

HEALTH INSURANCE



Information document about the insurance product

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

Product: DKV Integral

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 Integral is an insurance plan that gives you the freedom to choose which doctor or centre you go to within the DKV Seguros authorised medical directory. There are five insurance modalities: Élite, Classic, Plus, Complet and Elección, which differ in the copayment amounts.

A copayment is a small amount that the policyholder 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.



What does the insurance cover?

- ✔ Primary care and 24-hour emergencies.
- ✔ Medical specialities.
- ✔ Hospitalisation and surgery.
- ✔ Diagnostic means.
- ✔ Therapeutic methods.
- ✔ Dental service.
- ✔ Medical care in the event of a work-related or traffic accident.
- ✔ Complementary coverage:
 - Health and preventive medicine programmes.
 - Psychology.
 - Prostheses.
 - Daily compensation for time spent in hospital.
 - Healthcare for HIV/AIDS and diseases caused by HIV.
- ✔ Biomechanical gait analysis.
- ✔ Reimbursement of the medical expenses incurred abroad for serious illnesses.
- ✔ Reimbursement of expenses for umbilical cord conservation for the first six years.
- ✔ 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 and due to an illness or accident sustained during the trip.
- ✔ Digital health services through the Quiero cuidarme Más app.
- ✔ Medical helplines (24-hour DKV Physician), second medical opinion in the event of a severe illness and telemedicine services with general practitioners and specialists.
- ✔ DKV Club Salud y Bienestar: access to health prevention, promotion and recovery services at affordable prices.
- **Optional reimbursement** coverage for gynaecology and paediatrics.

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 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.

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



Are there any restrictions on the coverage?

- ! Psychiatric hospitalisation: 60 days maximum per insured person each year.
- ! Heart and vascular prostheses and implants: limit of 12,000 euros per insured person each year.
- ! Daily compensation for time spent in hospital provided that it does not generate a cost for DKV: 80 euros/day (from the third day) and up to a maximum limit of 2,400 euros per insured person each year.
- ! Healthcare for HIV/AIDS: 6,000 euros maximum for the duration of the contract.
- ! Reimbursement of the medical expenses incurred abroad for serious illnesses. 80% reimbursement up to a limit of 16,000 euros per insured person each year.
- ! 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 emergencies and accidents) and biomechanical gait analysis.
 - Eight months: for proton therapy in paediatric tumours and healthcare in childbirth or caesarean sections.
 - Twelve months: for transplants.

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



Where am I covered?

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



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, 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.
- Copayments (according to the selected modality) 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.
- 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).