

**DKV PROTECCIÓN FAMILIAR**



**WE WANT  
TO FEEL  
PROTECTED!**



**ALL THE EMOTIONAL  
SUPPORT AND SERVICES  
YOU NEED.**

At DKV **we are health activists**, which is why our products are aimed at the health and well-being of our insured customers, colleagues and society in general. We believe that a healthier world is possible, and we work towards this.

We belong to the DKV Group, one of the largest insurance groups in Germany and Europe in over 30 countries. In Spain the DKV Group is present all over the country with an extensive network of offices and consultancies, where almost 2,000 employees work serving nearly 2 million customers.

Our responsible management also adds value to our society and the environment and enables the company to grow sustainably.



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# ANY INSURANCE POLICY MUST START WITH A COMMITMENT. OURS STARTS WITH SEVEN.



1

Everything starts with a simple phone call, at any time of the day. A **professional adviser** will go to wherever your family is located and provide a completely personalised service to accompany them throughout the entire process.



2

Unexpected doubts often arise after a death, some of which are related to legal matters. Which is why your family will be able to call a **support helpline** to ask questions about any aspect of their private lives.



3

Following a difficult time like this, what's most important is to trying to cope with the loss of your loved one. Therefore, your family will be offered **psychological support** during and after the process.



4

Forethought is always important. You can **write your will at any time from home** using the Online Will tool and **plan your own funeral** from the DKV customer area.



5

In addition to the disorientation and confusion that occurs at this difficult time, you may also have to face unexpected expenses. But don't worry about these, we will take care of them.



6

If you need a **second medical opinion** about a serious illness, you can have it.



7

We take care of **managing the insured's digital life**, deleting content from social media, files in the cloud, emails, etc.



# WHATEVER HAPPENS, WE WILL BE BY YOUR SIDE.

Here, you have all the cover and assistance you could possibly need. Because we understand that at this time, what you need is reassurance and peace of mind.

## COVER

—**Funeral service benefit.** Adapted to local traditions and customs, so you can choose the ideal service for you.

—**Adjustable benefit.** We will cover any unexpected extra charges. When taking out the insurance, you can choose to cover 5%, 10%, 15% or 20% of any extra charges.

—**Transfer to any cemetery in the country.** We will take care of preparing and transferring the coffin to any Spanish town or city.

—**Repatriation of foreign residents.** Preparation and repatriation of the deceased (foreigner residing in Spain) from the place of death in Spain to the international airport nearest to the place of burial in the country of origin.

- Includes a return trip for a companion, from the country of origin to Spain or vice versa.

—**Family assistance.** An assistance manager will accompany and guide your family throughout the process, offering guidance and coordination of administrative procedures, obtaining official documents and emotional support.

—**Legal assistance.** Your family can ask questions directly to a lawyer about inheritance and carry out other legal enquiries and processes.

—**Psychological assistance.** Unlike other insurances on the market, this includes professional end-of-life psychological support and in palliative care, as well as face-to-face psychological assistance and a grief helpline.

—**End of digital life management.**

- Cancellation of the insured person's e-mail accounts.
- Request for cancellation of the accounts of the deceased on social networks or change to memorial account.
- Processing the removal or transfer of blogs and websites owned by the deceased, along with profiles in forums, chat pages or dating sites.
- Deletion or transfer of files stored in the cloud.

—**Worldwide assistance.** Enjoy worldwide emergency travel assistance in trips of up to 90 days. In addition, we cover your medical, surgical, pharmaceutical and hospitalisation expenses abroad up to 18,000 euros, as well as emergency dental expenses up to 500 euros.

We also cover the expenses of a relative staying in a hotel during the hospitalisation of an insured person and the extension of the insured person's stay in a hotel after hospitalisation, as well as the delivery of medication. We will also take care of the repatriation in the event of death abroad.

—**Funeral planning service.** We help you plan your funeral, to facilitate the decision-making of your loved ones and to genuinely celebrate a unique and significant farewell consistent with your values.



## OPTIONAL COVER

### —Allowance for exceptional expenses.

Financial support for unforeseen expenses incurred from the burial or can be destined to the tribute or farewell ceremony.

### —Accidents.

In the event of any type of accident resulting in death or permanent disability, we will offer you compensation of up to 60,000 euros.

### —Complementary worldwide assistance.

Includes repatriation of the deceased from abroad, for stays of longer than 90 days (including expatriated relatives).

### —Hospitalisation.

Up to 60 euros per day in the event of hospitalisation for any reason.

—**Serviplus package** with access to the following health services:

- We include the **medical chat** through the Quiero cuidarme Más app as a gift. Insured persons may enjoy unlimited consultations with a general practitioner for free.

### • **Dental cover package:**

– **47 free dental treatments** and others at below-market prices.

– **We include a dental cleaning as a gift** for all insured persons in the policy. You must access DKV Club Salud y Bienestar and choose the dentist you want to visit in the DKV medical directory. Includes one dental cleaning per year for each insured person.

—**Access to DKV Club Salud y Bienestar:** you can access a catalogue of health and well-being services at the best price.

### —Specialised medical helplines:

24-hour medical helpline, Paediatrics medical helpline, Pregnancy medical helpline, Medical helpline for women, Sports medical helpline, Nutrition medical helpline, Tropical medical helpline. Psychoemotional line 900 810 675.

—**Access to consultations at special prices:** paediatrics, gynaecology, ophthalmology, dermatology, cardiology...

—**Severe dental accident.** If it affects more than three teeth, we will reimburse you for the treatment costs (maximum 6,000 euros).



## CAN'T SEE A CERTAIN TYPE OF COVER? MORE COVER TO CHOOSE FROM!

If required, you can also obtain additional assistance, which includes:

### ASSISTANCE SENIOR

**Remote assistance:** If you have any family members who need to be immobilised during their recovery, they will receive home care services.

### ASSISTANCE JUNIOR

Educational support services at home or in hospital, for children and adolescents aged 6 to 16 who must remain immobilised due to an illness or accident.

### FAMILY LEGAL PROTECTION

Legal cover that will protect you when claiming damages and legal defence of a private and family nature, up to €2,000 in expenses.

This also includes guidance for drawing up a Living Will.

### COMPREHENSIVE PET ASSISTANCE

Permanent telephone advice for pets (dogs and cats) and access to special services and prices. Includes pet loss management up to 250 euros.



## WE ADAPT THE INSURANCE TO YOUR SITUATION!

### NATURAL PREMIUM

The premium will be renewed each year according to your age and, from the age of 71, it will be fixed (levelled) with an annual revaluation.

### SEMI-NATURAL PREMIUM

The fee will be adjusted every 5 years. And from the age of 67, it will become a level premium with fixed annual revaluation.

### LEVEL PREMIUM.

You can take this out at any time up to the age of 70. The premium and the capital will be revalued each year by a fixed amount.

### SINGLE PREMIUM

If you are over 70 years old, you only have to make a single payment.



## AND IF YOU WANT, YOUR LAST ACT CAN BE VERY SIGNIFICANT

We offer **DKV Buen Legado**, the first burial insurance policy aimed at reducing the environmental impact of the funeral through 9 principles set by Fundación Tierra, with a forward-thinking approach, both in terms of the funeral service and the use of new technologies and materials.

To minimise the environmental impact, all the services employ:

- Caskets made with at least 80% **FSC and/or PEFC ecologically certified wood**, water-based varnishes and natural fibre textiles.
- Commemorative cards printed on at least 80% **recycled paper and/or FSC and/or PEFC certified**.

- Scattering urns made with **recycled and/or natural materials that are biodegradable**, so they can be integrated into the environment in natural conditions, reducing their environmental impact.
- Plant arrangements without foam, metals, or plastic.

We also **prioritise**:

- **Simplicity**: we focus on the family's experience, avoiding superfluous products.
- **Planning**: service that promotes reflection on the farewell itself, which allows us to come up with a wish list for the funeral and ease the decision-making process at such a delicate time.



## WE DESERVE LESS TRAVEL, AND MORE DIGITAL HEALTH!

By taking out the Serviplus optional cover, you can access the Quiero cuidarme Más App, which offers a wide variety of services and advantages:

- **24-hour medical chat** with advice from a healthcare professional for unlimited consultations from your mobile phone.
- **My diary**, a summary of your recent activity and the most relevant information about your healthcare management.
- **Healthy lifestyle index**, a score from 0 to 1000 that lets you know if you are on the right track towards a healthy lifestyle.
- **Health indicators**, managing multiple health parameters, such as your physical activity, weight, blood pressure and others.
- **Connection to Apple Health, Google Fit, Garmin and Fitbit**.
- **Health and well-being content** so that you are up-to-date with the latest trends and topics of interest.

# YOUR NEEDS CHANGE OVER TIME. YOUR INSURANCE SHOULD DO THE SAME.

Con los años, la vida de cada uno de nosotros cambia de maneras que no podíamos ni imaginar. Y con ella, también cambian nuestras necesidades. Por eso, es muy importante que periódicamente revises tu seguro y valores si sigue estando plenamente adaptado a tus necesidades del momento. Cuando no sea así, ponte en contacto con tu Experto en Seguros para que te ofrezca la mejor solución.

**An insurance policy adapted to your needs, at a cost of:**

## Your Insurance Expert

Name:

Tel.:

Email:

Comments:

**dkv.es**



Download the app



Discover DKV's virtual space

**AENOR**

EMPRESA SALUDABLE

Customer helpline operated by:

Fundación

**INTEGRALIA DKV**

This document is merely informative and has no contractual value. The full product information is included in the general terms and conditions.

DKV Seguros y Reaseguros, S.A.E. Torre DKV, Avda. María Zambrano, 31 50018 Zaragoza, registered in the Commercial Registry in the Province of Zaragoza, volume 1,711, folio 214, sheet No. Z-15,152. Company Tax ID: A-50004209.

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