

**At the most difficult
times, we make it
easy for you.**



**So your family can feel at peace
and well protected at the most
difficult times.**

Quality, ease and speed

At DKV, your and your family's peace of mind is what matters most. That's why our insurance plans are designed to provide you with the highest quality, ease and speed.



QUALITY, because you get the best cover in the market, including all the services you need so you don't have to worry about anything.



EASE, because our services, information and contracts are designed to be simple, clear and straightforward. So these difficult times are easier to navigate.



SPEED, because you can manage everything quickly and conveniently through various channels at your disposal. We are available for you and your loved ones, always.

All this comes with the guarantee of being part of **ERGO**, one of the largest insurance groups in Germany and Europe, serving over 2 million people.



These are our 7 commitments to you



1

A call at any time of the day. A professional adviser will immediately support your family, accompanying them throughout the entire process and providing a totally personalised service.



2

We clear up any doubts. Unexpected doubts can arise after a death, even those related to legal matters. For this reason, there is a support helpline for your family to obtain advice and resolve any queries.



3

The well-being of your loved ones is what matters most. Your family will be provided psychological support during and after the process to help them cope with the loss.



4

Decide calmly. By means of the Online will, you can write your will at any time and plan your own funeral from the DKV Customer Area.



5

Travel with peace of mind. Travel assistance, which includes repatriation due to death abroad (with a companion) and emergency medical expenses.



6

We delete your digital content. We will manage the deletion of social media, cloud files, emails, etc.



7

More cover. By contracting Serviplus, you will have access to very useful services, such as medical chat, electronic prescription or dental cover.



Whatever happens, we will be by your side.

We know that receiving all the help needed to make the process easy is what's most appreciated at a time like this. Without complications. Here is all the cover that your family will receive.

Cover

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

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

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

—**Repatriation for foreigners who are residents in Spain.** Preparation and transfer of the deceased from the place of death in Spain to the international airport nearest to the place of burial in the country of origin.

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

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

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

—**Legal assistance.** Your family will be able to deal with inheritance issues directly with a lawyer, as well as make legal enquiries.

—**Online will.** Drafting of online will with advice from a lawyer and on notarial fees. With this free service you will be able to draft your will via the Internet with the necessary legal advice (it includes fees for having it signed at a notary's office close to your address and an annual amendment).

—**Payment protection.** Payment protection cover to compensate for the loss of income when, as a policyholder, you are unemployed, temporarily disabled or hospitalised.

We guarantee a compensation of a monthly payment of the annual premium for every 30 consecutive days in which the customer is unemployed, temporarily disabled or hospitalised. In the case of hospitalisation, the first payment will be made after being hospitalised for seven days.

—**End of digital life management.**

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

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

We also cover the expenses of a relative staying in a hotel during your hospitalisation and the extension of your stay in a hotel after you have been discharged, as well as the delivery of medication. We will also take care of the repatriation in the event of death abroad.

—**Funeral planning service.** We help you organise all the details of your funeral, so that it is carried out in line with your values. Your family will not have to worry about anything and will be able to hold a unique farewell.

—**DKV Club Salud y Bienestar:** exclusive club with discounts on some medical well-being services. Take out the Serviplus package, which we detail below, to access the full catalogue of services.

Optional cover

—**Allowance for exceptional expenses.** Financial support for unforeseen expenses incurred from the burial or destined to the tribute or farewell ceremony.

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

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

—**Hospitalisation.** Up to €60 per day in the event of hospitalisation for any reason.



Serviplus package

With access to the following health services:

—**24-hour medical chat service** through the Quiero cuidarme Más app. You can ask any general question about health, request an interpretation of diagnostic tests, clear up any doubts about chronic illnesses and receive an electronic prescription, provided that the professional considers it appropriate.

—**Dental cover package:**

- **47 free dental treatments** and others at lower prices compared to the market.
- **Dental cleaning for all insured persons in the policy.** You must access DKV Club Salud y Bienestar and choose the dentist you want to visit in the DKV medical directory. Includes one dental cleaning per year for each insured person.

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

- **Access to health and well-being services with major discounts:** chiropody, nutrition, physiotherapy, aesthetics, etc.
- **Specialised medical lines:** 24-hour medical helpline, Paediatrics medical helpline, Pregnancy medical helpline, Medical helpline for women, Sports medical helpline, Nutrition medical helpline, Tropical medical helpline. Psychoemotional line 900 810 675.
- **Access to consultations at special prices:** paediatrics, gynaecology, ophthalmology, dermatology, cardiology, etc.

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

—**Access to the Quiero cuidarme Más app.**



Here is even more cover, choose yours!

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

ASSISTANCE SENIOR

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

ASSISTANCE JUNIOR

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

FAMILY LEGAL PROTECTION

We help you with **claiming damages and legal defence** in private and family matters, covering up to €2,000 euros. This also includes guidance for drawing up a **Living Will**.

COMPREHENSIVE PET ASSISTANCE

Permanent telephone advice for pets (dogs and cats) and access to special services and prices. Includes up to €250 for the management of a pet's death.



An insurance tailored to your situation

Mixed premium modality

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

Semi-natural premium modality

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

Level premium modality

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

Single premium modality

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



And if you want, your last act can be very significant

We offer you **DKV Buen Legado**, the first death insurance designed to reduce the funeral's environmental impact. It is based on the 9 principles set by Fundación Tierra, with a forward-thinking approach that includes new technologies and sustainable materials. To minimise the environmental impact, all the services employ:

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

- Scattering **urns** made with **recycled and/or natural materials that are biodegradable**, so they can be integrated into the environment in natural conditions, reducing their environmental impact.
- **Ornamental plants** with no floral foam, metal, or plastic.

And we **prioritise**:

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



Your health services on you

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

- **24-hour medical chat** with advice from the medical team for unlimited consultations from your mobile phone and electronic prescriptions, provided that the professional considers it appropriate.
- **My diary**: a personal agenda to record and review your medical appointments and other health activities.
- **Healthy lifestyle index**, a score from 0 to 1000 that lets you know if you are on the right track towards a healthy lifestyle.
- **Health indicators**: manage multiple health parameters, such as your physical activity, weight, blood pressure and more.
- **Connection to Apple Health, Google Fit, Garmin and Fitbit**.
- **Health and well-being content** so that you are up-to-date with the latest trends and topics of interest.

Check your policy whenever you want

Your needs may change over time. Which is why we recommend that you check if your insurance is still right for you. If it's not, your Insurance Specialist will help you find the best solution for you.

This is the perfect insurance for you,
with a payment of:

Your specialist in family protection:

Name:

Tel.:

Email:

Comments:

dkv.es



Download the app



Discover DKV's
virtual space

AENOR

EMPRESA
SALUDABLE

Customer helpline operated by:

Fundación

INTEGRALIA DKV

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

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

February 2025_Cód.2SRC2.PP/10_v6