

So that, whatever happens, you are always financially covered

DKV Renta

The extra monthly salary for you.

Take good care of yourself

Introduction

We belong to the DKV Group, one of the largest insurance groups in Germany and Europe in over 30 countries, offering a full range of insurance and services.

In Spain, the DKV Group is present all over the country, with an extensive network of branch offices and practices, where almost 2000 employees serve nearly 2 million customers.

At DKV, we strive to create a healthier world, and develop actions that encompass the health and welfare of our policyholders, professionals, collaborators and society in general. Responsible management that brings value to our social and environmental surroundings, and allows for sustainable growth in the company.



Before we get started... one quick question: Do you know what Social Security covers?

Contribution Base 2019*: 940.40 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
True cash amount: 273.90 euros

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

3rd month onwards: 708.30 euros
True cash amount: 708.30 euros

**Now think about it,
is this money enough to face a period
of being off work worry-free?**

(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 2052 euros/month if their contribution base was less than this.

*Minimum base for 2019 and 4070.10 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.: 1.098,50 euros/month - Limit: 2077.80 euros/month).

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

Welcome to 'only focusing on recovering when you're ill'

- As a self-employed person, we know that your expenses do not take into account illnesses or time off work. For this reason, **this proposal gives you extra money every day you're on leave**, so that you can face all costs and maintain your living standard.
- Furthermore, you'll get tax benefits, as **the first 500 euros are exempt from Personal Income Tax**. That's pretty helpful, wouldn't you say?
- 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 may arise, whether they take place 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: a second medical opinion, 24-hour medical line, myopia surgery, etc., at a very special price.
- If the **leave granted is due to childbirth or adoption, congratulations:** you will have 20 times the contracted quantity of money.
- 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.



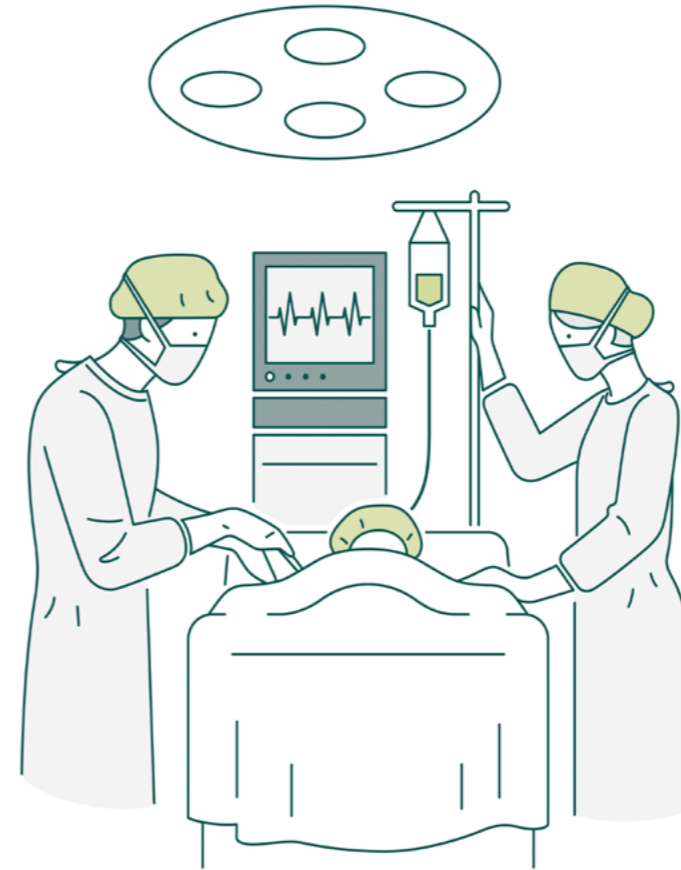
In the most difficult moments, using your insurance should be as simple as possible

We will give you your money in the days following receipt of your official medical discharge. At this point, you will receive the daily quantity 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 from day 40.**

For greater peace of mind, **you can also 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 Health and Well-being Club

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 health and beauty products
- And many more...

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

The price is up to you

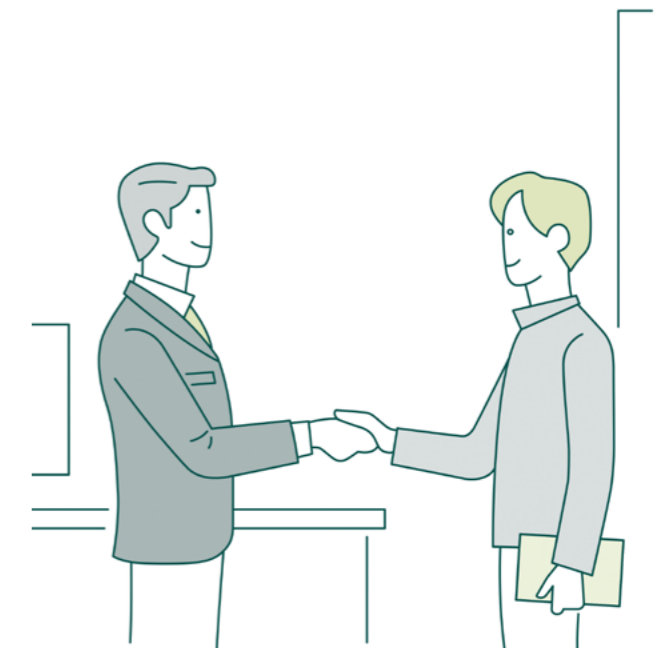
The price of the insurance depends on the daily amount you want to receive, your age and the type of work you do. Shall we work it out? It'll only take a moment.

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

- Illness, hospitalisation and surgery: 2 months
- Total permanent disability: 3 months
- Pregnancy, abortion, childbirth and puerperium: 8 months
- Accident and illness group S: no qualifying period

The age for taking out this product is between 16 and 64, inclusive, for the guarantee for daily compensation, 0 to 64 for hospitalisation and surgery, and 16 to 54 for total permanent disability.

The coverage ends when the insured turns 70, except for Total Permanent Disability coverage, which ends at the age of 65.



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. So, it is very important that you review your insurance regularly to check that it is still the best fit for your needs. If this isn't the case, get in touch with your Income Expert to get a better solution.

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