

DKV Renta | Renta Baremado

DKV Health

Practical guide

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

Take good care of yourself

DKV Renta y 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 from protection and wellness to deal with a hospital admission. 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.

This practical guide offers you 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 or insurance contract: The booklet that accompanies this guide and contains clauses common to all customers.

2.

Specific conditions that complete our contract: The printed documentation that you should sign and return. It contains clauses that adapt the contract to your particular situation.

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 976 506 000. 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 and DKV Renta Baremado guarantees the payment of a daily sum or singlepayment 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: Three initial period during only the claims due to an accident are covered.

* Hospitalisation due to a life-threatening emergency or an accident has no waiting period.

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.

Income:

- 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.

Temporary disability according to a scale

Renta Baremado

DKV Seguros guarantees the payment of a single lump sum for temporary disability resulting from a covered condition, the duration of which is preset 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.

There is also a seven-day excess.

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

Send us your notice of deregistration from Social Security as soon as possible, or, where relevant, the document declaring a claim, containing all the initial information needed to process your compensation. You can request more copies in your nearest branch, or download them from the private area on the DKV Seguros website.

If you cannot fill out the document, ask your doctor for a signed statement, including

- His/her identification and professional association number.
- Your identity, age and profession.

2.

- The cause or diagnosis behind the claim, the leaving date, your personal history and the date on which the illness began, or on which the accident took place.
- Treatments prescribed and the expected date of hospital admission.

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 976 506 000.

To process and collect compensation

- **Renta Clásico:** delivery of the hospital admission report and all additional information required.
- **Renta Baremado:** check the applicable income scales in the general conditions, or by calling 976 506 000.

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 976 506 000, 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 copayments, 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 look after the health of people and the planet

Our company is aware that health is not just an individual thing, which is why we strive to achieve a healthier world, with many projects in fields such as preventing child obesity, labour integration for people with disabilities or the sustainability of the planet:

In the fight against childhood obesity, we are developing various projects: activities in schools with the entity 'Ayuda en Acción', scientific studies, video games in collaboration with Youtubers, outreach programmes, collaboration with the Universidad de Padres, etc.

The **DKV Integralia Foundation**, created more than 15 years ago, has a team of more than 400 people, all of whom have a disability of some sort. And, day after day, they are the first voice our customers hear when they call us. The voice of DKV.

Once again, we are a zero emissions company (Cero CO2), having offset our carbon footprint for all our products. In 2007 our commitment to the planet made us the first medical insurance company in Spain to completely neutralise our carbon emissions, and we are now a benchmark in the sector.

For more information on our ethical, social and environment commitments, go to: **[dkvseguros.com/empresa-responsible](https://www.dkvseguros.com/empresa-responsible)**, where you will find our Sustainability report, or email us at **empresa.responsible@dkvseguros.es**.

A million smiles

Do you like to participate in solidarity activities? Participate in our solidarity initiatives by signing up on the platform **unmillondesonrisas.org**, which is also accessible from your private area on the website: with your participation and volunteering, you will accumulate smiles with which you can earn wuaki.tv accounts and experiences, to enjoy or exchange for solidarity gifts.

Additionally, you can contribute your grain of sand with a donation and we will match the quantity that you donate (check the bases on the website).

If you are one of the users who accumulates the most smiles during the year, you can get a 1,000 EUR donation cheque for the NGO or foundation that you choose.

OXFAM Intermón

We've collaborated with them since 1998 in their fight against poverty and inequality, as well as in their campaigns in humanitarian crises, such as Haiti, Nepal, etc.

Because the world can improve. You are part of our commitment to the world: let us know your interests and help to guide our social policy.

Follow us and participate.





The content of this guide is merely informative, and therefore lacks contactual value. You will find full information regarding your policy in the general conditions and the particular conditions.

The information in this user guide is generic, and is based on the general conditions of your insurance policy; if there are any discrepancies between this information and the indications of your insurance's particular conditions, the particular conditions will prevail. In the event of any unforeseen circumstances, please contact us directly.

Contact us at any time



Complete information and procedures

976 506 000

24-hour DKV doctor and medical helplines

976 991 199
| 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

defensacliente@
dkvseguros.es

Take good care of yourself

Customer service
helpline manned by:

Fundación
INTEGRALIA DKV

Responsible with your health,
society and the planet.



With Oxfam Intermón, because
the world can improve.



Sustainable company.



Healthy company.

