

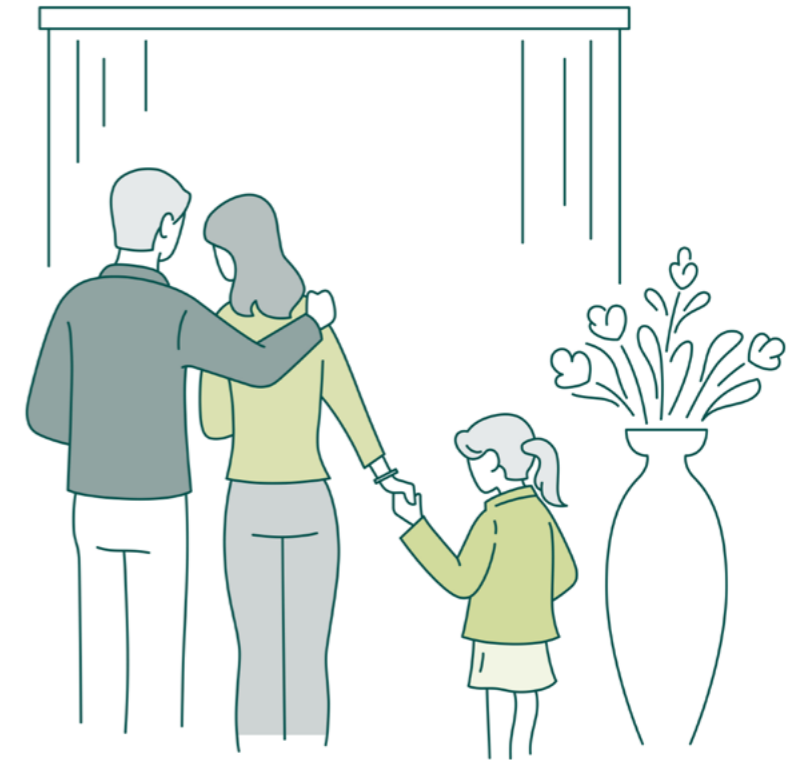
# **DKV Protección Familiar. The funeral insurance for you.**

**With all the emotional support  
and services you need.**

Take good care of yourself

## Any insurance policy must start with a commitment. Yours 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 completely personalised service to accompany them throughout the entire process.
2. Unexpected doubts 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 obtain advice and resolve any queries.
3. Following a difficult time like this, what's most important is to try to cope with the loss of your loved one. Therefore, your family will be offered psychological support during and after the process.
4. It is always important to plan. You can write your will at any time and 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. We will take care of them.
6. If you need a second opinion about a serious illness, you can have it.
7. You will also have access to Digital Doctor, an app that lets you talk with a doctor by phone, video call or chat. Getting a first medical opinion has never been so quick and easy.



# 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 traditions and customs so that 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.**

A family assistance professional will accompany and guide your family through the entire process, offering: guidance, coordination of administrative steps and official documents, legal advice, bereavement assistance, etc.

### **Legal assistance.**

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

### **Psychological assistance.**

Unlike other insurance policies on the market, this one includes professional psychological support following the burial.

### **Worldwide assistance.**

Wherever you are, you will have:

- Medical relocation or repatriation of injured people and patients.
- Medical, surgical, pharmaceutical, and dental fees.
- Shipment of medication, remote medical consultation.
- 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.

## Optional coverage

### **Allowance for exceptional expenses.**

### **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.**

Extension of the basic coverage to include Spanish expatriates, if there are any in your family.

### **Hospitalisation.**

### **Eco-Funeral service.**

**Discounts** on dentistry, paediatrics, gynaecology, podiatry, and many other medical specialities.

## Additional health and well-being services

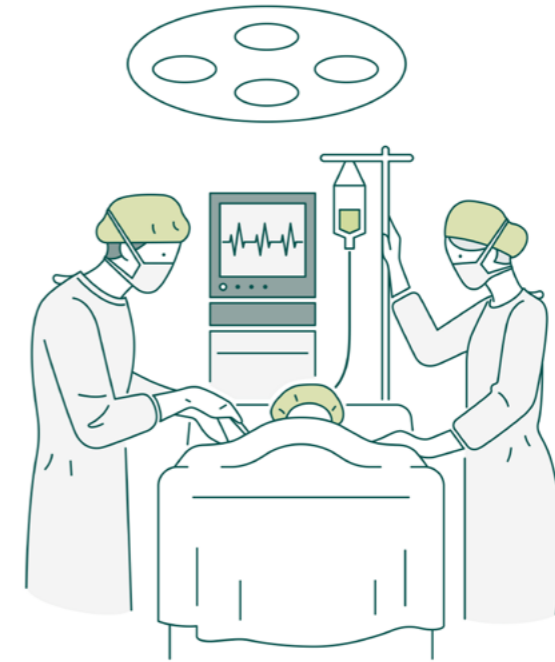
- Acupuncture.
  - Hearing aids.
  - Surgery for myopia and presbyopia.
  - Medicine and plastic surgery.
  - Conservation of stem cells from umbilical cord blood.
  - Quitting smoking.
  - Dietetics.
  - Biomechanical gait analysis.
  - Gym/Fitness.
  - Homeopathy.
  - Optical centres.
  - Orthopaedics.
  - Osteopathy.
  - Pelvic floor re-education.
  - Assisted reproduction.
  - Wellness/Spas.
  - Online health and beauty products.
- And much more...

Find out about services and discounts by asking your expert, going to [dkvclubdesalud.com](http://dkvclubdesalud.com) or by calling 976 506 010 or 902 499 150.

## Health

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

- 24-Hour DKV Physician.
- Paediatric medical line.
- Women's health line.
- Pregnancy health line.
- Sports health line.
- Nutritional health line.
- Childhood obesity health line.
- Psychoemotional health line.
- Tropical health line.



## 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.

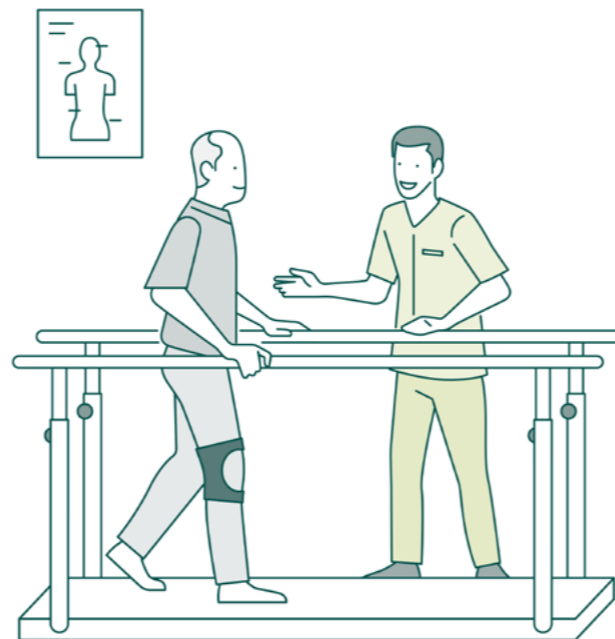
Educational support service at home or in a hospital centre for children and adolescents between the ages of 6 and 16.

### Family legal protection.

Legal coverage for private and family matters up to a maximum of 2,000 euros in expenses.

### Comprehensive pet assistance.

Permanent telephone advice for pets and access to special services and prices. Includes pet loss management up to 250 euros.



## We adapt the insurance to your situation.

### Natural premium type.

The fee will be renewed each year according to your age and will be fixed from the age of 71.

### Semi-natural premium type.

The fee will be adjusted every 5 years and will become a single payment from the age of 67.

### Level premium type.

You can take out this type of insurance at any age and the premium and capital sum insured will be revalued.

### Single premium type.

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

# Medical insurance you can use, even without going to the doctor.

People often think that health insurance is only useful if it is used to go to the doctor. But nowadays, with our increasingly rapid pace of life, it is not always easy to find time to get a consultation.

At DKV, we don't want that to be an excuse for not using your insurance as often as you want. That is why we present:

## Digital Doctor

**A free mobile app where you can find quick, reliable answers about health problems.**

It is easy and secure to use. It works like this:

- **The symptom checker:** start by answering a simple and intuitive questionnaire. You just need to include your symptom and, if you want, complete the information on allergies, medication, etc. Once you've finished, the app will offer you a first recommendation and guideline pre-diagnosis.
- **e-Visit:** once you have the pre-diagnosis, you can book a slot for a video call, phone call or chat with a doctor. You can also attach any kind of document that may be useful for the consultation.
- **Previous consultations search tool:** here you will find a list of all your past consultations with the symptom checker, and all the reports from e-Visits.

Simple, right? Now you have everything you need to make the most of your insurance.

Digital Doctor is a service managed by DKV Servicios SA, a company that is responsible for providing and elaborating digital health services for policyholders of DKV Seguros y Reaseguros SAE.

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

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