

Insurance Product Information Document

Company: Plus Ultra Seguros Generales y Vida, S.A. de Seg. y Reaseg.

Registered in: Spain. Insurance company authorisation no.: C0517

Product: Agricultural Accident Plus

Complete pre-contractual and contractual information related to the insurance product is provided in other documents such as the information sheet, as well as the general, particular and, if applicable, special conditions of the insurance policy.

What does this type of insurance consist of? It guarantees payment of the compensation and benefits established in the insurance contract to people who work in the agricultural sector, as well as professionals related to this field, when they suffer bodily injury caused by an accident, which is covered, that results in death, permanent disability or temporary incapacity. The insurance covers accidents occurring 24 hours a day. In other words, those occurring during work and also during a person's private life.



What is insured?

This insurance product enables us to customise our offer for each client. Summary of the main covers and risks insured if specifically taken out:

- ✓ Compensation for death
- ✓ Compensation for permanent disability, for the anatomical or functional loss of limbs or organs resulting from bodily injury
- ✓ Additional compensation for death or disability due to traffic accident
- ✓ Compensation for death or disability due to myocardial infarction
- ✓ Daily compensation for temporary disability
- ✓ Daily compensation for hospitalisation
- ✓ Healthcare
- ✓ Travel assistance
- ✓ Accidents due to habitual motorbike use (larger than 125cc)
- ✓ Accidents due to carrying out extreme sports

Compensation and sum insured:

- ✓ The amount established for each cover in the contract will represent the maximum limit of the compensation the insurer will pay, for all concepts, in the event of an accident covered by the contract;



What isn't insured?

Main risks excluded:

- ✗ Accidents caused by the wilful act or gross negligence of the insured or the person entitled to compensation
- ✗ Aneurysm, non-traumatic paralysis or apoplexy, cerebral haemorrhage, myocardial infarction, angina pectoris and their consequences
- ✗ Hernias of any kind, rheumatism, varicose veins and eczema
- ✗ Muscle injuries from repeated stress
- ✗ Injuries resulting from medical interventions
- ✗ Accidents during childbirth and its consequences
- ✗ Accidents due to active involvement in local festivals that involve a risk
- ✗ Accidents during bullfights and bull runs
- ✗ Suicide, suicide attempts and self-mutilation
- ✗ Accidents in a state of drunkenness or due to the use of drugs or narcotics;
- ✗ Accidents due to a mental disorder
- ✗ Accidental poisoning or intoxication by ingesting food in a bad condition
- ✗ Terrorist-related events
- ✗ Armed conflict

Are there any restrictions to the cover?



Main restrictions to the cover:

- ! Insured persons must be between 18 and 70 years of age
- ! In the event the consequences of the accident are aggravated due to the illness of the insured, the insurer will be liable only for the natural

consequences which would have occurred had the insured not been suffering from the illness

- ! Compensation for temporary disability will be reduced by half when the insured is able to devote him or herself to their occupations
- ! Death by accident must occur immediately or within 2 years from the date of the accident to be considered as such
- ! Permanent disability must occur immediately or within one year to be considered a direct consequence of the accident
- ! The payment of the daily compensation for temporary disability due to accident or illness guaranteed in the contract will have a maximum term of 365 days



Where am I covered?

- ✓ Insurance coverage extends to the consequences of accidents occurring anywhere in the world.
- ✓ For the Temporary Disability cover, the benefit will only be provided for the time the insured remains in Spain.



What are my obligations?

- Answer the insurance application health questionnaire honestly.
- Make the payments stipulated in the contract.
- When an accident occurs, notify the insurer within a maximum period of 7 days after becoming aware of the accident and provide all the information regarding its circumstances and consequences, as well as a medical certificate. The insured and, if applicable, the person entitled to receive compensation must send medical certificates regarding the course of the injuries until they are no longer registered as sick, and provide immediate notice on the death of the insured.
- Allow visits from the Insurer's doctors.



When and how do I have to make the payments?

At the time of taking out the contract and according to the payment terms indicated in the contract. If the contract is extended, on the renewal date. Payments can be made via bank debit or, if applicable, credit or debit card.



When does the cover begin and end?

Once the first payment has been made, cover begins and ends at the times and dates indicated in the contract.



How can I terminate the contract?

By sending notification in writing to the insurance company, carried out at least one month before the current insurance period ends.