

# HEALTH Insurance

Information document about the insurance product

Company: COMPAÑÍA DE SEGUROS PREVISIÓN MÉDICA S.A.

Registered in SPAIN CIF: A29003381 Authorization no: C0353



Product: PÓLIZA SALUD

The current document provides a summary of this insurance. Complete precontractual and contractual information about the insurance is provided in further documents that regulate the relation between the parties.

## What does this type of insurance entail?

This insurance provides medical assistance according to the terms and conditions of the policy. It enables choosing the doctors and hospitals INCLUDED within the Medical Directory of the entity.



### What is insured?

**MAIN GUARANTEES:** The insured person will be able to access the following medical attention:

#### Outpatient:

- ✓ **Primary care:** General medicine, childcare-pediatrics, nursing, permanent home emergency service and hospital emergencies.
- ✓ **Outpatient specialized assistance:** Specialists and high specialty doctors, diagnostic aids (including contrast means) and special treatments such as chemotherapy and radiotherapy, pain management or speech therapy and phoniatrics.
- ✓ **Preventive medicine:** Gynaecological, urological, ophthalmological, dental, cardiological, pediatric check-ups and family planning.

#### Hospital:

- ✓ Surgical hospitalization: for surgery (including endoscopy and laparoscopy).
- ✓ Non-surgical hospitalization: medical, pediatric, psychiatric and for medical observation.
- ✓ Maternity hospitalization: childbirth assistance or Caesarian section by a specialist and midwife and incubator at hospital.
- ✓ ICU hospitalization.

**ADDITIONAL SERVICES:** Additional services as the following are included:

- ✓ Podiatry.
- ✓ Psychology.
- ✓ Prostheses.
- ✓ Birth preparation sessions.
- ✓ Permanent telephone guidance.
- ✓ Emergency assistance for displaced people in Spain and abroad.
- ✓ Excimer laser for the correction of astigmatism, hyperopia and myopia (according to franchise).

#### OPTIONAL GUARANTEES:

- ✓ Complementary Dental policy.



### What is not insured?

Main not insured cases are outlined:

- ✗ Diseases and accidents prior to hiring the insurance.
- ✗ Cosmetic surgery and those treatments with aesthetic and/or cosmetic purpose as well as any type of orthopedic material.
- ✗ Pharmaceutical products or treatments.
- ✗ Preventive surgeries and exams and genetic tests.
- ✗ Travel and displacement expenses (except authorized ambulances).
- ✗ Healthcare assistance and medical expenses derived from a suicide attempt or self-injury as well as the practice or involvement in any sport or risk activity.
- ✗ Accommodation and treatments at non-hospital centres such as hotel, social or leisure services.
- ✗ Psychoanalysis, hipnosis, sophrology, narcolepsy, psychological tests, psychosocial rehabilitation or neuropsychology.
- ✗ Alternative therapies: acupuncture, naturopathy, homeopathy, quiromassage or similar therapies as well as radiofrequency.
- ✗ Voluntary termination of pregnancy.
- ✗ Impotence and erectile dysfunction treatment and assisted fertility techniques.
- ✗ Assistance and hospital treatment for social or family reasons as well as those derived from terminal processes.



## Are there any restrictions with respect to the coverage?

The following waiting periods since the date of hire will be required in order to obtain the coverage for certain services. The following services are outlined:

- ! 3 months for gynaecological, urological and cardiological check-ups, hormonal tests, clinical neurophysiology, ultrasounds, density bone scan, non-interventional radiology.
- ! 6 months for endoscopies, CT scan, MRI, nuclear medicine and radioactive isotopes, OCT, physiotherapy and rehabilitation, birth preparation sessions.
- ! 8 months for outpatient and hospital surgeries, any type of hospitalization, vascular and interventional radiology, radiotherapy or chemotherapy, polysomnography, PET, pain management, cardiac rehabilitation, speech therapy and phoniatrics, lithotripsy and renal or biliar lithiasis, triple screen, amniocentesis, fetal karyotype, childbirth assistance or Caesarian section, family planning.
- ! Annual limit for certain prostheses per insured person.



## Where am I covered?

Málaga and Córdoba. In case of emergency in Spain and abroad via Abroad Assistance Guarantee.



## What are my obligations?

- ✓ Paying the premium according to the terms and conditions of the contract.
- ✓ Declaring to the Insurance company before the contract completion any known circumstance that may influence the risk assessment.
- ✓ Informing the Insurance company about any change involving the nature and circumstance of the risk and about any fact that may affect or modify the risk during the contract term.
- ✓ Providing the Insurance company any paperwork and medical information required in order to assess the coverage of the cost of the service.
- ✓ Reducing the consequences of the accident by pulling out all the stops for a speedy recovery.



## When and how do I pay?

The policyholder will pay the premium by direct debit unless otherwise agreed in the Particular Conditions. The first premium is required after signing the contract. Such premium is annual and can be divided into semi-annual, quarterly or monthly periods without surcharges.



## When does the coverage start and finish?

The insurance is stipulated for a period of time appointed in the Particular Conditions and, unless otherwise agreed, the duration of the policy will be adjusted to the natural year and will be implicitly extended for annual periods.



## How can I cancel the contract?

The insured person, via written notification, can refuse to extend the contract for no reason with at least one-month notice regarding the current due termination date.