it is very important that you review your insurance regularly to check that it is still the best fit for your needs. If this is not the case, please contact your Insurance Expert who will offer you the best solution.



[dkvseguros.com](http://dkvseguros.com)

Follow us on



Download  
the apps



Customer service helpline  
operated by:

Fundación  
**INTEGRALIA DKV**



Responsible  
with your health,  
society and the planet.



Healthy company



Sustainable company