

**SO THAT, WHATEVER HAPPENS,
YOU ARE ALWAYS FINANCIALLY
COVERED**

**WE WANT
PEACE OF MIND
WHEN ON LEAVE!**

DKV RENTA



INTRODUCTION

At DKV we are health activists, which is why our products are aimed at the health and well-being of our insured customers, colleagues and society in general. We believe that a healthier world is possible, and we work towards this.

We belong to the DKV Group, one of the largest insurance groups in Germany and Europe in over 30 countries. In Spain the DKV Group is present all over the country with an extensive network of offices and consultancies, where almost 2,000 employees work serving nearly 2 million customers.

Our responsible management also adds value to our society and the environment and enables the company to grow in a sustainable fashion.

**WE ARE
HEALTH
ACTIVISTS
ARE YOU
ONE OF US?**



BEFORE WE GET STARTED... ONE QUICK QUESTION: DO YOU KNOW WHAT SOCIAL SECURITY COVERS?

Contribution Base 2019*: 944.40 euros
75 % of the Base⁽¹⁾: 708.30 euros (minimum)

Monthly payment: 30%⁽²⁾ of the Contribution Base
283.30 euros/month

1st month, 3-day exclusion: 557.20 euros
-283.30 euros monthly fee
Actual cash: 273.90 euros

2nd month: 708.30 euros
-283.30 monthly fee
Actual cash: 425.00 euros

3rd month and onwards: 708.30 euros
Actual cash: 708.30 euros

NOW THINK ABOUT IT, IS THIS MONEY ENOUGH TO FACE A PERIOD OF BEING OFF WORK WORRY-FREE?

With a contribution base of 944.40 euros, the 1st month you will only receive 273.90 euros, the 2nd month you will receive 425 euros of actual cash, and the 3rd month and onwards you will receive 708.30 euros.

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

From 01/01/2019, employees aged 47 or over cannot choose a quantity base of more than 2,052 euros/month if their contribution base was less than this.

*Minimum base for 2019 and 4,070.10 euros being the maximum base, provided they are under 47. There is another contribution base for those over 47, with less than 5 years registered as self-employed (Min: 1,018.50 euros/month - Limit: 2,077.80 euros/month).

(2) Mandatorily includes Common contingencies 28.3% + Professional contingencies 0.9% + Termination of activity 0.7% + Continuous training 0.1%.

IF YOU GET SICK, MAY YOUR ONLY CONCERN BE GETTING WELL

- As a self-employed person, we know that your expenses do not take into account illnesses or time off work. For this reason, in this proposal **you receive money for each day you are off work**, so that you can cover all your costs and maintain your living standard if you pay using the direct estimation method.
- Furthermore, you'll get tax benefits, **as the first 500 euros are exempt from Personal Income Tax**. It's of great help, right?
- We adapt the insurance to you, so **you can choose the daily amount you want to receive** for the days you need to fully recover.
- Regardless of what happens, we **cover any illness or accident that can happen inside or outside of your work**.
- You can choose what day you want to start receiving the money. How about from day one?
- 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.
- If for any reason **your time off work is extended to wait for a test, we will take on the cost**, and find you a centre where you can take it.



IN THE MOST DIFFICULT MOMENTS, USING YOUR INSURANCE SHOULD BE AS SIMPLE AS POSSIBLE

We will give you your money in the days following receipt of your discharge certificate. At this point, you will have the daily money contracted multiplied by the number of days you have been off work.

If you need longer to fully recover, we can give you all the **advances you need as of day 40.**

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

- For hospitalisation
- For surgery
- For total and permanent disability
- Medical assistance due to an accident (using the authorised DKV network)



ALTHOUGH WE ALWAYS WANT TO OFFER YOU THE MAXIMUM AMOUNT OF COVERAGE, WE ALSO WANT TO ENSURE YOU WON'T NEED IT

DKV CLUB SALUD Y BIENESTAR

You can access a catalogue of health and well-being services at the best price.

- Hearing aids
- Surgery for nearsightedness and presbyopia
- Medicine and plastic surgery
- Quitting smoking
- Assisted reproduction
- Biomechanical gait analysis
- Gym/Fitness
- Postpartum home services
- Optics
- Orthopaedics
- Hair health
- Wellness/Spas
- Online chemist

And many more...

Find out about the services and discounts by asking your Income Expert, at dkvclubdesalud.dkvseguros.com or calling 976 506 010.

Personalised Income Proposal

COVID-19 COVER

Is there cover in the event of medical leave due to COVID-19?

Yes.

Is the quarantine covered?

Work leaves due to preventive isolation/lockdown, being in contact with a COVID patient or being a suspect patient are not covered, unless the insured person provides a negative diagnosis confirmed by results of laboratory tests or medically certifies symptoms that justify the incapacity to work.

Is there cover for temporary disability?

Yes.

Is there cover for hospitalisation?

Yes, provided that you have taken out the hospitalisation guarantee, and you will receive a compensation for temporary disability if you are hospitalised during the leave.

How many days have been set in the Scale for COVID-19 infections?

COVID-19 respiratory infection has been given the same scales as flu (3 days), bronchiolitis (7 days) or pneumonia (20 days), depending on the degree of complication and the required medical assistance.



THE PRICE IS UP TO YOU

The price of the insurance depends on the daily amount you want to receive, your age and the type of work you do. Shall we work it out? It'll only take a moment.

All provisions can be used from day one, except for:

- Illness, hospitalisation and surgery: 2 months
- Absolute and permanent disability: 3 months
- Pregnancy, miscarriage, childbirth and puerperium: 8 months
- Accidents and Illness group S: with no waiting period

People from 16 to 64 years of age can take out this product. The coverage ends when the insured turns 70, except for Total Permanent Disability coverage, which ends at the age of 65.

DIGITAL HEALTH

With the Quiero cuidarme Más app, enjoy access to the following:

- **My diary**, a summary of your recent activity and the most relevant information about your healthcare management.
- **Healthy lifestyle index**, a score from 0 to 1,000 that lets you know if you are on the right track towards a healthy lifestyle.
- **Health indicators**, managing multiple health parameters, such as your physical activity, weight, blood pressure and others.
- **Connection to** Apple Health, Google Fit, Garmin and Fitbit.
- **Health and well-being content** so that you are up-to-date with the latest trends and topics of interest.
- **DKV Club Salud y Bienestar**. Check offers and your bookings from Quiero cuidarme Más.



YOUR COMPANY GROWS, CHANGES AND ADAPTS OVER TIME. YOUR INSURANCE SHOULD DO THE SAME

Your company is not only different from anybody else's. It also changes over time. This is why it is a good idea to periodically look over your insurance and check that whether it is still fully adapted to your needs. If this isn't the case, get in touch with your Income Expert to get a better solution.

dkvseguros.com

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Customer service
helpline manned by:

Fundación
INTEGRALIA DKV

**OBJETIVOS
DE DESARROLLO
SOSTENIBLE**

Responsible
with your health,
society and the planet



Healthy company



DKV is the company best valued
by insurance brokers
in the individual healthcare branch