

DKV RENTA | RENTA BAREMADO

Practical guide

Discover what your insurance offers you
to take good care of yourself

*Take good care
of yourself*

DKV
HEALTH AND MEDICAL INSURANCE

DKV Renta and Renta Baremado



You have already taken the first step.
Now, together we can go a long way.
Your way.

Welcome to DKV

With this insurance you will have access from today to a world of prevention and wellness to deal with having to take time off work. We want you to only worry about really important things and, for this, we offer you all the means at our disposal. Because, for us, your peace of mind is our main goal.

This guide contains all the background information of your insurance and it will be very useful to have it always at hand. That way you can quickly check your cover, services and many other benefits. And everything is explained in a practical and simple way, in a straightforward language to clarify any issues and address any questions.

Here are the most relevant aspects of **DKV Renta** and **DKV Renta Baremado**. For more information, please refer to the general terms and conditions booklet included in this welcome pack.



You will also find in this pack:

1.

General terms and conditions of insurance contract: The booklet that accompanies this guide and contains clauses common to all customers.

2.

Specific conditions that complete our contract and contain the particular aspects of the insured risk: The printed documentation that you should sign and return.

3.

A claim form.

IMPORTANT

Please check your personal details, sign and send the copies required under the policy taken out. If you need further clarification, please call 902 499 499.

This duly signed documentation, along with payment of the initial premium, implies acceptance of insurance. Until both requirements, signature and payment, are met, the policy does not come into effect.



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Your insurance: Basic concepts to be taken into account

DKV Renta guarantees the payment of a daily sum or single-payment compensation in case you have to take time off work, for the assumptions in the general and specific terms and conditions of your policy.

Excess

In the specific terms and conditions of your policy you will find from which day the financial compensation starts to be calculated. It is what is known as 'excess' and it is applied only to the daily compensation due to having to take time off work.

Exclusion periods

You will also find the following exclusion periods: Thee initial period during only the claims due to an accident are covered.

When does it start?

You can access the contracted services with only these **waiting periods**:

Income:

- > Illness: 2 months
- > Hospitalisation and surgical procedures due to illness: 2 months
- > Childbirth, pregnancy, miscarriage and complications: 8 months
- > Total and permanent disability due to illness: 3 months.

Renta Baremado:

- > Illness: 2 months
- > Childbirth: 8 months

This is an annual contract

The contract we have signed is renewable for a period of **one year**. The **premium** is annual and, according to the instalment option chosen, can be paid monthly, quarterly, half yearly or yearly.

The contract **is renewed automatically** and the premium is revised according to what was agreed in the general and specific terms and conditions.

Cancellations must be communicated in writing with **a month's notice** before the expiry date.



What your insurance covers

When unforeseen circumstances force you to take time off work, you can prevent any financial concerns by **letting your insurance do the work for you.**

RENTA

According to the cover taken out, you can enjoy the payment of a daily allowance, compensation in the form of a single payment or the provision of a service.

Temporary disability

You are guaranteed the payment of an amount for every day that you must interrupt your work activity temporarily, due to an illness and/or accident covered by the insurance.

Hospitalisation

If you remain hospitalised for longer than 24 hours, because of an illness or an accident covered by this insurance, we guarantee you the payment of the daily amount set out in the specific terms and conditions of your policy (maximum term 365 days).

Surgical procedures

You will be guaranteed the payment of compensation in a lump sum according to the percentages applied to the insured amount. Check the percentages in the general terms and conditions.

Total and permanent disability

If an illness or accident covered by the policy causes total permanent disability, you are guaranteed the payment of the contracted amount.

Medical care due to an accident

The contracted medical fees are covered.

RENTA BAREMADO

Temporary disability according to a scale

DKV Seguros guarantees the payment of a single lump sum for temporary disability resulting from a covered condition, the duration of which is pre-set by a scale. This option is very easy to manage and includes conditions not covered by other companies. Check the applicable scale in the general terms and conditions of your policy.

How to use your insurance

To expedite procedures, you should let us know as soon as possible that you are off work.



1.

In the event of cancellation

Please submit as soon as possible the document with the claim form containing the initial information so that your compensation can be processed. You can request more copies in your nearest branch or download them in your private area of the DKV Seguros website.

If it is not possible to complete this document, please request from your doctor a written and signed document containing:

- › Their identification, with their professional association number.
- › Your identity, age and profession.
- › The cause or diagnosis that motivates the claim, the date when you had to stop working, your personal history and the date of the onset of the illness or accident.
- › Any prescribed treatments and the probable start date.

If you have taken out the hospitalisation guarantee and have been hospitalised, you must also submit the admission certificate provided by the centre.

If you have any questions, please call DKV Seguros on 902 499 499.

2.

To process and collect compensation

Please submit the medical discharge certificate and any additional information that might be required.

Check the applicable scales in the general terms and conditions or by calling 902 499 499.

3.

To change your personal details

The contract terms and conditions, the risk provision and the premium calculation are drawn up based on your personal details and the health declaration you have provided us with. Any amendment, such as change of address or of contact telephone number, must be communicated as soon as possible. Also, if your professional situation or job change, to calculate the insurance premium again, since it can vary according to the new risk level. This way, there will be no confusion when processing the claim.

We will answer any questions on 902 499 499, at dkvseguros.com or via atencioncliente@dkvseguros.es



24-hour information and administrative procedures

Online administrative procedures and responses

> DKV Seguros website

You can have all the information on your insurance and address any concerns on cover or additional services every day of the year and at any time.

> Customer's private area

To expedite procedures and to make any changes to your policy that you consider necessary. Always with our customer service team at your side. Visit dkvseguros.com and register.



We are also committed to society and the planet

Our company is aware that health is not just about oneself, which is why it has developed with great success a comprehensive and advanced **Corporate Social Responsibility** policy. With results as visible as a 32% reduction in paper consumption and 18% in emissions for travel, DKV Seguros has obtained the ZeroCO2 certificate for seven consecutive years.

In addition, DKV Seguros provides annual grants for social and environmental projects. Get involved with us in caring for the world we live in and decide how we allocate our aid.

Visit Responsible Company (dkvseguros.com/empresa-responsable/), check our Sustainability Report or contact us for information about our direct cooperation with NGOs active worldwide.

OXFAM INTERMÓN

We cooperate with them since 1998 in their fight to eradicate poverty and inequality. Because the world can improve.

You are part of our commitment to the world: Let us know your interests and formulate our social policy.

Follow us and participate   



DKV INTEGRALIA FOUNDATION

The DKV Integralia Foundation has spent over a decade working for the social integration of people with disabilities.

In addition to being the best example of the commitment of DKV Seguros to contributing towards social development, it is responsible for our Call Centre being unique, since it is staffed entirely by people with physical disabilities.





The content of this guide is for information purposes only and therefore has no contractual value. You will find the complete information of your policy in the general terms and conditions, and in the specific conditions. In the event of unforeseen circumstances, we advise you to contact us directly so we can offer you the best service.



Contact us at any time



Complete information and procedures

902 499 499

Fax

902 499 000

24-hour DKV doctor and medical helplines

902 499 799

Worldwide travel assistance

+34 913 790 434



dkvseguros.com

All our insurance without
leaving home



Facebook



Twitter



Google+



Consult us in writing

atencioncliente@
dkvseguros.es



National network of DKV Seguros branches

If you prefer to visit one
of our offices, you have
a wide network at your
disposal. Accessible and
welcoming, because
we like taking care of
ourselves as much as
we like taking care of
you. Check the list on
dkvseguros.com and
discover what they look
like inside.



Complaints and claims

Make them in writing to:

Customer Care Service
Torre DKV
María Zambrano, 31
50018 Zaragoza

Fax: 976 289 135

defensacliente@
dkvseguros.es

***Take good care
of yourself***

Customer service
helpline manned by:

DKV integralia 

Fundación para la integración laboral
de personas con **discapacidad**

Responsible with your health,
society and the planet.

With Oxfam Intermón, because
the world can improve.



Sustainable company.

Healthy company.

