

**So that, whatever happens,
you are always
financially covered**

**DKV Renta Baremado
Extra money for you.**

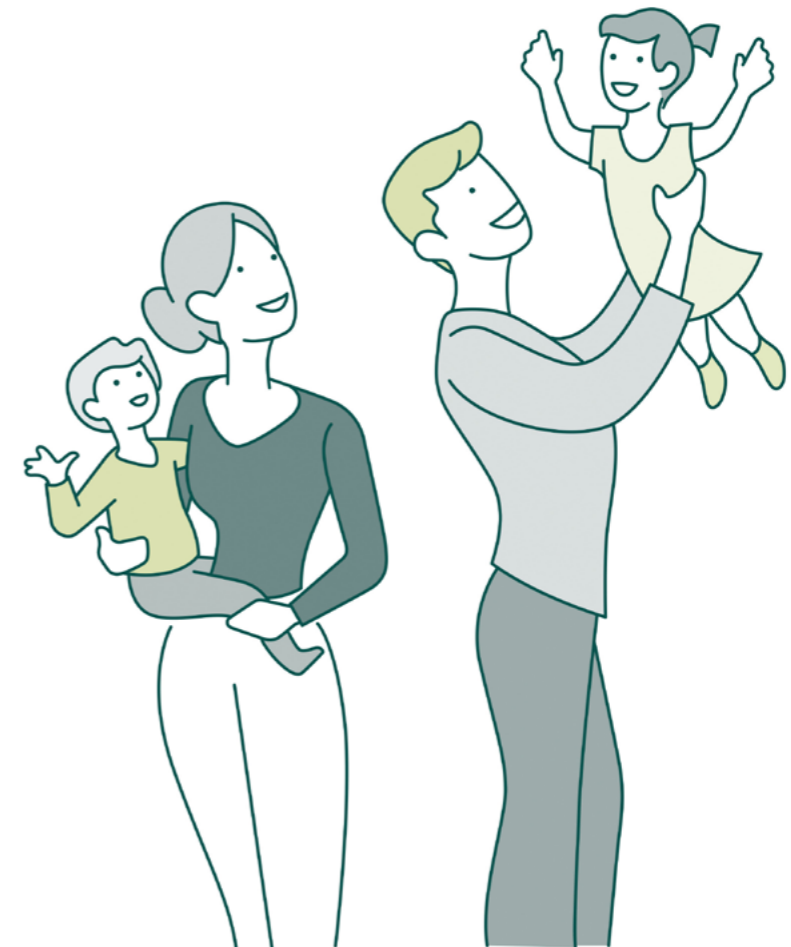
Take good care of yourself

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/mes - 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 depending on the illness and/or accident**, 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?
- You can adapt the insurance to your needs, **choosing the quantity of money you want to receive**.
- Regardless of what happens, **we cover any unforeseen events, whether they take place inside or outside of your work**.
- Speed is important in these cases. For this reason, you need to **present the certificate for medical leave, with the diagnosis**, so that you can receive the money and start working whenever you deem it suitable.
- You will have **the most extensive scales on the market**, such as:
 - Ankle sprain: 10-40 day
 - Myopia surgery: 3 days
 - Gastroenteritis: 2-4 days
 - Wrist fracture: 40-80 days
 - Flu: 3 days
 - Heart attack: 100 days
- 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.



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 medical leave certificate with the diagnosis.

It's very easy to calculate the money you receive: you just need to multiply the amount corresponding with the circumstance by the amount of compensation contracted.

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)
- Increase to a daily payment for the first and second year



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

You can 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 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, hospitalisation and surgery, and 16 to 54, inclusive, 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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