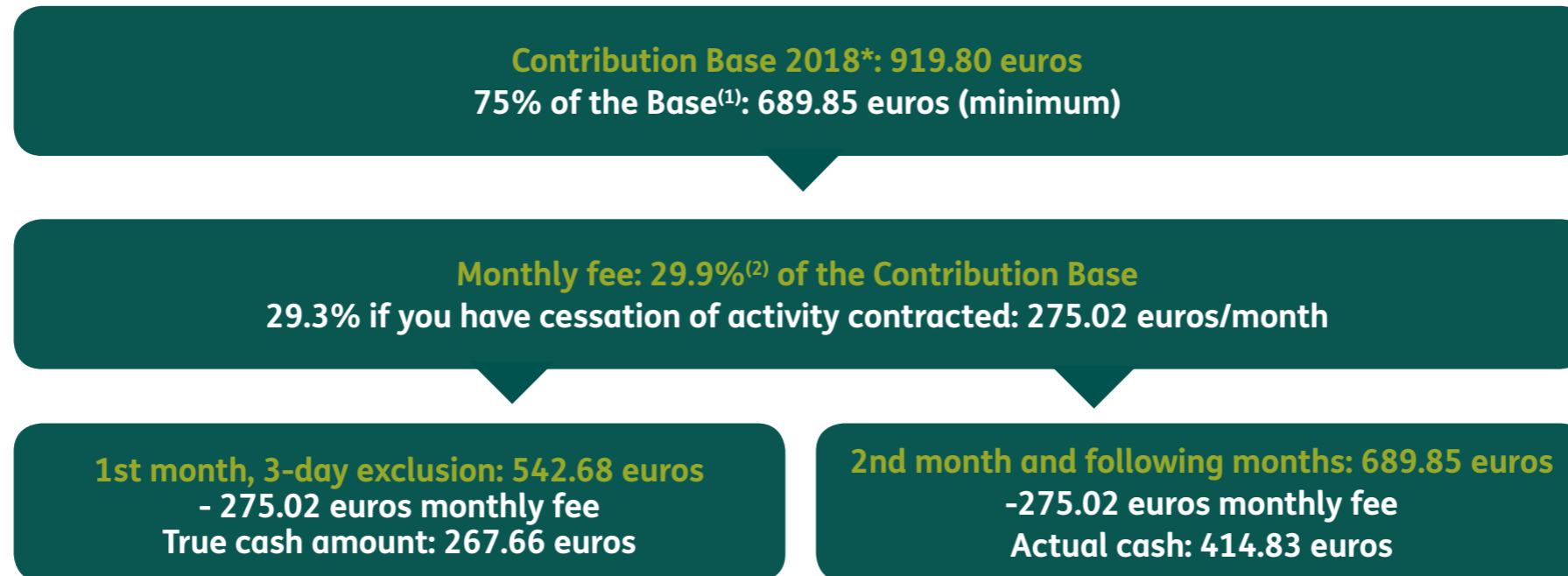


# **DKV Renta Baremado. The Personalised Income Approach for you**

**So that whatever happens, you are  
always financially covered**

Take good care of yourself

## Before we get started... one quick question: Do you know what Social Security covers?



**Now think about it, is this money enough to face a period of being off work without any worries?**

(1) 60% from the 4th to the 20th day, and 75% for the rest (New Regulation: 11/2003).

As of 1 January 2017, self-employed workers aged 47 and above, and whose base is less than 1,964.70 euros/month, cannot choose a base of more than 1,964.70 euros/month.

**\*Minimum base for 2018 and 3,751.20 euros maximum base, provided they are under 47.**

There is another contribution base for people over the age of 48 (minimum: 992.10 euros/month - Limit: 2,023.50 euros/month).

(2) When occupational accidents and professional illnesses have not been taken out, they will have an additional contribution of 0.10% for breastfeeding and pregnancy risks; if not, it will be 29.80%.

## Welcome to 'become unwell and only focus on getting better'

- As a self-employed person, we know that your expenses do not take into account illnesses or time off work. For this reason, this proposal gives you extra money depending on the illness and/or accident, so that you can face all costs and maintain your living standard.
  - You will also get tax benefits of up to 500 euros. That's pretty helpful, wouldn't you say?
  - You can adapt the insurance to your needs, choosing the quantity of money you want to receive.
  - Regardless of what happens, we cover any unforeseen events, whether they take place inside or outside of your work.
  - Speed is important in these cases. For this reason, you need to present the medical certificate for sick leave, with the diagnosis, so that you can receive the money and start working whenever you deem it suitable.
- You will have the most extensive conditions on the market, such as:
    - Sprained ankle: 10-40 days
    - Myopia surgery: 3 days
    - Gastroenteritis: 2-4 days
    - Wrist fracture: 40-80 days
  - Of course, you have access to services such as: second medical opinion, 24-hour medical line, myopia surgery, etc., at a very special price.
  - If your time off work is due to a birth or adoption, double congratulations: you will receive 20 times the quantity of money you have contracted.



## **In the most difficult moments, using your insurance should be as simple as possible.**

We give you your money in the days after we receive the medical certificate for sick leave with the diagnosis.

It is very easy to calculate the money you will receive: you just need to multiply the amount corresponding with the circumstance by the compensation contracted.

For greater peace of mind, you can also contract additional amounts:

- For hospitalisation
- For surgery
- For total and permanent disability
- Medical assistance due to an accident (using the authorised DKV network)
- Increase to a daily payment for the first and second year



**Although we always want to offer you the maximum range of coverage, we also work towards making this unnecessary.**

### Health and wellness services

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

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