

Health Insurance



Information document about the insurance product

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

Product: DKV Famedic Plus

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 Famedic Plus is an outpatient medical assistance family insurance policy that provides access to consultations of various medical specialities in “Plus“ medical centres, as well as certain free dental services. Furthermore, the policy covers the reimbursement of expenses in the event of a serious dental accident and access to other dental and healthcare services with significant discounts.



What does the insurance cover?

- ✓ Medical consultations in the fields of general medicine, paediatrics, nursing, gynaecology (including annual gynaecology check-up), ophthalmology, dermatology and traumatology.
- ✓ Dental care:
 - Diagnosis unit: consultation, dental budget, treatment plan and review.
 - Preventive dentistry: fluoride applications and oral education.
 - Reconstructive dentistry: temporary fillings, reimplantation and root canal dressing.
 - Periodontics: diagnosis, treatment plan, measurement of pockets and treatment plan, application of fluoride gel for dental sensitivity, maintenance reviews.
 - Neurological pathology: dental neuralgias, facial pain and facial paralysis (therapeutic approach).
 - Surgical dentistry: stitch removal, local anaesthesia, sutures and simple drainages.
 - Dental prostheses: occlusion analysis and adjustments to prostheses already in place.
 - Orthodontics: study models and preparation of casts.
 - Implantology: implant study, pre-prosthesis surgery, screws (cementation and healing) and splints (surgical and for x-rays).
 - Access to other treatments and dental services with beneficial pricing.
- ✓ Reimbursement of dental medical costs, with free choice of dentist, when there is a serious dental accident involving more than three teeth.
- ✓ Legal advice over the phone, handled by a specialist lawyer, to inform the policyholder of the extent of their rights in matters related to individual or family life.
- ✓ Digital health app, Quiero cuidarme Más: this app includes a self-care tool, a symptom checker and access to 24-hour primary medical assistance by chat, video consultation or telephone.
- ✓ DKV Famedic Health and Well-being Services: access, at beneficial prices, to consultations in different medical specialities, diagnostics and outpatient treatments.

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?

- ✗ Health care covered by occupational accident and illness insurance, or compulsory motor vehicle insurance.
- ✗ Consequences of violent acts, epidemics, catastrophes, and nuclear or radioactive reactions.
- ✗ Maxillofacial surgery and surgical acts that require a surgeon or hospitalisation, except in the case of provisions for a serious dental accident.
- ✗ Dental specialities and dental treatments or services not indicated in the general, particular or special conditions.

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



Are there any restrictions on the coverage?

- ❗ Legal Advice Helpline: limited to the insurance holder.
- ❗ Reimbursement in cases of serious dental accident: the maximum limit is set at 6,000 euros per insured person within one year from the date of the accident, and includes cosmetic surgery if necessary.

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



Where am I covered?

- ✔ The insurance is valid in the “DKV Famedic Salud y Bienestar” (DKV Famedic Health and Well-being Service Network) approved by DKV Seguros in Spain.
- ✔ In the case of provision for a serious dental accident, the insured person may contact any dentist.



What are my obligations?

- To return the signed contract to DKV Seguros and to pay the cost of the insurance.
- 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.

- Payments will be made by direct debit (from the bank account designated by the contracting party) or by credit or debit card.
- Furthermore, the contracting party must pay the selected professional directly for any treatments or services that are not free.



When does the coverage start and end?

- Once signed and the first payment is received, the contract will begin and end on the date indicated in the particular conditions, and is renewed each year, unless one of the two parties (the contracting party or the company) expresses otherwise.



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.