

**INSURANCE POLICY
DKV SELECCIÓN**

Torre DKV
Avda. María Zambrano, 31
50018 Zaragoza
Tel. (+34) 976 28 91 00
Fax (+34) 976 28 91 35

FULLY PAID-UP SHARE CAPITAL: 3,813,471.9 EUROS

Unión Médica La Fuencisla (DKV - UMLF), registered in the Special Register of the Department of Insurance and Pension Funds by M.O. dated July 12, 1956. Address: Torre DKV, Avda. María Zambrano, 31 - 50018 Zaragoza (Spain).

Company Register of Zaragoza, vol 1638, folio 115, sheet Z-13974. Tax ID A-08169609.

Mod. RE CON-00301
Updated edition January 2017

UF.2DNP1.CG/01_V3i

The full contents of this contract and appendices are the Copyright of Unión Médica La Fuencisla (DKV - UMLF). The partial or full reproduction of the same is forbidden without the due authorisation. All rights are reserved.

Unión Médica La Fuencisla (DKV - UMLF) makes this document available to all those who request it for their analysis and consultation, even those with no intention of subscribing, to contribute to the clarity and transparency of the information of DKV - UMLF and of the insurance sector in general.

Table of contents

	Page
FREQUENTLY ASKED QUESTIONS AND ANSWERS	5
HEALTHY LIVING PLAN: “VIVE LA SALUD”	13
DKV HEALTH AND WELL-BEING CLUB	17
1. e-Salud Services	18
2. Dental Service	20
3. Additional Premium Services	20
4. Call Centre	24
INSURANCE CONTRACT: GENERAL CONDITIONS	25
1. Preliminary clause	27
2. Basic Concepts: Definitions	29
3. Modality and Extension of the Insurance Policy	37
3.1 Object of the insurance policy	37
3.2 Modality of the insurance policy	37
3.3 Access to Coverage	38
3.4 Care via means other than the DKV - UMLF Health Care Network . .	39
3.5 Subrogation Clause or surrender of rights	40
4. Description of the Coverage	41
4.1 Primary Care	41
4.2 Emergency Care	42
4.3 Medical and Surgical Specialities	42
4.4 Diagnostic Aids	44
4.5 Therapeutic Methods	45
4.6 Hospital Care	46
4.7 Complementary Coverage	47
4.8 Travel Assistance	50

5.	Excluded Coverage	51
6.	Periods of Grace	55
7.	Basis of the contract	57
7.1	Perfection of the contract and duration of the policy	57
7.2	Other rights and obligations of the policyholder or the insured person	58
7.3	Other obligations of DKV - UMLF	58
7.4	Payment of premiums	58
7.5	Loss of rights	61
7.6	Suspension and termination of the insurance contract	61
7.7	Communications	61
7.8	Special health risks	62
7.9	Taxes and surcharges	62
APPENDIX I: TRAVEL ASSISTANCE		63

Frequently asked questions and answers

These general conditions will help you to fully understand the contract that you sign with Unión Médica La Fuencisla (henceforth DKV - UMLF) when you accept this insurance policy.

Throughout the document we explain most of the questions that can arise when using your insurance policy. In this section, we seek to give answers in a clear and simple way to some of our customers' most frequently asked questions.

We hope you find it useful.

Regarding the contract

What documents comprise the insurance contract?

The insurance contract consists of the application form, the health declaration, the general conditions, the particular conditions, the supplements and appendices, and as applicable, the special conditions.

What are the conditions exactly?

The “general conditions” and “particular conditions” group together the rights and obligations of Unión Médica La Fuencisla (henceforth DKV - UMLF) and those of the insured person or the person that takes out the insurance policy.

What documents do I receive when I take out the insurance policy?

The general and particular conditions, your DKV - UMLF Medi-Card(s)[®] and information about the medical directory or the corresponding DKV - UMLF Health Care Network, according to the modality contracted.

Please check that your personal data has been correctly copied.

What do I have to do with the documentation?

Sign the particular and general conditions, keep a copy for yourself, and send DKV - UMLF the other signed copy. The delivery of the signed copy together with the payment of the initial premium implies their acceptance. Until both requirements are fulfilled, that is, the contract is signed and paid, the policy will not be effective, even though a date for such is stipulated in the particular conditions.

If you have any doubts, contact us.

We will be pleased to help you.

Do I need to request the extension of the contract?

The contract is renewed automatically every year. You do not need to confirm the renewal.

However, both you and DKV - UMLF can cancel the contract before the expiry date, provided that demonstrable notification is given to the other party. In the case of the policyholder one month's notice is required and for DKV - UMLF, two months' notice.

What happens to my personal data?

DKV - UMLF is specifically authorised to request, handle and give the personal data of the policyholder and/or the insured person to entities of the group.

Regarding the health data of the insured person, this may only be given to a third party with the sole aim of administering health care, the plans for prevention and promoting good health, and the additional services covered by the policy.

DKV - UMLF is also authorised to send the policyholder and/or insured person information about health care, the plans for prevention and promoting good health, and the goods and services that could be of interest to them.

The policyholder and/or the insured person may contact DKV - UMLF to consult this data and update, modify, or delete it in accordance with the Organic Law 15/99 for the Protection of Personal Data.

DKV - UMLF Medi-Card®

Can a doctor of the corresponding DKV -UMLF Health Care Network, according to the modality contracted, ask me for my DKV-UMLF Medi-Card® besides the authorisation of certain services?

Yes. The DKV - UMLF Medi-Card® is the means by which you are identified as a customer of the corresponding DKV - UMLF Health Care Network, according to the modality contracted, and you will be asked to show it.

How much do I have to pay for each visit?

The preset amount for each medical act and/or treatment session is three euros.

What should I do if I lose my DKV - UMLF Medi-Card®?

Contact DKV - UMLF so that we can send you a new one.

How can I contact DKV - UMLF?

In case of emergency or out of office hours, through the Call Centre (902 499 006) or on the website www.dkvseguros.com/umlf. In addition to the two aforementioned channels, during opening hours, we will also assist you at any of the Unión Médica La Fuencisla branches or your branch's phone number, which is included at the back of your medical directory "DKV - UMLF Network of Healthcare Services".

Authorisations

What tests or services in the DKV - UMLF Health Care Network need an authorisation according to the modality contracted?

Complex diagnostic tests, transfers by ambulance, psychotherapy and chiropody sessions, preventative check-ups and programmes, medical or surgical treatment as well as hospital admissions.

If you have any doubts, please consult the website and/or medical directory or the corresponding DKV - UMLF Health Care Network for the current year to see the list of diagnostic and therapeutic acts that do not require prior authorisation from DKV - UMLF.

How can I request an authorisation if I cannot go to DKV - UMLF branch?

Contacting your branch by telephone or fax or visiting a DKV - UMLF branch with your card and the medical prescription of the test.

Payment

Do I pay the same every month?

No. Some months you will also receive the surcharge for the contributions towards the medical acts received.

What do you mean by a yearly contract if I pay monthly?

The duration of the contract stipulated in the policy is annual and can be extended by calendar years, which is compatible with the monthly payment of the premium. You can also opt for a quarterly, six-monthly, or annual payment.

The instalments scheme selected does not release the policyholder from his obligation to pay the annual premium in full. In the event of the receipts being returned or left unpaid, DKV -UMLF is entitled to claim the amount corresponding to the outstanding balance.

Health care

What is the Healthy Living Plan “Vive la Salud”?

Through the Internet, at www.programas.vivelasalud.com, DKV - UMLF offers its insured persons the possibility of access to diverse specific programmes for promoting health and the prevention of illnesses, which will be incorporated gradually.

Can I go to the doctor the day after taking out the health policy?

Yes, from the first day that the policy becomes effective, except for some services that have a period of grace (see Section 6, Periods of grace).

Do I need to request an authorisation to go to a medical or surgical specialist's consultation?

No. Consultations for medical or surgical specialities have free access in the corresponding DKV - UMLF Health Care Network, according to the modality contracted.

Do I need authorisation for clinical psychiatry?

Yes. You need to request the corresponding authorisation to use this non-medical speciality in the corresponding DKV - UMLF Health Care Network, according to the modality contracted.

Do I need an authorisation to have a mammogram or orthopantomogram?

No, you do not need an authorisation for these. Only the written prescription of a doctor in the DKV - UMLF Health Care Network is required.

When can I request service at home?

When, due to the sick person's state, going to a consultation or hospital centre is medically inadvisable.

Also, the visits of a nursing assistant can be made at home if a doctor of the corresponding DKV - UMLF Health Care Network, according to the modality contracted, prescribes them.

Are illnesses previous to contracting the policy covered?

Due to the nature of the contract, previous illnesses are not covered, but it is possible to include them by paying an extra premium in some cases, for example allergic asthma. Other treatments that are not covered may be offered to insured persons by means of the payment of a subsidised fee, or highly advantageous rate, directly to the professional or health centre.

What does the dental speciality cover?

It covers consultations, extractions, stomatological treatment, fluoridations, dental cleans and dental x-rays associated with this treatment.

It also includes fissure sealers and obturations (fillings) up to 14 years of age.

Other dental treatment that is not covered by the policy can be provided, with a contribution from the insured person through the Dental Service (see "Additional services").

How many dental cleans does the policy cover a year?

Those necessary, whenever they are requested by a doctor of the corresponding DKV - UMLF Health Care Network, according to the modality contracted.

Does “DKV Selección” include medications?

Those used in the operating theatre and those administered to the insured person during an admission to hospital. **In both cases biological medications and implantable biomaterials of any type are excluded.**

Is the epidural anaesthesia for childbirth covered?

Yes, and also for any other surgery where required.

Does “DKV Selección” cover laser surgery for myopia?

DKV - UMLF offers the possibility of receiving laser refractive surgery for myopia under advantageous economic conditions. The insured person can obtain this service by acquiring a coupon through the DKV Health and Well-being Club prior to the intervention.

Does “DKV Selección” include clinical psychology?

Yes, it is only included as outpatient treatment with the prior prescription of a psychiatrist or paediatrician of the DKV - UMLF Health Care Network, provided it is given by an associate psychologist and with the authorisation of DKV - UMLF.

Insured customers can access this service for the following pathologies susceptible to psychological intervention, **on paying the contribution of three euros per consultation or session as stipulated in the policy, up to a maximum of 5 sessions per person and natural year.**

- > Psychiatric illnesses: depression, schizophrenia and psychotic disorders
- > Behavioural disorders: neurosis, anxiety, personality and obsessive compulsions
- > Eating disorders: anorexia and bulimia
- > Sleep disorders: enuresis, insomnia, somnambulism and night fears
- > Adjustment Disorders: work-related and post-traumatic stress, bereavement, divorce, adolescence, post-vacation syndrome, etc.
- > Learning disorders: hyperactivity and school failure

Should further sessions be required, DKV - UMLF offers you the possibility of continuing the sessions at a subsidised rate, subject to request being made to the company.

And family planning?

Only the consultations for this purpose are covered, as well as the IUD implant. The intrauterine device's cost will be borne by the insured person.

If I break anything while playing sports, is it covered by the policy?

Yes, as long as it is not a professional activity, an official competition or the sport in question is defined as a high-risk sport.

What happens if I can't get a certain test done in my area?

DKV - UMLF will provide you with access to the service in the area that you choose where suitable means to carry it out are available.

Is health care included while I'm abroad?

Only in the event of an emergency or an accident through a complementary travel assistance coverage, which guarantees the provision of health care abroad up to a maximum of 60 days per trip (see Appendix).

What number do I ring if I have a medical emergency while abroad?

At +34 91 387 46 18 they will assist you and tell you which centre to go to for treatment.

Hospital admissions

What should I do if I am admitted to hospital, with prior notice?

The admission should be requested by the corresponding doctor of the DKV - UMLF Health Care Network, according to the modality contracted, and should be authorised beforehand by DKV - UMLF (please refer to the section 'AUTHORISATIONS' of 'Frequently asked questions and answers').

To do so, the written application of a doctor stating the motive for admission is required.

In the event of an emergency, what should I do if there is no associated hospital in the area?

You can go to any hospital, but you must notify DKV - UMLF in the 72 hours following admission. As long as there is no medical reason for not doing so, DKV - UMLF may provide the hospital care in an associated hospital, providing the appropriate transfer means.

In the event of hospital care, when is the companion's bed included?

The individual room with a companion's bed is included in the coverage of the policy, except in the cases of ICU incubator and psychiatric hospital care.

Suggestions and complaints

How can I make a complaint or suggestion?

You can submit it in writing to any of our branches or to the Customer Defence service. For this purpose, you can write to the registered office of DKV Seguros: Torre DKV, Avenida María Zambrano 31, 50018 Zaragoza or to the following email: defensacliente@dkvseguros.es. You can also call any of the following phone numbers for our Customer Services: 902 499 499 | 913 438 596 | 934 797 539.

In addition, you can also send it to the Complaints Service of the Directorate-General for Insurance and Pension Funds, Commission for the Defence of the Financial Services Customer, Paseo de la Castellana 44, 28046 Madrid.

In this case, a complaint must have been forwarded beforehand to the Customer Defence service of DKV Seguros (see more detailed information on the procedure to be followed in the section “Preliminary clause”).

Healthy Living Plan: “Vive la Salud”

DKV - UMLF offers its insured customers the opportunity to subscribe **the Healthy Living Plan: “Vive la Salud”**, seeking to promote activities of health promotion and prevention of illness through diverse specific programmes. It is available through the Internet and with the support of the medical telephone helplines.

a) The objectives of this project are:

- > Acquiring healthy life styles
- > Consolidating the appropriate habits that they have already established
- > Educating about the prevention of risk factors of illnesses
- > Teaching them to recognise the early symptoms of each illness and the necessary action for each case
- > Having personalised medical advice: defining a personalised healthy-living plan with specific health objectives and continued support aimed at achieving them
- > Facilitating effective preventive activities
- > Living in healthy conditions and anticipating complications if a health problem already exists

These objectives are achieved with the following available tools:

- > Information, training and participation in events
- > Online evaluation, follow-up and control tools
- > Personalised, remote medical advice to fulfil the therapeutic objectives

b) The following programmes will be gradually included:

1. Healthy life. Aimed at all those customers who do not present cardiovascular risk factors, but who want to acquire or maintain healthy habits. The programme will provide a personalised diet and exercise plans.

2. Cardiovascular prevention.

Aimed at people with some of the most common risk factors related to cardiovascular illnesses: high blood pressure, cholesterol, sedentary lifestyle, tobacco addiction, etc. The programme will provide personalised advice to improve how they control their illnesses and avoid complications.

3. Pregnancy and healthy childbirth.

The programme aims to provide all insured adult customers of DKV - UMLF who are pregnant with information and specific advice regarding different aspects related to the pregnancy, birth and post natal care.

The purpose of this programme is to improve their knowledge, attitude and behaviour and to have a positive influence on the development and the results of the pregnancy, birth and postnatal care, as well as the newborn's care.

4. Obesity. Aimed at customers over 18 who present signs of being overweight or obesity. The objective of the programme is weight loss through following the advice of dieticians who will set targets and design personalised diets and physical exercise routines to meet them.

5. Child obesity. Aimed at customers who are parents of children that are overweight or obese. The main objective of the programme is to educate customers in acquiring healthy habits through educational material prepared for children and the personalised advice of dieticians.

6. Parents' school. The aim of this programme is to achieve a correct development for the child and to instil some healthy living habits from birth up to adolescence. It offers parents information about the care infants need (feeding, hygiene, vaccines, prevention of accidents, toys, clothes, etc.) and the possibility of online advice for the different stages of children's growth and maturity (infancy, puberty and adolescence), as well as a personal plan so that your child grows up healthy.

7. Breast cancer prevention. Aimed at all women of 35 and over. The objective is to prevent breast cancer in an effective way and to detect it as early as possible. The programme offers personalised medical advice and recommendations about the most effective preventive activities depending on the personal characteristics of each insured person.

8. Prostate cancer prevention. Aimed at men over 45 years of age. The objective is to prevent prostate cancer in an effective way and to detect it as early as possible. The programme offers personalised medical advice and recommendations about the most effective preventive activities depending on the personal characteristics of each insured person.

9. Cervical cancer prevention. Designed for all women between 18 and 65 years of age who are sexually active. Includes periodic vaginal cytology to detect and treat dysplastic injuries at an early stage before they become cancerous.

10. Colon cancer prevention.

Colon cancer is the most frequent malign tumour in Spain.

This programme has been designed for the general public and, especially, for those over 50 years of age with a family history of colon cancer. It offers you, through online tools, the chance to assess the risk factors and helps you to avoid them. In addition it offers a team of professional experts in prevention and healthy habits to give you long-term, personal advice.

11. Stroke prevention. A stroke is at present the second most common cause of death in Spain after heart disease. It is defined as the sudden appearance of an alteration in brain activity of a vascular origin, either haemorrhagic or ischemic, and that exceeds 24 hours. This programme for preventing a stroke is aimed at adults and, especially, at those with risk factors or a history of cardiovascular illness (diabetes, hypertension, hypercholesterolemia or obesity), offering, through online tools, the chance to assess risk factors and a team of professional experts who will help you to acquire healthy habits through a long-term, personal programme.

12. Workplace stress prevention. This programme is aimed at all those who work for a living and who are aware that there is an upset in their family or social life or at work that is preventing them from being happy, or those who, although they have not developed stress, have several risk factors.

c) Access:

Access to the above is exclusively **online on www.programas.vivelasalud.com**.

Further details of the above services are **available by ringing your branch.**

DKV Health and Well-being Club

The contracting of the “DKV Selección” health insurance policy, both in its individual and its collective modalities, provides the insured person access to the additional services, different to the coverage of the DKV Health and Well-being Club, described below.

The access details for these services, as well as their cost, are stipulated in the medical directories that DKV –UMLF publishes and on the website www.dkvclubdesalud.com

1. e-Salud services

Remote medical advice

1.1 24-hour care

DKV - UMLF's insured customers have available a 24-hour telephone helpline, specialised in the coordination and activation of health care services at home, depending on the type of insurance taken out and the geographical area of residence.

This helpline is staffed by medical and administrative personnel.

1.2 24-hour DKV Doctor

This service provides DKV - UMLF's insured customers with telephone medical advice, offering information and solving doubts regarding symptoms, diagnostic tests, health problems and medication.

1.3 24-hour paediatric medical line

This service provides DKV - UMLF's insured customers with telephone medical advice from doctors or experts specialising in Paediatrics, offering information and solving queries regarding symptoms, diagnostic tests and health problems of insured customers under 14 years of age.

1.4 Child obesity medical line

This service provides the parents of insured children in DKV - UMLF with telephone advice from doctors or technicians specialising in diets and nutrition, providing strategies and medical documentation regarding the prevention and treatment of being overweight and child obesity.

1.5 Pregnancy medical line

This service provides DKV - UMLF's pregnant insured customers with telephone medical advice given by doctors or experts specialising in Obstetrics, offering information and solving queries regarding symptoms, diagnostic tests, health problems and appropriate medication for the pregnancy stage.

1.6 Women's medical line

This service provides DKV - UMLF's female insured customers with telephone medical advice given by female doctors or specialists, offering information and solving queries regarding symptoms, diagnostic tests, health problems and appropriate medication for women's health.

1.7 Sports medical line

This service provides DKV - UMLF's insured customers with telephone advice related to Sports Medicine given by specialists in sports medicine, doctors or experts specialising in diets and nutrition, offering information and solving queries regarding the prevention of injuries and the suitability of exercise when doing sports, as well as advice on those pathologies that include physical exercise as part of the treatment prescribed by their doctor.

1.8 Medical nutritional line

This service provides DKV - UMLF's insured customers with telephone dietary advice given by doctors or experts specialising in diets and nutrition, offering information and solving queries regarding health prevention and dietary control of pathologies that include diet therapy as part of the treatment prescribed by their doctor.

1.9 Medical tropical line

This service provides DKV - UMLF's insured customers with telephone and online medical advice, offering information and solving queries regarding symptoms, diagnostic tests, health problems and chemoprophylaxis or specific medications for the speciality.

1.10 Psychoemotional helpline

The insured person can receive three consultations a year of a psychological nature of thirty minutes each, as well as guidance from a qualified team of psychologists who study each case individually. Opening hours 08:00 to 21:00 from Monday to Friday, and access via appointment.

Advice for serious illnesses

1.11 Second medical opinion

Through this free service, in the event of a serious illness, the insured person or his doctor will have remote access to the assessment and second opinion of a panel of leading medical specialists in the world.

These experts will study the medical records and offer their opinion regarding the diagnosis and possible alternative treatment.

1.12 Second bioethical opinion

By means of this free service, in the event of a serious illness, the insured person or his doctor will have access to the assessment and second opinion of specialists in bioethics who will study confidentially and remotely his medical records and offer their opinion on the bioethical aspects of a treatment or sensitive medical decision.

2. Dental service

This service offers its customers access to dental treatment not included in their policy at special rates when visiting associated dental clinics included in the corresponding DKV - UMLF Health Care Network, according to the modality contracted.

With each renewal of the insurance contract, DKV - UMLF may modify the dentists in the corresponding DKV - UMLF Health Care Network, the subsidised dental fees and the dental services included.

3. Additional premium services

The insured person can access either directly or through vouchers, always assuming the cost, the “**DKV Health and Well-being Club Network of Services**”. Being part of this club will allow him to enjoy the different additional services related to the promotion of health, prevention, aesthetics, personal self-care, retraining or physical and emotional well-being,

as well as a variety of care services with some discounts and/or special rates well below the market’s standard.

Therefore, depending on the type of service that you want to use in the “**DKV Health and Well-being Club Network of Services**”, there are two ways of accessing it:

- › **Direct access to the service:** the insured person consults the rates of the centres or professionals available on the website www.dkvclubdesalud.com, directly requests an appointment with them and, on arriving at the centre, identifies himself with his card or DKV – UMLF customer number, which is necessary for the supplier to apply the special DKV Health and Well-being Club rate. Finally, the insured person pays the supplier for the service
- › **Access with a voucher:** in other cases, however, to enjoy some services of the “**DKV Health and Well-being Club Network of Services**” it is necessary to acquire a voucher previously. These can be obtained by entering www.dkvclubdesalud.com, calling 902 499 150 or at any DKV – UMLF branch directly

On each renewal of the insurance contract, DKV Seguros may modify the “DKV Health and Well-being Club Network of Services”, the discounts offered with the vouchers, the rates and the services included in DKV Health and Well-being Club, as well as include new services or discontinue any of the existing ones, with the purpose of adapting them to the services demanded by the insured persons.

3.1 Health Promotion Services

3.1.1 Well-being Services: spas and urban spas

DKV – UMLF offers the insured persons discount vouchers to access balneotherapy, hydrotherapy, kinesitherapy, drainage or firming treatments, with highly attractive conditions.

Spa: it is a thermal centre for resting and receiving treatment with mineral waters of public use whose therapeutic action is contrasted and depends on their temperature, pressure, chemical composition, radioactivity, bacterial flora and dissolved gases.

Urban Spas: they are defined as such because they are located in urban centres and, because contrary to the spas, the customers only spend a few hours of the day in them and do not stay overnight.

3.1.2 Gyms and fitness

Access to the gyms included in the “DKV Health and Well-being Club Network of Services” at attractive rates is obtained by means of a voucher.

3.1.3 Nutritional dietary advice

Access, at special rates, to a face-to-face consultation and design of a personalised dietary plan, as well as the subsequent follow-up.

3.2 Preventive services

3.2.1 Predictive genetic studies

In indications not covered by the policy, access is provided through a discount voucher to studies that provide information about the risk of a specific person developing a certain genetic illness. The analysis is usually carried out with a sample of blood that is examined in the genetics laboratory to determine if there are changes in the gene or genes related to the illness. The following studies may be carried out: prenatal screening test of foetal DNA in maternal blood, cardiovascular risk test, genetic profile of obesity and paternity tests, among others.

3.2.2 Giving up smoking

Access to a new service aimed at giving up smoking employing different techniques at highly attractive rates and by means of a voucher.

3.2.3 Cryopreservation in a bank of umbilical cord hematopoietic stem cells

The transplant of umbilical cord blood cells is at the moment a habitual treatment for many serious illnesses (leukaemia, lymphomas, neuroblastoma, thalassemia, etc.). The insured persons that wish to access the service, with economically advantageous conditions, can acquire a voucher that covers the collection, transport, preliminary analyses and conservation of the children’s umbilical cord cells from the moment of birth in a private bank for a period of 20 years (with the possibility of an extension).

3.2.4 Cryopreservation in a bank of mesenchymal stem cells from adipose tissue

This innovative service provides you, after undergoing a minor liposuction, the option of cryopreserving adult stem cells derived from adipose tissue, which have a high therapeutic potential for their future application in regenerative medicine and cosmetic surgery. Mesenchymal stem cells (MSC) are multipotent adult cells of great plasticity, which are able to differentiate into different cell lineages to regenerate destroyed or damaged tissues, such as in the treatment of extensive burn scars, limbo-corneal ulcers and bone fractures that do not heal.

3.2.5 Biomechanical study of walking

This service provides the insured persons access with a discount voucher to an associated network of podiatry centres specialised in the design and preparation of fully made-to-measure insoles, as well as follow-up visits and guarantee.

3.3 Medical cosmetic or aesthetic services

3.3.1 Refractive laser surgery for myopia, hypermetropia and astigmatism.

By acquiring discount vouchers, DKV – UMLF offers its insured persons at highly attractive prices a specific network of specialised Ophthalmological clinics for laser treatment of refraction defects (myopia, hypermetropia and astigmatism).

3.3.2 Surgery for presbyopia

Presbyopia is a visual defect that usually appears at the age of forty or forty five, and it is the decrease in the ability of the eye to change shape easily, resulting in loss of near vision. DKV – UMLF provides the insured persons with access to a network of ophthalmological centres that specialise in the surgical correction of this visual defect, by fitting intraocular lenses. This service can be obtained by acquiring a voucher that offers attractive rates.

3.3.3 Medicine and aesthetic surgery

Includes access, with a discount voucher that offers special rates, to a consultation and a wide range of non-invasive facial and corporal treatments (peelings, stains, lymphatic drainage, firming, etc.), as well as surgical treatments, such as mammoplasty, abdominoplasty, etc.

3.4 Complementary health services

3.4.1 Assisted reproduction treatment

By acquiring a discount voucher, DKV – UMLF offers its insured persons access to a network of clinics that specialise in the diagnosis and treatment of infertility, with the most advanced assisted reproduction techniques, such as in vitro fertilisation, artificial insemination, transfer of embryos, and/or the cryopreservation of eggs, sperm and embryos as required.

3.4.2 Alternative therapies

DKV – UMLF offers the insured customers in the “DKV Health and Well-being Club Network of Services” a network of medical homoeopaths, acupuncturists and graduates in osteopathy and chiromassage for a consultation or session at special rates.

3.4.2.1 Homeopathy: therapeutic technique based on a complete clinical observation that leads to the prescription of homeopathic medications, in minimal, highly diluted or infinitesimal doses, according to similarity.

3.4.2.2 Acupuncture: therapeutic technique in traditional Chinese medicine whose aim is to restore health via the insertion and manipulation of needles in the body.

3.4.2.3 Osteopathy or chiromassage: physical or manual therapy, complementary to allopathic or conventional medicine, directed at the treatment of musculoskeletal disfunctions, producing pain in the spine and extremities.

3.4.3 Psychology

Access to the psychologists in the “DKV Health and Well-being Club Network of Services” at special rates, for psychological or psychometric tests and/or psychotherapy sessions, **when the maximum annual limit per insured person and year stipulated in the general conditions of the insurance policy has been exceeded.**

3.5. Personal self-help services

3.5.1 Auditory health

By acquiring discount vouchers, it provides access to an auditory check-up in the DKV Health and Well-being Club network of auditory centres and the purchase of ear aids at highly attractive rates.

3.5.2 Healthy hair

This service allows you to take advantage, with a discount voucher, of a personalised diagnosis that includes the fitting of a hair prosthesis or wig for oncology patients and the most advanced treatments to avoid a progressive loss of hair or alopecia, such as capillary micro grafting or implants.

3.5.3 Optics service

By acquiring a voucher, the insured person can obtain important discounts in the DKV Health and Well-being Club network of opticians for the purchase of spectacles (frames and lenses), contact lenses and their hygiene or cleaning liquids.

3.5.4 Orthopaedics service

It provides access to the purchase of any orthoprosthesis device at very competitive rates with a discount voucher.

3.5.5 Online drugstore

By previously acquiring a voucher, the insured person has access to the purchase with advantageous economic conditions of over-the-counter drugstore products (cosmetics, insect repellents, solar protectors, etc.) not considered drugs, contributing actively to the well-being and health of people.

3.6 Rehabilitation services

3.6.1 Rehabilitation therapy for recovery from phonation, speech or language dysfunctions

DKV – UMLF offers its insured persons a speech therapy service, at special rates on a per session basis, for the treatment of the alterations of phonation, speech or language, for indications not included in the insurance policy (dysfunctions of neurodevelopment, learning, dyslexia, dyslalia, dysphemia, etc.).

3.6.2 Home therapy for sleep apnea syndrome

This service facilitates the purchase of home ventilation devices, at highly attractive rates with a discount voucher, for CPAP (Continuous Positive Airway Pressure) or BiPAP (Bilevel Positive Airway Pressure) devices. These devices provide a supply of air at a continuous preset positive pressure during sleep at home to patients with daytime hypersomnia restricting their activity and/or with associated risk factors (arterial hypertension, cardiovascular cerebrovascular illnesses and risk of traffic accidents). You can also access treatment for apnea with intra-oral splints.

3.6.3 Programme for rehabilitation of the pelvic floor

The insured person can also take advantage of access to the Kit Birdi pelvi perineal rehabilitation training programme, based on Kegel exercises, with a DKV Health and Well-being Club discount voucher. Via a mobile or PC / Tablet, the activity of the muscles of the pelvic floor can be monitored and registered on a website so that the user and/or the doctor can follow-up.

4. Call Centre

General information and authorisations.

DKV - UMLF's customers have access to a telephone consultation service with the purpose of receiving information about the medical directory, requesting authorisations, taking out policies or services offered by the company, making suggestions or dealing with practically any other administrative process without having to go to an office.

General conditions

1.

Preliminary clause

This contract is subject to Insurance Contract Act 50/1980 dated October 8.

The control of the activities of the insurance company Unión Médica La Fuencisla (DKV - UMLF) (henceforth DKV - UMLF) situated at Torre DKV, Avda. María Zambrano, 31 - 50018 Zaragoza (Spain), corresponds to the Kingdom of Spain, and in particular to the Ministry of Economy via the General Directorate of Insurance and Pension Funds.

The contract consists of the following documents:

- › Preliminary insurance information document (insurance application)
- › The health declaration
- › The general conditions
- › The particular conditions
- › The special conditions (where applicable)
- › The supplements or appendices

The transcriptions or references to laws do not require an express acceptance, as they are compulsory in any case.

The policyholders, insured persons, beneficiaries, affected parties or claimants of any of these, in defence of their interests and for the resolution of any conflicts that may arise with DKV - UMLF, can make their complaint or appeal in the following ways:

At any of the DKV - UMLF branches, before the Customer Defence Service of DKV Seguros or through our Customer Services.

Claims can also be sent by mail or to the address of the Customer Defence Service of DKV Seguros: Torre DKV, Avenida Maria Zambrano 31, 50018 Zaragoza, or to the following email: defensacliente@dkvseguros.es. Any of the following phone numbers can be called for our Customer Services: 902 499 499 | 913 438 596 | 934 797 539.

The customer may select the means and address through which to receive the reply. The complaint will be answered in writing within two months. The Regulations of DKV - UMLF Customers' Attention Service are available from DKV - UMLF's offices.

After a two-month period has elapsed, if the customer disagrees with the proposed solution, he may contact the Claims Service of the Directorate-General for Insurance and Pension Funds, which is domiciled at Paseo de la Castellana 44, 28046 Madrid.

Without the aforementioned steps being affected, you may also make a legal claim before the corresponding Courts.

2.

Basic concepts. Definitions

For the purpose of this contract, the following terms have been defined:

A

Accident

Any kind of body damage suffered during the validity of the policy, which has been documented as being due to an external, violent and sudden cause against the will of the insured person, resulting in temporary or permanent disability, or death.

Actuarial age

The age of each insured person on his closest birthday (past or future) to the effective date, or the date of extending the policy.

Angiogenesis inhibitor

Biological medication that acts on the growth factor of the vascular endothelium (VEGF), essential for the formation of new blood vessels (angiogenesis) inhibiting their growth.

B

Biological or synthetic material

Also known as biological prostheses, these are implanted by means of special techniques to replace, regenerate or add to an organ or its function. Includes cell transplants for regenerative purposes.

Biomaterial

Materials, natural (biological of either animal or human origin) or artificial (man made), used in the production of items or sanitary products that interact with biological systems, applied in various medical specialties.

C

Cardiac rehabilitation

The activities required from a physical point of view to restore an optimum functional level after an acute heart attack.

Clinical psychology

Specialist area of Psychology that deals with the treatment and rehabilitation of anomalies and disorders of human behaviour.

Clinical psychologist

Graduate in Psychology who specialises in Clinical Psychology.

Collective insurance modality

For the purpose of contracting, it is considered that the insurance policy is of a collective modality when it includes a minimum of ten insured persons linked by a relationship other than the interest of insuring, when it fulfils the legal conditions for insuring and when the coverage is made by means of obligatory (closed collective) or voluntary (open or co-financed collectives) adherence to certain contracting conditions and/or a single contract previously agreed with DKV -UMLF and the contracting collective.

Complete medical care

Includes all the specialties and health care services included in the insurance policy in the modules of primary care, specialists and complementary means of diagnosis and treatment, as well as hospital care and surgery.

Congenital abnormality, defect, illness or injury

Present at the moment of birth as a result of hereditary factors or medical conditions acquired during pregnancy up to the moment of birth itself.

A congenital condition may show up and be recognised immediately after birth, or be diagnosed later at any time during the individual's life.

Cost-efficiency analysis

It allows comparing costs of one or more health interventions in monetary terms and their consequences in quality-adjusted life years (QALY), in order to measure the health outcome.

Contribution

The preset amount for each medical act that the policyholder or insured person accepts for the use of the corresponding DKV - UMLF Health Care Network, according to the modality contracted, and which is stipulated in the "Table of groups of medical acts and contributions" of the particular and/or special conditions of the policy.

Cytostatic

Cytotoxic medication used in oncological chemotherapy that is able to stop the development of the cancer acting directly on the integrity of the chains of deoxyribonucleic acid (DNA) and the cellular mitosis, inhibiting normal cellular multiplication, both of healthy and tumour cells. This therapeutic subgroup includes, for their action mechanism: the alkylating agents, the antimetabolites, plant alkaloids and of other natural products, cytotoxic antibiotics, those made from platinum and methylhydrazines.

D

DKV - UMLF HEALTH CARE NETWORK

The list of professionals and hospitals associated to DKV - UMLF throughout Spain, adapted for each modality of the policy contracted.

E

Enzymatic and /or molecular inhibitor

Biologically directed pharmaceuticals that act on a therapeutic, intra or extra cellular target, inhibiting the generation and transmission of signals for cellular growth. This therapeutic subgroup includes enzymatic transcription inhibitors of different levels (e.g. inhibitors of the protein kinase, of the tyrosine kinase, of proteasomes, etc.).

External means

Doctors and centres not included in the corresponding DKV - UMLF Health Care Network, according to the modality contracted.

Extra premium

Additional quantity or complementary premium paid for a risk which is excluded from the general conditions.

H

High medical technology

Refers to the new applications of electronics, computer science, robotics and bioengineering in the field of medicine, especially in diagnosis technologies and medical treatment.

These techniques are characterised by a high investment cost, the need for specialised personnel, and are subject to reports from the health technologies assessment agencies (AETS) to verify whether their security and effectiveness in the different indications are sufficiently strong to replace the existing technology.

Hospital health care

Hospital care is the care that is given in a hospital centre with admission during at least 24 hours for the insured person's medical or surgical treatment.

Hospital or clinic

All public or private establishments that are legally authorised for the medical treatment of illnesses, body injury or accidents, with permanent medical staff and equipped with the means required to carry out diagnoses and surgical operations.

Hospital care for social or family reasons

Admission to, or extended stay in, hospital for reasons unrelated to objective medical pathologies and therefore not requiring hospital care in the judgement of a DKV - UMLF doctor, but rather for social and/or family motives. Such cases are not covered by the policy.

I

Illness or injury

Alteration of health that occurs while the policy is effective, not resulting from an accident, the diagnosis and confirmation of which is carried out by a legally recognised physician in the place where he provides his services.

Implant

Sanitary product designed to be total or partially inserted in the human body by surgery or special techniques, with a diagnostic, therapeutic and /or aesthetic purpose, intended to remain there after this surgery.

Immunotherapy or biological therapy

Immunotherapy or biological therapy (also sometimes called biotherapy or biological answer modifier therapy) is based on modifying, stimulating or restoring the capacity of the immune system to fight against cancer, infections and other illnesses. It is also used to diminish certain secondary effects that some oncological treatments can cause. The substances or medications used in anti-tumour immunotherapy are non-specific immunomodulating agents, interferons, interleukins, growth factors or colony stimulants, monoclonal antibodies or specific antigen-anti tumour agents, therapies with cytokines and vaccines.

Indisputable contract

A condition included in the contract, which is effective a year after contracting the policy, or of new insured persons joining by which DKV - UMLF agrees to cover all pre-existing illnesses, as long as they were unknown to the insured person and their omission in the health statement was unintentional.

Individual insurance modality

For the purpose of contracting, it is considered that the insurance policy is of an individual modality when it includes a minimum of one insured person and a maximum of nine linked by a relationship other than the interest of insuring, commonly first degree relatives (the holder, spouse or common law partner, and their non-emancipated

children under 30 cohabiting in the same family residence), and when the coverage in any case is carried out by means of obligatory (closed collective) or voluntary (open or co-financed collectives) adherence to certain contracting conditions and/or a single contract previously agreed with DKV - UMLF Seguros and the contracting collective.

Inpatient health care

Hospital care is the care given in a hospital centre with admission during at least 24 hours for the insured person's medical or surgical treatment.

Insurance application or preliminary information document

In addition to preliminary information and the data protection policy, it includes an health status questionnaire, provided by DKV - UMLF, in which the insurance policyholder describes the risk that he wishes to insure, with all the circumstances known to him and which can have an impact on the assessment of the above-mentioned risk. Truthful answers are expected to the questions established by DKV - UMLF.

Insured person

The individual who receives the health care.

Insurer

Insurance company that assumes the contractually agreed risk, Unión Médica La Fuencisla (hereinafter, DKV - UMLF).

L

Life threatening emergency

A situation that requires medical health care immediately or without delay (in a few hours) as a delay could affect the life or cause irreparable damage to the physical state of the patient.

Limiting clause

Agreement stipulated in the insurance policy, by means of which the extension of the guarantee is limited or which leaves it without effect when some risk related circumstances arise.

M

Major outpatient surgery

All surgery carried out in an operating theatre with general, local or regional anaesthetic or sedation that requires little post-operative and short-term care, does not require hospital admission and therefore patients can be discharged a few hours after the operation.

Medical and surgical fees

Professional fees corresponding to surgery and/or a stay in hospital. Includes the fees of the surgeon, assistants, anaesthetists, midwife, and those of any other staff who were strictly necessary for the surgery or treatment given.

Medical or surgical hospital care

A stay in hospital that is required to receive medical or surgical care.

Includes the costs arising from a stay in hospital, up to the limit stipulated in the General Conditions, as well as the medical fees corresponding to the surgical-medical treatment given.

Minor outpatient surgery

Health care processes that require surgical procedures or other simple interventions that are carried out in consultations, on superficial tissue and that generally require, local anaesthetic. The techniques most used are surgical exeresis and cryotherapy.

N

Neonatal care

All medical or surgical treatment that affects a new born baby during the first four weeks (28 days) of his life.

O

Orthopaedic material and arch supports

Sanitary products for permanent or temporary external use that are specifically adapted to the patient. They are designed to modify the structural or functional conditions of the neuromuscular or skeletal system, without their fitting ever requiring surgery.

Osteosynthetic material

Piece or element of any kind used in the joints of fractured bones, or to link ends of joints.

Outpatient health care

Refers to the diagnostic and/or therapeutic care that is habitually given in surgeries, at the patient's home and/or at a hospital or clinic without an overnight stay or a stay of less than 24 hours (e.g. casualty, day visits).

This concept does not include major outpatient surgery.

Own means

Doctors and centres included in the corresponding DKV - UMLF Health Care Network, according to the modality contracted.

P

Period of grace

It is the period of time set in the contract, from the date the policy enters into force, during which a part of the coverage included in the policy guarantees does not take effect. This period is calculated by months, counting from the effective date of the policy for each of the insured parties included in it.

Physician

Graduate or Doctor in medicine who is legally qualified and authorised to provide medical or surgical treatment for the illness, ailment or injury that the insured person is suffering.

Policy

The insurance contract, the document that contains the general conditions, the particular conditions, the special conditions, plus the supplements or appendices that are issued to establish additions to or change the above.

The application form and the health declaration are also part of the policy.

Policyholder

The individual or legal entity that subscribes this contract with DKV -UMLF and accepts the obligations derived from the said contract, except for the obligations of the insured person.

Pre-existence

Health condition (for example pregnancy), alteration or organic disorder that existed before the moment of taking the policy out or it becoming effective and which is normally determined by signs or symptoms, regardless of whether or not a medical diagnosis has been given.

Pre-existing health condition

Health state or condition, not necessarily pathological (for example pregnancy), that began before the date of the inclusion of the insured person in the policy.

Premature or preterm childbirth

Premature or preterm childbirth is considered to be that occurring after the twentieth week and before the thirty seventh week of gestation, provided that the pregnancy had not begun and the insured person could not have been aware of it before the date of its inclusion in the policy.

Premium

The price of the insurance. The receipt includes the surcharges and taxes that are legally applicable.

Psychotherapy

Method of treatment for a person suffering a psychic conflict, with the indication or prescription of a psychiatrist.

Q

Questionnaire or health declaration

Question sheet which forms an integral part of the insurance policy made available to the policyholder and/or insured person by DKV - UMLF, whose aim is to determine his state of health, in addition to discovering the circumstances that could influence the evaluation of the risk and the contracting of the policy.

R

Radical or oncologic surgery

Surgical process on the breast or other types of organs following an oncologic diagnosis.

Regenerative medicine

Includes tissue regeneration techniques, cellular or molecular therapy, implants or transplants of mother cells and tissue engineering.

Rehabilitation

All the acts prescribed by an orthopaedic surgeon, neurologist, rheumatologist or specialist in rehabilitation and carried out by a specialist in rehabilitation or a physiotherapist in rehabilitation centres, with the purpose of returning functionality to the parts of the locomotive apparatus that have been affected by the consequences of an illness or accident caused while the policy is effective.

Robotic or computer assisted surgery

Image-guided or computer-assisted surgical acts carried out by a robot, following the instructions of a surgeon aided with a telerobotised laparoscopic system and/or assisted by a virtual reality computerised system or navigator with computer obtained 3D images.

S

Special care unit

Section or area that is specially equipped and staffed by doctors and nurses who specialise in giving specific treatment.

Surgical operation

Diagnostic or therapeutic act carried out by means of an incision or other internal approach by a surgeon or surgical team usually requiring the use of an operating theatre belonging to a legally authorised hospital.

T

Traffic accident

Accident suffered by the insured person as a pedestrian; user of public transport, scheduled or charter flights; car driver or passenger; or whilst riding a bicycle or motorbike on all kinds of public roads or a private road open to the public.

3.

Modality and extension of the insurance policy

3.1 Object of the insurance policy

By means of this policy, DKV - UMLF covers medical, surgical and hospital care, within the limits established in these conditions and the particular and special conditions and/or health questionnaire, for all kinds of illnesses or injuries included in the specialities that appear in the description of the coverage of the policy, after payment of the relevant premium.

Diagnostic and therapeutic advances in medical science that appear during the coverage of the policy will only be included as part of the coverage of the policy when:

1. Their safety and cost-efficiency validation studies are ratified by means of a positive report from the Agencias de Evaluación de las Tecnologías Sanitarias (Health Care Technology Assessment Agencies) that report to the Health Services of the Autonomous Communities or of the Ministry of Health.

2. They are expressly included in Section 4 “Description of the coverage” of the general conditions.

With each renewal of the policy DKV -UMLF will explain the techniques and treatment that will form part of the new coverage of the policy for the subsequent period.

3.2 Modality of the insurance policy

DKV SELECCIÓN provides medical and surgical care on a local level (depending on the province where it is contracted) through the corresponding DKV - UMLF Health Care Network, according to the modality contracted for all kinds of illnesses or injuries included in the specialities that appear in the description of services in the policy. In the event of an emergency or a trip outside of the province, DKV – UMLF may authorise access to the DKV Health Care Network, up to the limits contracted.

This insurance is based on the free selection of doctors and medical centres among those detailed in the ‘DKV - UMLF Network of Healthcare Services’, which covers the whole national territory and varies according to the insurance modality contracted.

If some of the services included in the contract are not available in a particular area, the insured person has the right to choose a location where they are offered.

The right to freely choose a doctor or centre implicates the absence of direct, joint or subsequent liability of DKV - UMLF with regard to the actions of such doctors or centres, where DKV - UMLF has no control capacity owing to the protection of professional secrecy, the confidentiality of health details and the prohibition of third parties gaining access to data in the health sector. Medicine is an activity of means and not results. For this reason, DKV Seguros cannot guarantee the positive outcome of medical acts that the policy covers.

The modality of the service provided is that specified in article 105, paragraph 1 of the Insurance Contract Act -payment of health care expenses-, without assuming directly the provision of those services supplied by professionals and qualified centres. In case of incorrect medical or hospital practice, the insured person is under an obligation to make a complaint exclusively against those professionals or centres directly intervening in the provision of the service and their respective insurance companies of civil responsibility, releasing DKV - UMLF free from any responsibility.

The payment of a contribution from the insured person towards some services is included in the regulations.

Under no circumstances will a cash compensation be paid instead of health care services.

3.3 Access to coverage

DKV - UMLF will provide the policyholder with a DKV - UMLF Medi-Card®, which is non-transferable and for his personal use, as a means of identification for each beneficiary and information about the DKV - UMLF Health Care Network adapted to the modality contracted, with a breakdown of the associated medical services, health care professionals, diagnoses centres, hospital centres, emergency services and complementary services, as well as their addresses and timetables.

In the corresponding DKV - UMLF Health Care Network, according to the modality contracted, the insured person pays a quantity for each act given (see section “Frequently asked questions and answers”, DKV - UMLF Medi-Card®).

The services covered by the policy may have free access or require previous authorisation from DKV - UMLF.

Generally, the primary care, medical-surgical specialist and emergency consultations, as well as basic diagnosis tests, have free access.

Hospital admissions, surgery, psychotherapy sessions, chiropody, preventive check-ups, transfers by ambulance, therapeutic acts and complex diagnosis tests, which are detailed in the associated list of the corresponding DKV - UMLF Health Care Network, according to the modality contracted, require authorisation.

To identify yourself as a DKV insured customer to any doctor or centre of the corresponding DKV - UMLF Health Care Network, according to the modality contracted, just present the DKV - UMLF Medi-Card®.

Similarly, you may be asked to present your identity card or official means of identification (passport, residence permit, etc.), if required by the health care or auxiliary staff.

DKV - UMLF will issue the corresponding authorisations to access the services, with the written prescription of a doctor of the corresponding DKV - UMLF Health Care Network, according to the modality contracted, and following administrative confirmation, unless the service is not covered by the policy.

To issue the authorisations, process the claims, inform the customer about additional services and/or administer plans of prevention and promotion of good health, DKV - UMLF is authorised to collect medical information related to prescriptions, directly from the doctor and/or centre, and request an additional medical report from the insured person containing the history, risk factors, diagnosis and need for treatment.

Despite that mentioned in the previous paragraphs, in emergency cases the order given by doctor of the corresponding DKV - UMLF Health Care Network, according to the modality contracted, will be sufficient, provided that the insured person, or person acting on his behalf, notifies DKV - UMLF of the event in writing to obtain their confirmation and authorisation within 72 hours following admission, or after receiving health care.

In cases of life threatening emergency DKV - UMLF will be financially bound until the moment that it expresses doubts about the medical order, in which case it is understood that the policy no longer covers the medical care or the hospitalisation.

The authorisations can be requested by contacting your branch by telephone or fax or anybody visiting a DKV - UMLF branch with your card and the medical prescription of the test.

3.4 Care via means other than the DKV - UMLF Health Care Network

DKV - UMLF does not accept responsibility for the fees of doctors outside of the corresponding DKV - UMLF Health Care Network, according to the modality contracted, the hospitalisation expenses or services that these professionals may request.

DKV -UMLF does not accept responsibility for the hospital care expenses of the services arising in public or non DKV - UMLF associated private centres that are not included in the corresponding DKV Health Care Network, according to the modality contracted, whoever their prescribing doctor or author may be.

In cases of life threatening emergency, the concept of which is defined in this document, and with the express authorisation of the company, DKV -UMLF will cover the health care expenses arising in centres outside of the corresponding DKV - UMLF Health Care Network, according to the modality contracted.

The insured person must notify DKV - UMLF in a demonstrable way, by any means within 72 hours after admission or beginning to receive health care.

Provided that his clinical situation allows it, the patient will be transferred to one of the centres in the corresponding DKV - UMLF Health Care Network, according to the modality contracted.

For care abroad, the policy includes travel assistance coverage, which you can access by telephoning +34 91387 46 18.

3.5 Subrogation clause or surrender of rights

Once the service has been provided, DKV - UMLF may exercise the rights and actions that, deriving from the accident, correspond to the insured person against third parties that may be civilly or criminally liable, up to the limit of the paid compensation.

The insured person is obliged to provide DKV - UMLF with all the necessary documents required to proceed with the subrogation.

This right to subrogation cannot be used against the insured person's spouse nor any other blood relative up to the third degree, adopting father or adopted son, who live with the insured person.

4.

Description of the coverage

The specialities, health care and other services that you are entitled to with this contract are the following:

4.1 Primary care

General medicine: Medical care at a surgery or at home, as well as the prescription of basic diagnostic means.

Paediatrics and child care: child care up to 14 years of age, at a surgery or at home, and the prescription of basic diagnostic means.

Includes basic analytic blood tests (excluding hormone, immune, genetic and molecular biological tests), urine tests and standard X-rays (non-contrast).

Nursing services (injections/cures): Services of Health Care Technical Assistant or University Graduate (ATS/DUE) that will be given in a centre and at home with a prior written prescription from the doctor attending the insured person.

Ambulance service: for cases of urgent need, road transport is included from the place where the insured person is located to the nearest hospital in the corresponding DKV - UMLF Health Care Network, according to the modality contracted, where the treatment can be carried out and vice versa, provided that special circumstances impede him from physically using ordinary means of transport (public transport, taxi or private car).

Transport with incubators is included.

The written authorisation of an associated doctor in the corresponding DKV - UMLF Health Care Network, according to the modality contracted, together with a report indicating the need for assisted transfer will be required in all cases.

4.2 Emergency care

Permanent Emergency service:

To obtain health care in emergency cases you should go to any centre offering this service that appears in the corresponding DKV - UMLF Health Care Network, according to the modality contracted.

In the case of going to a centre not in the corresponding DKV - UMLF Health Care Network, according to the modality contracted, for a life threatening emergency the insured person, or person acting on his behalf, should notify (DKV - UMLF) in a demonstrable way within 72 hours following admission.

As long as there is no medical reason for not doing so, DKV - UMLF may change you to an associated hospital, providing the appropriate transfer means.

4.3 Medical and surgical specialities

Allergy & immunology treatment.

The vaccines will be borne by the insured person.

Anaesthesiology-resuscitation.

Includes epidural anaesthesia.

Angiology and cardiovascular surgery.

Brain surgery.

Cardiology-circulatory system.

Includes cardiac rehabilitation after an acute myocardial infarction.

Cardiovascular surgery.

Dermatology (medical & surgical).

Includes outpatient phototherapy with narrowband (UVB-BE) ultraviolet radiation B for the indications given in Section 4.5 (“therapeutic methods”) of the general conditions.

Digestive apparatus.

Endocrinology and nutrition.

General and gastrointestinal surgery.

Geriatrics.

Gynaecology.

Includes diagnosis and treatment of women’s illnesses. Coverage includes a yearly gynaecological check-up, family planning, the use of surgical lasers (CO₂, Erbium and diode) and fertility and sterility tests.

Assisted reproduction treatment is at the customer’s expense (see Additional services).

Haematology & haemotherapy.

Internal medicine.

Midwife.

Registered nursing assistant (ATS) or qualified nurse (DUE) specialised in providing care during childbirth.

Nephrology.

Neonatology.

Neurology.

Nuclear medicine.

Obstetrics.

Including control of pregnancy and childbirth assistance. Includes “triple screening” EBA-Screening (the first trimester combined test) and amniocentesis or Chorion biopsy to obtain the chromosomal karyotype, for the diagnosis of foetal anomalies. The genetic test of prenatal screening in maternal blood for trisomy 21 (Down), 18 (Edwards) and 13 (Patau) is only covered for high-risk pregnancies, multiple gestation and a history of repeated miscarriages (two or more) of unknown cause.

Odontostomatology.

Includes consultations, extractions and stomatological cures, dental cleans and associated X-rays.

Also, until 14 years of age coverage includes fissure sealers and obturations (fillings).

Other dental care requires the customer’s participation in the expense through the Dental Service (see Additional services).

Ophthalmology.

Includes use of surgical laser, except for the correction for visual refraction defects (myopia, hypermetropia and astigmatism), and presbyopia, **which are at the customer’s expense** (see Additional services).

Oral and maxillofacial surgery.

Orthopaedic surgery.

Includes arthroscopic surgery, percutaneous nucleotomy and chemonucleolysis.

Otorhinolaryngology.

Includes adenoamigdaloplasty and surgery for nasal turbinates or turbinoplasty by radiofrequency, and the use of laser in the operating theatre, except for snoring surgery, obstructive sleep apnea or uvulopalatopharyngoplasty.

Paediatric surgery.

Peripheral vascular surgery.

Includes the use of endoluminal laser in the operating theatre for treatment of varicose veins, except for that stipulated in section 5.f of “Excluded Coverage” of the General Conditions.

Plastic and repair surgery: Surgery to repair injuries using plasties and grafts.

Plastic surgery for aesthetic purposes is not included, except for breast reduction for women over 18 years of age with gigantomastia (more than 1500 grams or ml of volume per breast), a distance from the nipple of more than 32 cm to the suprasternal notch and an index of body mass equal to or less than 30: minimum removal of 1000 gr per breast.

Pneumology-respiratory tract.

Proctology.

Includes the use of a surgical laser for the treatment of rectal and haemorrhoidal pathology.

Psychiatry.

Mainly neuro-biological treatment.

Rehabilitation.

Carried out in a suitably prepared centre under the direction of a specialist physician that is specifically qualified in this area and assisted by physiotherapists to restore the correct functioning of those parts of the locomotor apparatus injured due to an illness or accident.

A suitably prepared centre, or specific rehabilitation centre, is one that is duly licensed to carry out such health care activity and is registered in the Autonomous Community's Health Care Register of Centres, Services and Establishments.

Rheumatology.**Thoracic surgery.**

Includes sympatotomy by hyperhidrosis (treatment for excessive sweating).

Urology.

Includes the diagnosis and treatment of the prostatic pathology and the urinary channels, as well as the study and diagnosis of male sterility and infertility.

The use of any type of laser in this specialty is excluded.

4.4 Diagnostic aids

These must be prescribed by a doctor in the corresponding DKV - UMLF Health Care Network, according to the modality contracted, indicating the reason for the exploration. **Contrast techniques of any kind are excluded.**

Clinical, anatomopathological and smear tests.

Radiology.

Includes the habitual techniques for diagnosis using images such as general X-rays, computerised axial tomography (CAT), Nuclear magnetic resonance (NMR) and bone density measuring.

Endoscopic capsule.

Included in the diagnosis of haemorrhage and/or intestinal bleeding of unknown or hidden origin.

Endoscopic examinations.

Digestive, diagnostic and/or therapeutic.

Fibrobroncoscopic.

Diagnostic and/or therapeutic.

Cardiac diagnosis.

Electrocardiograms, strength tests, ultrasound scans, holter, doppler and haemodynamic.

It also includes **multislice coronary tomography** (MSCT 64) and cardiac spectography (cardiac spect) after an acute heart attack and post operative heart pathologies.

Neurophysiology.

Electroencephalograms, electromiograms, etc.

Interventional or invasive vascular and visceral radiology, except if it is used for cancer treatment and/or diagnosis.

Optical coherence tomography.

In ophthalmologic diagnoses according to commonly accepted clinical practices.

High diagnostic technology.

In the corresponding DKV - UMLF health care network, depending on the modality that you have contracted, provided in reference centres throughout the country, **except when used for an oncological diagnosis or treatment.**

a) includes gammagraphy, magnetic resonance cholangiography (MRC) for the exclusion of coledocolitiasis in colecistectomy and computed tomography (CT angiography), multislice magnetic resonance angiography (MRA) for the **diagnosis of arterial vascular disease and cerebral and abdominal venous, the follow-up and control of the integrity of the vascular prosthesis, evaluation of arterial dilations or aneurysms, and vascular malformations and limitations regardless of their location.**

b) Magnetic resonance arthrography (MRAr) **for tendon and intra-articular injuries that are difficult to diagnose**, magnetic resonance cholangiography (MRCP) and cholangiopancreatography (ERCP) allows three-dimensional reconstruction **and exclusion of choledocholithiasis in cholecystectomy patients.**

c) The multislice computed tomography (MCT) of the urinary tract (collection system, ureters and bladder) for the study of congenital abnormalities, and when an intravenous urogram (IVU) or ureterorenoscopy is contraindicated.

4.5 Therapeutic methods

Aerosol therapy, oxygen therapy and ventilation therapy.

In lung or breathing pathologies, only for hospitalisation and care given at home.

The medication will be at the insured person's expense.

Analgesic and pain killing treatment.

Covers techniques employed by specialised units, **with limitations for outpatients' medication as stipulated in the General Conditions (see section 5.x of "Excluded Coverage").**

Narrow-band ultraviolet B phototherapy.

At reference associated centres part of the "DKV Health Care Network" at a national level, for the treatment of **extensive psoriasis** (affecting more than 20% of the body surface area) and **Chronic inflammatory dermatosis** (trunk and limbs), **when drug treatment has not been effective. There is an annual maximum limit of 35 sessions per insured person.**

Intracranial stereotactic radio neurosurgery, except when used for an oncological diagnosis or treatment.

Chiropody.

Only chiropody treatments up to a maximum limit of 10 sessions per insured person and calendar year.

Blood and plasma transfusions, in hospitals.

Physiotherapy.

Requires the written prescription of a rehabilitating doctor, traumatologist, rheumatologist or neurologist and will be carried out by a qualified physiotherapist to restore recoverable functions of the locomotor apparatus in a suitable rehabilitation centre that complies with the requirements stipulated in section 4.3 Rehabilitation.

Laser therapy and magnetotherapy, as rehabilitation techniques.

Renal and vesicular extracorporeal shock wave lithotripsy (ESWL).

Muscle-skeletal lithotripsy.

Maximum of 3 sessions per process in DKV Health Care Network associated centres of national reference for pseudoarthrosis, osteonecrosis and chronic insertion tendinitis (over 3 months) of the shoulder, elbow, knee, heel and sole of the foot, when the medical and/or rehabilitative treatment has failed.

Speech therapy and speech pathology.

It includes, under an otolaryngologist's prescription, voice therapy aimed at recovering voice alterations caused by organic diseases (infectious, traumatic and oncological pathology) in the vocal cords. **Oncological causes are excluded.**

4.6 Hospital care

Hospital care will be given in hospitals or clinics, previously prescribed in writing by a doctor of the corresponding DKV -UMLF Health Care Network, according to the modality contracted, with the corresponding authorisation.

Includes the expenses derived from a stay in a hospital centre and the medical or surgical fees corresponding to the treatment received: medication used in the operating theatre and during admission to hospital.

Also specifically includes:

- > Renal, vesicular and muscle-skeletal lithotripsy
- > Surgery of Groups II to VIII of the OMC carried out exclusively in a hospital centre
- > Major outpatient surgery
- > Interventional or invasive vascular and visceral radiology, except if it is used for cancer treatment and/or diagnosis
- > Intracranial stereotactic radio neurosurgery, except when used for an oncological diagnosis or treatment
- > Arthroscopic surgery
- > Turbinate surgery or turbinoplasty and adenoamigdaloplasty by radiofrequency
- > Surgical laser in Gynaecology, Ophthalmology, Proctology, Peripheral Vascular Surgery and Otorrinolaringology
- > Daily compensation for hospital care

Hospital admission includes the use of an individual room with toilet and bed for a companion (except for psychiatric hospital care, in ICU and incubator), the patient's maintenance, general nursing expenses, special care unit, complementary means of diagnosis, treatments, material, surgical expenses and delivery room, anaesthetic products and medications, and pharmaceuticals used during admission.

Implants of biological medication and medicalised biomaterials of any kind are excluded in all cases, as well as the therapies in Section 5.r of "Excluded Coverage".

Similarly, according to the kind of hospital care received:

1. Medical hospital care (without surgical intervention).

Includes the different medical specialities for the diagnosis and/or treatment of the medical pathologies susceptible of admission for adults over 14 years of age. **The admission to hospital is limited to a 3-day stay.**

2. Surgical hospital care. Includes the surgical specialities for the treatment of pathologies that require it, pre-operative or pre-anaesthetic study (consultation, analysis and electrocardiogram), immediate post operative visits and treatment (up to 2 months after surgery), and major outpatient surgery.

3. Obstetric hospital care. Includes treatment given by gynaecological obstetrician and/or midwife during pregnancy and birth, as well as a cot and/or incubator for the new born baby during admission, up to a maximum of 28 days.

4. Paediatric hospital care. For under 14 years of age. Includes care given by paediatrician both in conventional hospital care and in the incubator.

5. Psychiatric hospital care. Includes care given by psychiatrist. Only covered in the event of acute outbreaks. **Each admission to hospital is limited to a 3-day stay.**

6. Hospital care in Intensive Care. Includes the care given by a specialist in intensive care. **Each admission to hospital is limited to a 3-day stay.**

4.7 Complementary coverage

Preventive medicine. Includes the following specific programmes, according to commonly accepted protocol:

1. Infant health program

Includes:

- › Exercise classes and psychoprophylactic preparation for birth, with practical and theoretical classes in child care

- > Check-up of the new born baby, including metabolic screening tests (phenylketonuria and primary congenital hypothyroidism), otoacoustic emissions (OAE) or neonatal auditory screening for the early detection of hypoacusis, visual acuity test and neonatal ultrasound
- > The child vaccination programme (**excluding medicine costs**), which is compulsory in Spain

2. Programme for the advance detection of gynaecological cancer in women.

Includes:

- > Annual gynaecological check-up, which includes check-up consultation, colposcopy, cytology, gynaecological ultrasound scan, and mammography according to commonly accepted protocol
- > HPV Test (DNA-HPV) to detect a Human papillomavirus (HPV) infection in women with cervical-vaginal cytology (Bethesda Classification)

3. Programme for the prevention of heart disease.

Includes:

- > Basic annual medical or cardiac check-up, which includes the check-up consultation, basic analyses of blood and urine, thorax X-ray and electrocardiogram

4. Programme for prevention of skin cancer

Includes:

- > Consultations and revision of changes in size, colour and shape of the dysplastic or atypical nevus

> Digital epiluminescence microscopy or dermatoscopy for the early diagnosis of the melanoma:

1. **In high risk patients** with atypical multiple nevus (>100) or family dysplastic nevus syndrome, personal or family (first and second degree) history of melanoma and/or carriers of genetic mutations associated with its development

2. **In dermatological check-up every three years:** for the control and follow-up of congenital, pigmented lesions or cutaneous risk

5. Programme for the prevention of colorectal cancer in risk group with a history.

Includes:

- > Medical consultation and physical examination.
- > Specific tests to detect hidden blood in faeces
- > Colonoscopy, if required

6. Programme for the prevention of prostate cancer in men over 45.

Includes:

- › Medical consultation and physical examination
- › Blood and urine analyses to determine specific prostatic antigen
- › Transrectal ultrasound scan and/or prostatic biopsy, if required

7. Dental health programme. From infancy for the prevention of caries, periodontal illnesses and problems malposition of teeth or occlusion.

Includes:

- › Dental consultation and exploration of state of dental health
- › Correction of eating habits
- › Taking up appropriate dental hygiene
- › External fluorisation
- › Fissure sealers and obturations (fillings) up to the age of 14
- › Tartrectomies or dental cleans, as required

Clinical psychology. Includes psychotherapy sessions on an individual basis as outpatient treatment with the prior prescription of a psychiatrist or paediatrician of the corresponding DKV - UMLF Health Care Network, according to the modality contracted, given by an associated psychologist and with the authorisation of DKV – UMLF.

Insured customers can access this service for the following pathologies susceptible of psychological intervention, on paying **the contribution of 3 euros** stipulated in the the particular and/or special conditions of the policy, **up to a maximum limit of 5 sessions per person, per natural year.**

- › Psychiatric illness: depression, schizophrenia and psychotic disorders
- › Behavioural disorders: neurosis, anxiety, personality and obsessive compulsions
- › Eating disorders: anorexia and bulimia
- › Sleep disorders: enuresis, insomnia, somnambulism, night fears
- › Adjustment disorders: work-related and post-traumatic stress, bereavement, divorce, adolescence, post-vacation syndrome, etc.
- › Learning disorders: hyperactivity and school failure

Family planning. IUD implant.

The cost of the intrauterine device shall be borne by the insured person.

Daily compensation for hospitalisation. DKV - UMLF will compensate with 80 euros per day, up to a maximum of three days, when a medical hospitalisation takes place (limit 240 euros per insured person and year), and up to a maximum number of 30 days (with an annual limit of 2,400 euros/insured person) when there is a surgical hospitalisation, provided that the two following requirements are met:

- › The hospital care is covered by the policy

- > None of the costs derived from the hospital care has been paid by DKV -UMLF

4.8 Travel assistance

For temporary trips abroad, the insurance policy has a world-wide Travel Assistance coverage for a maximum of 60 days per trip that is detailed in Appendix I of these general conditions.

This service is only available by telephoning +34 91 387 46 18.

5.

Excluded coverage

The following is excluded from the general coverage:

- a) The coverage of all kinds of preexistent illnesses, injuries, ailments, states or medical conditions (for example pregnancy) and their consequences, as well as the congenital, constitutional or physical defects, and those that are a result of accidents or illnesses and their consequences have been suffered previously to the date of inclusion of each insured person in the policy.
- b) All those diagnostic and therapeutic procedures whose clinical security and effectiveness have not been scientifically proven and/or have not been ratified by the Health Technologies Assessment Agencies or have been clearly substituted by other available ones.
- c) Physical damage that is a consequence of wars, mutinies, revolutions and terrorism; that is caused by officially declared epidemics; that is directly or indirectly related to radiation or nuclear reaction; and that results from cataclysms (earthquakes, floods and other seismic or meteorological phenomena).
- d) Illnesses or injuries resulting from the professional practice of any sport; the participation in bets and competitions; the practice, as an amateur or professional, of high risk activities like bullfighting and enclosing of wild stock; the practice of dangerous sports, such as diving, bobsleigh, boxing, martial arts, rock climbing, motor vehicles races, rugby, quad, speleology, paragliding, aerial activities not authorised for the public transportation of passengers, sailing activities, or in rough waters, bungee jumping and gully climbing, including training; and any other professedly dangerous practice.
- e) Health care for the treatment of chronic alcoholism and/or the addiction to drugs of any type, as well as their complications and consequences; and health care for injuries due to intoxication, aggression, fighting, attempted suicide or self injury, as well as for illnesses or accidents due to the deceit, negligence or lack of care by the insured person.

f) Aesthetic surgery and any other treatment, infiltration or act that has an aesthetic and/or cosmetic purpose, unless referring to a functional defect of the affected part of the body (purely psychological reasons not being valid); treatments of varicose veins for aesthetic purposes; weight loss methods both for outpatients and hospitalised patients; and skin treatments, in general, including capillary treatments. Also excluded are the surgical correction of myopia, astigmatism, and hypermetropia and presbyopia, as well as orthokeratology. This includes the consequences and complications resulting from all the exclusions mentioned in this section.

g) Alternative medicines, naturopathy, homeopathy, acupuncture, chiromassage, lymphatic drainage, mesotherapy, gymnastics, osteopathy, hydrotherapy, three-phase oxygen therapy, presotherapy, ozonotherapy, the modalities of phototherapy and its indications not detailed in section 4.5, and other similar services or specialities not officially recognised.

Medical/surgical treatments with radiofrequency techniques are also excluded, except in tonsilloplasty, cardiac ablation, and surgery on nasal passages or turbinoplasty.

h) The stays, visits to and treatments in non-hospital centres, such as hotels, spas and spa centres, asylums, residences, rest homes, diagnosis centres and similar (even if they may be prescribed by doctors), as well as admission to centres dedicated to activities related to leisure, rest and dietary treatments.

Hospital care for psychiatric reasons, except in the case of severe attacks, with a maximum limit of three days per stay. Social or family reasons are also excluded, as well as that which can be substituted for home treatment or outpatient treatment.

Health care provided in non-associated private centres; public hospitals, public centres and other establishments that are part of the Spanish National Health System; and/or those dependent on the Autonomous Communities are also excluded, except for the stipulated cases (see section 3.4 Care via means other than the DKV - UMLF Health Care Network).

DKV – UMLF reserves the right at all times to claim from the insured person the costs paid to the public health care system for the medical, surgical and hospital care provided.

i) High medical, diagnostic and/or therapeutic technology, except for that stipulated in 4.4 “Diagnostic aids” and 4.5 “Therapeutic methods” of these general conditions. Expressly excluded are: PET, PET- CAT, NMR spectroscopy.

j) The study and diagnosis of sleep treatment, as well as the medical or surgical treatment for snoring or apnoea sleep obstruction treatments. Also excluded are oncology, its processes and diagnosis, and treatment of any kind, once an oncological diagnosis has been obtained.

k) Preventive medicine and general check-ups, the cost of vaccines and of extracts in allergic processes other than those detailed in the specific prevention programmes included in section 4.7 “Complementary Coverage” of the general conditions.

l) Family planning and contraception techniques, except for the intrauterine device implant; the voluntary interruption of pregnancy; and the selective instrumental embryonic reduction in any circumstance, as well as infertility treatment, seminal washing and any type of assisted reproduction techniques.

m) All kinds of prostheses, surgical implants, health devices, anatomical and orthopaedic pieces.

n) Endodontics, periodontics, orthodontics, fissure sealers and obturations or fillings for people over 14 years of age; reconstructions, dental prosthesis, apicectomies, implantology and the diagnostic means necessary to carry out these treatments.

o) Analyses or other explorations that are necessary for the issuing of certificates, reports and the drafting of any kind of document type that does not have a clear health care function.

Work-related accidents, traffic accidents and in general all those in which payment from a third party is required.

p) With respect to psychiatry and clinical psychology, the following are excluded: consultations, diagnoses techniques and therapies that do not follow neurobiological or pharmacological treatment criteria, psychoanalysis, hypnosis, ambulatory narcolepsy, sofrologia, rest or dream cures and anything derived from similar services.

Also excluded are pair or group psychotherapy, psychological and psychometrical tests, psycho-social rehabilitation and neuropsychiatry, educative or cognitive conductual therapy in oral and written communication disorders of varied origin, except for that expressly included in section 4.7 Clinical psychology in Description of the coverage.

q) Logopaedics and Phoniatics to recover from and correct speech and language defects after oncology, anatomical or congenital neurological and psychomotor alterations of diverse origin.

r) Regenerative and biological medicine, immunotherapy or biological therapy, gene or genetic therapy and those with direct por antiviral action, as well as all of their applications.

Also excluded are all types of experimental treatments, those of compassionate use, with orphan drugs, and those that are for clinical trials in all their phases or degrees.

s) Hyperbaric chambers, dialysis and haemodialysis: the treatment of chronic disorders is excluded.

t) Health care for viral haemorrhagic fevers, and that derived from Human immunodeficiency virus infection (HIV), AIDS and all related illnesses, as well as their complications and consequences.

u) Robotic, image-guided, computer-assisted or virtual navigator-assisted surgery, prostate biopsy with multi-parametric magnetic resonance imaging and treatments that use laser, which are covered only in the specialities and indications specified in sections 4.3 and 4.6 of “Description of the coverage”.

v) The expenses for use of a telephone, television, companion’s meals and travelling expenses, except for the ambulance, according to the terms stipulated in the “Primary care” and “Emergencies” sections of the general conditions, as well as other unnecessary services for hospital treatment.

w) The transplants or auto transplants of organs, grafts, or autografts, as well as histocompatibility studies.

x) Pharmaceutical products, medications and additional curing aids of any kind, except for those that are administered to the insured person during his admission to hospital (minimum 24 hours). In all cases, biological medications or medically implanted biomaterials and the therapies in section 5. r of “Excluded Coverage” are expressly excluded.

Expressly excluded are contrast methods and medication used in oncological chemotherapy or in therapeutic acts in any kind of outpatient acts.

y) Maintenance rehabilitation for irreversible neurological injuries of diverse origin and in chronic injuries of the locomotor apparatus.

Also excluded are premature stimulation and rehabilitation of the pelvic floor, in cases carried out at home or as a part of hospital care and in cases carried out in non-authorized and/or registered centres of their respective Autonomous Community.

z) Genetic studies of any kind; the determining of molecular biology except in the diagnosis of an infectious viral pathology.

6.

Periods of grace

All services, which by virtue of the Policy, DKV – UMLF assumes will be available for use from the effective date of the Contract.

Nevertheless, the following services are not covered by the previous general principle:

1. Surgery and hospital care for any reason and of any kind will have a period of grace of six months, except in the cases of a life threatening emergency or as the result of an accident.

For medical and psychiatric hospital care and for the intensive care unit, the stay is limited to a maximum of three days per admission.

2. Treatment for any kind of childbirth (except premature childbirth) or Caesarean operation with a period of grace of eight months.

3. The following complementary means of diagnosis: Arteriograms, biopsies, bronchoscopies, catheterizations, holter, endoscopies, venography, nuclear medicine, pain unit, oxygentherapy, rehabilitation, CAT scan, NMR, valvuloplasties, angioplasties, and renal, vesicular and muscle skeletal lithotripsy with a period of grace of six months.

7.

Basis of the contract

7.1 Perfection of the contract and duration of the policy

This contract has been drawn up on the basis of the declarations made by the policyholder and the insured person in the previously supplied questionnaire, which have motivated DKV - UMLF to accept the risk and determine the premium.

The insurance contract and its modifications will have no effect until the policy has been signed and the first premium paid, unless otherwise stipulated in the particular conditions.

If the content of the policy differs from the insurance application or the agreed clauses, the policyholder will be able to request DKV - UMLF, during a period of one month starting from the issue of the policy, to correct the existing divergence.

Once this term has lapsed without the request being made, that stipulated in the policy will be binding.

The contract is for the period foreseen in the particular conditions and, unless otherwise stated, the duration of the policy will be adjusted to the natural year.

The policy will be renewed automatically for successive annual periods. **DKV - UMLF can oppose said renewal by way of written notification to the policyholder** if it decides not to renew it or if it decides to make any changes therein, **at least two months prior to the conclusion of the policy year.**

In addition the policyholder may oppose the renewal of a policy, at least from one month to the due date stipulated in the same, provided he notifies DKV - UMLF in a demonstrable way.

7.2 Other rights and obligations of the policyholder or the insured person

The insurance policyholder or the insured person has the duty to:

a) Before the conclusion of the contract, disclose to DKV - UMLF any circumstances known to him that may affect the risk assessment, according to the questionnaire provided. The policyholder will be exempt from this requirement if DKV - UMLF does not provide a questionnaire or if, even when it is provided, the circumstances that might influence the assessment of the risk are not included in it (article 10 of the Insurance Contract Act).

b) During the period of the contract, inform DKV - UMLF as soon as possible of all the circumstances that, according to the questionnaire presented before the perfection of the contract, increase the risk and are of such nature that if they had been known by DKV - UMLF at the moment of signing the contract, it would not have been accepted or would have been offered at a different cost.

c) Use all the means at his disposal to obtain a prompt recovery and to reduce the consequences of the claim.

The non-fulfillment of this duty with the intention of deceiving or harming DKV - UMLF or obtaining an additional gain will release DKV - UMLF from all obligations relating to the claim.

d) Facilitate the surrender of his rights or subrogation to DKV - UMLF according to section 3.5.

In case the policyholder or insured person is entitled to an indemnity from a third party, such a right passes to DKV - UMLF for the amount corresponding to the health care.

7.3 Other obligations of DKV - UMLF

Besides providing the health care contracted according to the modality described in the policy, DKV - UMLF will provide the policyholder with a copy of the policy.

DKV - UMLF will also provide the policyholder with the identifying card of each insured person in the policy and information about the medical directory (the corresponding DKV - UMLF Health Care Network, according to the modality contracted) for his residential area, in which the permanent centre or centres for emergencies and the associated doctors' timetables and addresses appear.

As of the conclusion of the contract or the inclusion of new insured persons, DKV - UMLF assumes the coverage of any pre-existing disease, provided that the insured person was not aware of it and did not intentionally omit it in the health questionnaire.

7.4 Payment of premiums

The policyholder is obliged to settle the payment of the first premium or of the single premium at the moment of accepting the contract.

The successive payments will have to be made on the corresponding due dates.

The policyholder can request the distribution of the payment of the annual premium in six-monthly, quarterly or monthly instalments.

In these cases the corresponding surcharge will be applied. Payment by instalments does not release the policyholder from the obligation of paying the entire annual premium.

If, due to the fault of the policyholder, the first instalment or the single premium has not been paid, DKV - UMLF is entitled to cancel the contract or to demand the payment by legal means according to the policy.

In any event, and unless otherwise stated in the particular conditions, if the premium has not been paid before the claim takes place, DKV - UMLF will be released from its obligation.

In the event of non-payment of the second or successive premiums, or their instalments, DKV - UMLF's coverage will be suspended for one month after the due date.

If DKV - UMLF does not request the payment in the six months following this date, it will be understood that the contract is extinguished.

If the contract had not been cancelled or extinguished according to the previous conditions, the coverage will become effective twenty four hours after the day that the policyholder pays the premium.

DKV - UMLF will assume the premium corresponding to the period during which there was no coverage due to lack of payment.

In any case, while the coverage is suspended, DKV - UMLF will only be able to claim for the payment of the premium for the current period.

DKV - UMLF shall only be bounded by the receipts issued by DKV - UMLF.

Unless otherwise stated in the particular conditions, the place of payment of the premium will be the one that appears in the standing order issued by the bank.

To do so, the policyholder must provide DKV - UMLF with his bank account details to which the payment of the receipts of this insurance policy will be charged, authorising the financial entity to settle.

If no location is specified in the particular conditions for the payment of the premium, by default this will be the policyholder's address.

With each policy contract renewal, DKV - UMLF may modify the annual premium and the costs for medical acts taking as a base the technical actuarial calculations. The premium for each insured person is calculated according to the following objective risk factors: age and geographical area of residence.

If the mathematical methods used by DKV Seguros for calculating the risk premium reveal any other significant objective risk factors, these will be included in the calculation of the premium before the renewal of the policy.

Other factors also intervene in the calculation of the premium, such as the increase in the health care cost and the medical technology innovations that are incorporated into the insurance cover.

In the case of joint policies, the result of the group and the number of layers of premiums applied will also be taken into account in the renewal of contracts.

You can see the current premiums of any health product in its individual modality at www.dkvseguros.es and at DKV - UMLF branches.

DKV - UMLF will be able to modify, with each renewal of the policy, the annual premium and the excess for medical acts taking as a base the technical actuarial calculations based on the modifications of the health care costs of the services and/or the technological medical innovations that are necessary to be incorporated, applying the rates that DKV - UMLF has in force on the date of renewal.

Besides the supposition indicated in the previous paragraph, the premiums due may also vary depending on the age and other personal circumstances of the insured persons.

For policies of a collective modality, age groups may be established. Similarly, the premiums may experience modifications due to variations in the structure of the insured collective.

When the insured person reaches, during the course of the insurance policy, an actuarial age understood to belong to another group, the corresponding premium for the new age group will be applied in the following annual renewal.

DKV - UMLF is not subject to any limit regarding the annual variations of the premiums. The amount fixed for the total premium, on summing the corresponding surcharges, will cover the principles of sufficiency and technical balance, according to the rules governing insurance companies.

The policyholder, having been informed of the variation in the premium for the following annuity by DKV - UMLF, will be able to choose between extending the insurance contract or cancelling it on the expiry date of the current period. In this last case, the policyholder will notify DKV - UMLF in writing of his decision to conclude the contractual relationship.

7.5 Loss of rights

The insured person loses the right to the guaranteed provision:

a) If when completing the health questionnaire, the policyholder or the insured person do not respond truthfully to it or any clarification sought thereof, either concealing relevant circumstances or not exercising due diligence when providing the requested information (article 10 of the Insurance Contract Act).

7.6 Suspension and termination of the insurance contract

a) DKV - UMLF has the right to cancel the contract, by means of a statement sent to the policyholder, within the term of one month starting from the date of becoming aware of the secrecy or inaccuracy of the policyholder when responding to the health status questionnaire (article 10 of the Insurance Contract Act).

b) If a risk is increased due to a change in residence, habitual profession or the commencement of leisure or sport activities with a high or extreme risk, DKV - UMLF may terminate the policy and will communicate it in writing to the policyholder or insured person within one month from the day in which the risk increase was known (article 12 of the Insurance Contract Act).

c) If due to the policyholder, the first premium or the single premium has not been paid at its maturity date, DKV - UMLF has the right to terminate the contract.

In the event of non-payment of the second premium or subsequent premiums, or their instalments, the cover of DKV - UMLF will be suspended one month after the maturity date of said premium or instalment.

If DKV - UMLF does not receive the payment within the six months following said maturity, the contract will be understood as terminated.

When the contract is not restored or terminated in accordance with the aforementioned conditions, the coverage will become effective twenty-four hours after the day on which the policyholder pays the premium.

7.7 Communications

Notifications from the policyholder or the insured person to DKV – UMLF should be made to its business address.

Nevertheless, demonstrable notifications that are made to the Agent of DKV - UMLF that mediated in the policy will also be valid.

The notifications made by an insurance broker to DKV - UMLF on behalf of the policyholder or the insured person will have the same effects as if they had been made directly to DKV - UMLF.

However, the notifications made by the policyholder or the insured person to the insurance broker are not considered to have been made to DKV - UMLF until they are received by it.

The notifications made by DKV - UMLF to the policyholder or the insured person will be made at the address given in the contract, unless DKV - UMLF has been notified of the change of address.

7.8 Special health risks

The policyholder will be able to agree with DKV - UMLF the coverage of risks excluded from these General Conditions or those that are not specifically contemplated in them.

These will be denominated special health risks, and for their coverage to be included, they should be duly specified in the Particular Conditions and an additional premium paid.

7.9 Taxes and surcharges

The taxes and surcharges legally due will be paid by the policyholder and/or insured person.

Appendix I: Travel Assistance

1. Preliminary provisions

1.1 Insured person

The individual residing in Spain, beneficiary of a health care insurance policy from DKV - UMLF.

1.2 Territorial scope of the insurance

The insurance is valid anywhere in the world, starting from the provincial limit of the insured person's habitual residence.

Only the guarantees 2.1.1.1, 2.1.2.1, 2.2.8 and the guarantee 2.2.2 referring to hotel expenses are not applicable in Spain and they cover the insured person's trips abroad.

1.3 Duration

Its duration is the same as that of the health care policy.

1.4 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 60 consecutive days per trip or journey.

2. Description of the coverage

2.1 Medical guarantees

2.1.1 Direct Medical Expenses

2.1.1.1 Medical, pharmaceutical, surgical, hospitalisation and ambulance expenses abroad

DKV - UMLF will cover the expenses arising from medical-surgical acts, pharmaceuticals prescribed by a doctor, hospitalisation and ambulances required as a consequence of an illness or accident that takes place abroad during a trip, up to a limit of EUR 8,000.

The contribution towards medical or pharmaceutical expenses in case of illness is 9 euros.

2.1.1.2 Emergency dental expenses

If acute dental problems such as infections, pains or traumas that require emergency treatment appear during the trip, DKV - UMLF will cover the inherent expenses for the mentioned treatment, up to a maximum of EUR 60.

2.1.2 Indirect Costs

2.1.2.1 Extended stay in a hotel

When the aforementioned guarantee of payment of medical expenses (2.1.1.1) is applicable, DKV - UMLF will cover the expenses of the insured person's extended stay in a hotel, after hospitalisation with written medical prescription, up to an amount of EUR 24 per day and with a maximum of EUR 240.

2.1.2.2 Repatriation or health care transfer

In case the insured person suffers an illness or accident during his trip, DKV -UMLF 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 - UMLF will cover the subsequent transfer to his home once he has been discharged from hospital.

When the emergency and the seriousness of the case requires so, the means of transport used in Europe and Mediterranean coastal countries 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.

2.1.2.3 Repatriation of the deceased and his companions

DKV - UMLF will deal with all the formalities required 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 - UMLF 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 who did not have a relative or person of trust to accompany them on their return trip, DKV - UMLF 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 - UMLF will arrange the return trip for a relative to accompany the deceased.

2.2 Other guarantees

2.2.1 Repatriation or transfer of other insured 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 - UMLF 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) above 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.

2.2.2 Companion's travel

When the insured person is hospitalised for more than five days, DKV - UMLF will arrange a return ticket for the insured person's relative to be by his side. Also, if the hospitalisation takes place abroad, DKV - UMLF will cover the expenses of the relative's stay in a hotel, on presenting proof of such, up to EUR 24 daily, with a maximum of EUR 240.

2.2.3 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 - UMLF 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.

Furthermore, 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 - UMLF will arrange for a ticket to such effect.

2.2.4 Delivery of medications

DKV - UMLF 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 located.

2.2.5 Telephone medical consultation

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

Given the impossible nature of establishing a diagnosis by telephone, the information should be considered as merely indicative, without DKV - UMLF accepting any responsibility whatsoever.

2.2.6 Help in the search for lost luggage

In the event of loss of luggage, DKV - UMLF 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.

2.2.7 Delivery of documents

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

2.2.8 Legal defence expenses and advance on bail abroad

DKV - UMLF will advance, up to a limit of EUR 3,000, the costs of his legal defence and the criminal guarantees required from the insured person arising from legal proceedings being brought as a consequence of a traffic accident that occurs in a country different to that of his permanent residence, up to a maximum of EUR 6,000. To do this, he must submit a formal guarantee that stipulates the return of the amounts borrowed in a maximum period of sixty days.

2.2.9 Deposit required for hospital care abroad

When the insured person requires admission to a hospital due to an accident or disease covered by the policy during a trip abroad, DKV - UMLF will take care of the deposit requested by the centre to proceed with the admission of the insured person, up to a maximum of EUR 3,000.

The insured person must guarantee to reimburse DKV - UMLF the advanced amount within a maximum period of 30 days, starting from the moment of delivery.

2.2.10 Travel assistance

If the insured person requires any information relating to the countries he is planning to visit, such as entry requirements, visas, currency, economic or political conditions, population, language, the availability of health care, etc., DKV - UMLF will provide this general information, which may be requested from the company by means of a call to the telephone number printed in this policy and where he may request an answer by telephone or email.

2.2.11 Transmission of messages

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

3. Limitations of the contract

3.1 Exclusions

3.1.1 The guarantees and services that have not been requested from DKV - UMLF and that have not been made with their agreement or by them, except in cases of acts of god or those whose nature makes it impossible to demonstrate.

3.1.2 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.

3.1.3 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.

3.1.4 The treatment of illnesses or pathological states caused by the intentional ingestion or administration of toxins (drugs) or narcotics, or by the use of medications without medical prescription.

3.1.5 The costs of prostheses, spectacles and contact lenses, births and pregnancies except for unforeseen complications during the first six months of the pregnancy, when the coverage of the pregnancy and birth are included in the particular conditions and any type of mental illness.

3.1.6 Incidents due to competing in sports and the rescue of people at sea, in mountains or in deserts.

3.1.7 Expenses corresponding to the burial and funeral ceremony.

4. Additional provisions

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

Any 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 a direct intervention were not possible, the insured person would be reimbursed the expenses he had incurred and that are guaranteed, having presented the corresponding documents justifying these, on his return to Spain or, if required, as soon as he enters a country where the previous circumstances are not occurring.

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

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

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

DKV - UMLF is subrogated in the rights and actions that can correspond to the insured person for facts that have motivated their intervention up to the total of the amount of the services provided.

**For the provision by DKV - UMLF of the inherent services of the previous guarantees, it is essential that the insured person requests their intervention, from the moment of the claim arising, by calling the following telephone number (reversing the charges if necessary):
+34 91 387 46 18.**

The policyholder, for the purposes established in Article 3 of the Insurance Contract Act, recognises having received a copy of the present General Conditions and Appendices of the contract, accepting them by means of his signature. He expressly states his full acceptance of the limiting and delimiting clauses included within, and especially, the exclusions of coverage that are expressly stipulated in Section 5, which have been clearly, explicitly and separately indicated and whose content he is aware of and understands as having been read.

The policyholder

The insured person

for DKV Seguros S.A.E.
Dr. Josep Santacreu
CEO

A handwritten signature in blue ink, consisting of a horizontal line that loops upwards and then downwards, ending in a vertical stroke.