

DKV

Worldwide travel assistance



A company of the
ERGO Insurance Group

Travel with peace of mind

Enjoy worldwide assistance with your health insurance policy at no additional cost, featuring one of the highest limits on the market: **€30,000 on journeys of up to 180 days.**



Medical, pharmaceutical, surgical, hospitalisation and ambulance expenses abroad



Emergency dental expenses



Expenses for a prolonged hotel stay



Repatriation or healthcare transfer



Repatriation of the deceased and their companions



Repatriation or transfer of other insured persons



Companion's travel



Premature return home



Shipment of medications



Medical helpline



Help in the search for lost luggage



Sending of documents



Legal defence expenses and advance on bail abroad



Travel assistance



Communication of messages



Family assistance



Cancellation of cards



Blocking of mobile phone



Advance of monetary funds abroad

Travel with peace of mind

If you need medical assistance abroad, **you must call the phone number:**

+34 913 790 434

Download your travel assistance certificate!

In some countries, you need to certify that you have healthcare cover in order to enter. Simply access your DKV customer area with your National ID and password.

To request the certificate, first go to the menu “My policies” > “Management” and select the person requesting it. If you have taken out the insurance, you can request it for all the policy’s insured persons. Now, you only have to choose the travel dates and the language in which you want the certificate. This can be in either Spanish, German or English.

Which countries require a travel assistance certificate in order to enter as a tourist?

Here is the list of countries where you will need to present your travel assistance certificate to enter:

- **In Europe:** Russia and Belarus.
- **In Africa:** Algeria and Seychelles Islands (not mandatory, but recommended).
- **Asia:** Mongolia, Iran and United Arab Emirates (not mandatory, but recommended).
- **North America, Central America and South America:** Saint Martin (not mandatory, but recommended), Cuba and Ecuador.

Before travelling to any destination, always check the latest information at the **embassy or consulate** of the country you are going to visit.



Prior dispositions

Insured person

The individual residing in Spain, beneficiary of a health care insurance policy of DKV Seguros.

Territorial scope of the insurance

The insurance is valid anywhere in the world, and in Spain, starting from the provincial limit of the insured person's habitual residence. In some cases it will only cover the guarantees or services for the trips that the insured person makes out of Spain, in which case the clause will expressly state this is the case.

Duration

Its duration is the same as that of the Health Care policy.

Validity

To be able to benefit from the guaranteed services, the insured person must have his usual residence in Spain, habitually reside in it and the length of his stays away from this habitual residence, must not exceed **180 days consecutively per trip or journey.**



Description of coverages

1. Medical guarantees

1.1. Direct medical expenses

1.1.1. Medical, pharmaceutical, surgical, hospitalisation and ambulance expenses abroad

DKV Seguros will cover the medical surgical expenses, pharmaceuticals prescribed by a doctor, those of hospitalisation and ambulances that arise as a consequence of an illness or accident that takes place abroad during his trip, up to a **limit of €30,000**. The limit for this guarantee is per accident occurred and insured.

1.1.2. Emergency dental expenses

If during the trip acute dental problems appear such as infections, pains or traumas that require emergency treatment, DKV Seguros will cover the inherent expenses for the mentioned treatment, **up to a maximum of €300**, provided that the insured person presents the corresponding invoice.

1.2. Indirect costs

1.2.1. Extended stay in a hotel

If the insured person is ill or injured abroad and cannot return on the planned date, DKV Seguros will cover the expenses of an extended stay of the insured person in a hotel, after hospitalisation and under medical prescription, **up to an amount of €80 per day and with a maximum of €800**.

1.2.2. Repatriation or health care transfer

In case the insured person suffers an illness or accident during his trip, DKV Seguros will:

a) Cover the expenses of transport by ambulance to the nearest clinic or hospital.

b) Establish contact with the doctor that has attended the wounded or sick insured person, to determine the convenient measures, the best treatment to follow and the most suitable means for his eventual transfer, if necessary, to another more suitable hospital centre or to his home.

c) Cover the expenses of the transfer of the wounded or sick person by the most appropriate means of transport to another hospital centre or to his habitual home.

If the insured person is admitted to a hospital centre that is not near his home, DKV Seguros will cover the later transfer to his home once discharged from hospital.

The means of transport used in Europe and Mediterranean coastal countries, when the emergency and the seriousness of the case requires it, will be a special health care airplane.

Otherwise, or in the rest of the world, the transfer will be made by regular airline or by the quickest and most appropriate means, according to the circumstances.

1.2.3. Repatriation of the deceased and his companions

DKV Seguros will take care of all the necessary formalities that must be carried out in the place of the insured person's death and the repatriation of the body to the place of burial in Spain.

If the insured deceased person travelled accompanied by other insured relatives and these could not return by the initially foreseen means or with the purchased return ticket, DKV Seguros will pay for their transport to the place of the burial or their home in Spain.

If the relatives were the insured deceased person's children under 15 years of age and they didn't have a relative or person of trust to accompany them on their return trip, DKV Seguros will arrange for a person to travel with them to the place of the burial or their home in Spain.

If the insured deceased person had travelled alone, DKV Seguros will arrange the return trip for a relative to accompany the cadaver.

2. Other guarantees

2.1. Repatriation or transfer of other inspired persons

When one of the insured persons has been transferred or repatriated due to illness or accident and these circumstances also impede the return of the rest of the insured relatives to their home by the initially foreseen means, DKV Seguros will cover the expenses corresponding to:

- a) The transport of the remaining insured persons to the place of their habitual residence or to the place where the repatriated insured person has been hospitalised or transferred.
- b) Arranging for a person to travel and accompany the remaining insured persons as described in point a) before, when these are the repatriated insured person's children under 15 years of age and they do not have a relative or person of trust to accompany them on their return trip.

2.2. Companion's travel

When the insured person is hospitalised for more than five days, the insurer will arrange a return ticket for the insured person's relative to be by his side.

Also, if the hospitalisation takes place abroad, the insurer will cover the expenses of the relative's stay in a hotel, on presenting proof of such, up to €80 per day and with a maximum of ten days.

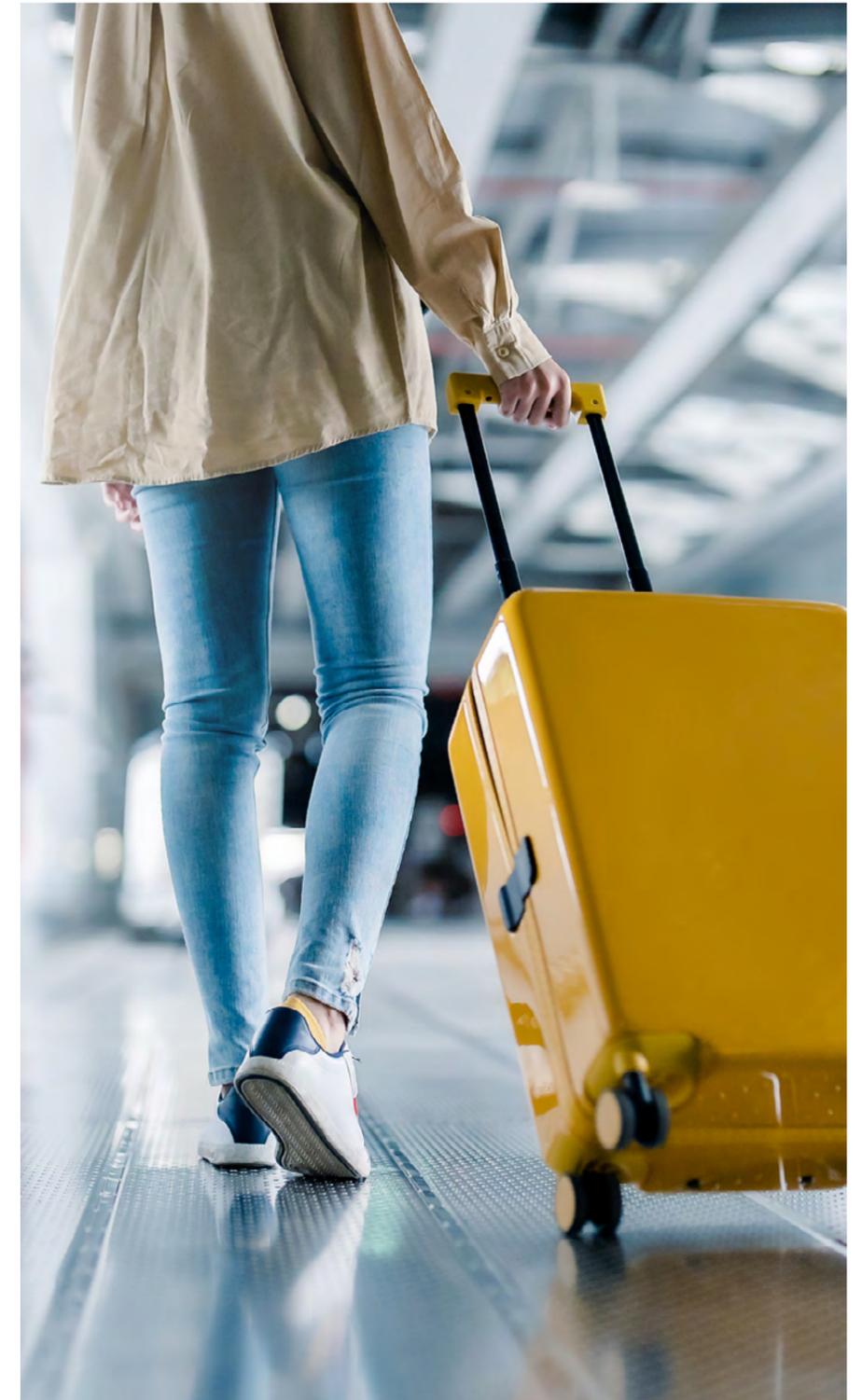
2.3. Premature return home

If during a trip, when the insured person was away from his habitual home, a fire or serious catastrophe occurred, or the death of a first degree relative, DKV Seguros will arrange for a return ticket for the insured person to return home, if this were not already covered by the insured person's return ticket.

Also, in the event that the insured person, having resolved the situation that forced him to return to his habitual home, wanted to return to where he was previously, DKV Seguros will arrange for a ticket to such effect.

2.4. Delivery of medications

DKV Seguros will cover the cost of delivery of the necessary medication for the insured person's cure if it cannot be found in the place where he is situated.



2.5. Telephone medical consultation

If the insured person requires medical information during his trip, he can request it by telephoning the Call Centre.

2.6. Help in the search for lost luggage

In the event of loss of luggage, DKV Seguros will provide support in order to request and administer the search for locating the lost luggage and, once located, will cover any delivery costs to the insured person's home.

2.7. Delivery of documents

If the insured person requires some documents that had been forgotten, DKV Seguros will arrange for their delivery to the destination.

2.8. Legal defence expenses and advance on bail abroad

When, as a consequence of a traffic accident that occurred abroad during a trip, the insured person needs to arrange his legal defence, DKV Seguros will assume the expenses for **such up to a limit of €1,500**.

If the insured person is not capable of designating a lawyer, DKV Seguros will do so, without accepting any responsibility whatsoever regarding the lawyer's subsequent performance.

If the competent authorities of the country in which the accident occurs required bail from the insured person, DKV Seguros will advance this, **up to a limit of €6,000**.

The insured person will have to refund the amount of the bail advanced within the maximum term of three months starting from the date on which DKV Seguros provided the loan. If before that term the amount had been reimbursed by the competent authorities of the country, the insured person is obliged to reimburse DKV Seguros immediately.

2.9. Travel assistance

When the insured person requires information about the countries that he will visit such as, for example, entrance formalities, concession of visas, currency, economic and political conditions, population, language, level of health care, etc.; DKV Seguros will provide him with this general information if requested by means of a phone call or electronic mail.

2.10. Transmission of messages

DKV Seguros will take care of sending urgent messages to the insured person's relatives due to events covered by the guarantees of the present policy.

2.11 Family assistance

If children under 15 years of age or disabled children would be left home alone as a result of the guarantee involving a relative travelling due to hospitalisation or death of the insured person, a person will be assigned for their care, with a cost of up to €60 per day and limited to seven days.



2.12. Cancellation of cards

In the event of theft or loss of bank or other cards issued by companies in Spain, DKV Seguros, at the request of the insured person, commits to requesting their cancellation to the issuing entity.

2.13. Blocking of mobile phone

If the insured person notifies a loss or theft of their mobile phone, DKV Seguros will communicate this to the corresponding operator, requesting the blocking of the terminal. DKV Seguros will not be responsible for improper use in any case.

2.14. Advance of monetary funds abroad

If required due to any extraordinary expenses arising from an illness or accident abroad, DKV Seguros will provide the insured person an advance, **with a limit of €1,500**, against a written acknowledgement of debt or bank cheque for the amount, or its equivalent in euros, in accordance with the current exchange control legislation.

The insured person agrees to reimburse DKV Seguros the advanced amount within 30 days of its receipt.



2.15. Luggage

2.15.1. Administrative fees for the replacement of documents

Duly justified fees incurred by the insured person to replace the loss or theft of credit cards, bank, travellers and petrol cheques, travel tickets, passport or visas occurring during the trip or stays away from his/her regular place of residence shall be covered **up to the limit of €120**.

Damage derived from the loss or theft of the above documents or their wrongful use by third parties, as well as any related expenses that are not directly related to the obtainment of duplicates, is not covered by this guarantee and consequently compensation shall not be provided.

2.16 Delays

2.16.1 Missed connections due to transport delays

If the means of public transport chosen is delayed due to a technical fault, strike, inclement weather, natural disaster, an intervention by the authorities or by other persons by force and, as a result of this delay, it was not possible to connect with the next means of public transport included and confirmed on the ticket, DKV Seguros will pay, **up to the limit of €120**, the hotel and maintenance expenses incurred during the wait upon presentation of the receipts and invoices.



Additional dispositions

The General Conditions of the health care policy are applicable as long as do not oppose what the present document set out.

In the telephone communications requesting the services of the indicated guarantees, the following must be clearly indicated: the insured person's name, the policy number of the health care policy or the card number, the place where he/she is situated, a contact telephone number and the type of assistance that he/she requires.

Delays or non fulfilment due to acts of god or the special administrative or political characteristics of a certain country will not be dealt with.

In any event, if it a direct intervention were not possible, the insured person will be reimbursed on his return to Spain or, if required, as soon as he enters a country where the previous circumstances are not occurring, for the expenses he had incurred and that are guaranteed, by means of presentation of appropriate proof.

Medical services and those of health care repatriation should be made by agreement with the doctor of the hospital centre that is attending the insured person and the DKV Seguros medical team.

If the insured were entitled to a refund for part of the unused ticket, when making use of the repatriation guarantee, this refund must revert to DKV Seguros.

The compensations fixed in the guarantees will be in any event additional to the contracts that the insured person may have covering the same risks, the benefits from social security or of any other body.

DKV Seguros is subrogated in the rights and actions that can correspond to the insured person for facts that have motivated his intervention up to the total of the amount of the services provided or lent.



Limitations of the contract

Exclusions

1. The guarantees and services that have not been requested from DKV Seguros and which have not been made with his agreement or by him, except in cases of acts of god or those whose nature makes it impossible to demonstrate.
2. Illnesses or injuries that take place as a consequence of chronic suffering or prior to the beginning of the trip, as well as their complications or relapses.
3. Death as a result of suicide or the illnesses and injuries resulting from attempted suicide or those caused deliberately by the Insured person to himself, as well as those arising from his criminal actions, either directly or indirectly.
4. The treatment of illnesses or pathological states caused by the intentional ingestion or administration of toxins (drugs), narcotics, or by the use of medications without medical prescription.
5. The costs of prosthesis, spectacles and contact lenses, births and pregnancies except for unforeseen complications during the first six months, and any type of mental illness.
6. Events due to the practice of sports in competition and the rescue of people at sea, in mountains or in deserts.
7. Any medical or pharmaceutical expenses under €10.
8. Expenses corresponding to the burial and funeral ceremony.
9. Incidents caused by radiation from nuclear transmutation or disintegration, radioactivity, and chemical or biological agents.
10. Damage caused intentionally by the insured person, or through his gross negligence.



dkv.es



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+34 913 790 434

Customer services over the phone,
manned by:
Fundación

INTEGRALIA DKV



Discover the DKV
virtual space



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