

# Health care insurance

## Insurance product information document

### Product: COMPLETE SERVICE

Company: Asistencia Sanitaria Colegial S.A. de Seguros

Registered in Spain before the DGSFP with authorisation code C0416



**Assistència**  
Sanitària

This document contains generic information related to the corresponding insurance contract. Complete pre-contractual or contractual information will be provided in other documents. Please read all documents carefully.

### What is this type of insurance?

It is a complete services healthcare policy with access to all medical specialties, with hospitalisation, through professionals or centres of the medical chart.



### What is insured?

Among others, the following health benefits:

- ✓ Healthcare in the event of illness or accident, including accidents at work and those covered by compulsory car insurance.
- ✓ In-office and home visits to general medicine, paediatrics, and nursing care.
- ✓ All medical and surgical specialties.
- ✓ Special diagnostic techniques: clinical analysis, conventional radiology, MRI, CT, OCT, Holter, bone densitometry, endoscopies, coronary angiography, etc.
- ✓ Special therapeutic techniques: vascular and coronary angioplasty, therapeutic endoscopy, ophthalmological laser photocoagulation, renal lithotripsy, haemodialysis, for acute and chronic cases, hyperbaric chamber, cardiac ablation, etc.
- ✓ Medical, surgical, psychiatric, and intensive care unit hospitalisation.
- ✓ Non-prosthetic osteosynthesis material.
- ✓ Monitoring, pregnancy surveillance and childbirth.
- ✓ Oncology, diagnosis, and oncological treatments service.
- ✓ Permanent Emergencies
- ✓ Home emergency service.
- ✓ Special services: speech therapy and phoniatics, psychology, physiotherapy and functional recovery service, comprehensive traveller care clinic.
- ✓ Other services: ambulance, podiatry, blood, and plasma bank (transfusions in and out of the operating room), oxygen therapy, family planning (tubal sterilisation and vasectomy), pelvic floor recovery.
- ✓ Emergency service abroad.



### What is not insured?

The main general exclusions applicable to the policy are as follows:

- ✗ Pre-existing illnesses, injuries, or physical defects at the time of insurance, with the exceptions of the policy.
- ✗ Surgery and aesthetic treatments and their consequences or complications.
- ✗ Means of diagnosis and treatment that are not the usual practice in the public health system.
- ✗ Internal, skeletal, cardiovascular prostheses and intraocular lenses.

The complete detail of the excluded coverage is specified in the Fifth Clause of the General Conditions. Some of the foregoing exclusions may be expressly included in the Particular Conditions of the policy if contracted.



### Are there any restrictions on coverage?

Among others, the following restrictions apply:

- ! 6 months waiting period for hospitalisation, surgery, special diagnostic and therapeutic techniques, oxygen therapy, invasive techniques for prenatal diagnosis, maternal education and childbirth preparation, speech therapy, phoniatics, psychology, ambulance transfer, podiatry, physiotherapy, oncological treatments.
- ! 10 months waiting period for childbirth assistance (except for premature or dystocic emergency deliveries that will not have a deficiency).
- ! Psychiatric hospitalisation: up to 90 days/year.
- ! Children's speech therapy: up to 40 sessions
- ! Phoniatics: in surgical cases up to 15 sessions.
- ! Podiatrist-chiropracist: in office and up to 12 sessions/year
- ! Emergency assistance abroad 15,000 euros/year: the maximum stay abroad may not exceed 90 consecutive days per trip or travel.
- ! Psychology: 20 sessions/year



## Where am I covered?

- ✓ Coverage will be provided through the “List of Physicians” where the doctors and specialists, emergency services, nursing services, companies authorised to provide care services and hospitalisation centres to be used in the province of Barcelona are listed.
- ✓ National network of collaborating entities that have signed an agreement with Asistencia Sanitaria that provide assistance throughout Spain.
- ✓ Emergency assistance abroad.



## What are my obligations?

- Return the signed policy to Asistencia Sanitaria.
- Make the payment of the policy amount.
- Declare to Asistencia Sanitaria, in accordance with the health questionnaire provided, all the known circumstances that may influence the risk assessment.



## When and how do I have to make payments?

- The policy premium is unique and annual. The monthly payment corresponds to a fraction of the annual obligation.
- If, due to the contractor and/or insured fault, the first payment cannot be made at the time established in the contract, the insurer has the right to terminate the contract or demand the payment of the amount agreed by executive means, based on the content of the contract. In any case, if the amount of the policy has not been paid before any benefit occurs, the insurer will be released from its obligation.
- Payment will be made through direct debit to the current account provided by the Policyholder.
- The insured, when using the services, participates in their cost through a charge for each medical act performed. The amount of participation is set in the Particular Conditions.



## When does coverage start and end?

- Once the Policy is signed and the first or only receipt paid, it will begin and end on the date and time indicated in the Particular Conditions.
- As soon as the period indicated in the Particular Conditions of the policy expires, the Contract will be understood to be tacitly extended, for a period of one year, and so on each year.



## How can I terminate the contract?

The policyholder may oppose the tacit extension of the policy by notifying Asistencia Sanitaria in writing with a minimum period of one month before the expiration date of the policy.