

## Insurance Product Information Document

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

Product: Accident Family Plus

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

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 members of a family unit who suffer bodily injury caused by an accident that is covered and resulting in death, permanent disability or temporary incapacity. The insurance contract insures accidents occurring 24 hours a day.



### 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:**

#### common covers for spouses and children:

- ✓ Compensation in the case of death
- ✓ Compensation in the case of disability
- ✓ Daily compensation for hospitalisation
- ✓ Healthcare costs

#### Exclusive covers for spouses:

- ✓ Additional capital for death due to traffic accident
- ✓ Death of both spouses
- ✓ Death due to myocardial infarction
- ✓ Absolute permanent disability due to myocardial infarction
- ✓ Absolute permanent disability for all work
- ✓ Total permanent disability for usual work
- ✓ Severe invalidity
- ✓ Payment of electricity and water bills in the usual dwelling due to unemployment or cessation of activity for employed or self-employed workers, respectively.

#### Compensation and sum insured:

- ✓ The sum established for each of the covers covered by the contract represents the maximum compensation should an insured event occur.



### What isn't insured?

#### Main risks excluded:

- ✗ Accidents caused by the wilful actions or gross negligence of the insured or the person entitled to compensation
- ✗ Accidents suffered by the insured while carrying out any sport or recreational activity that is highly dangerous
- ✗ Aneurysm, non-traumatic paralysis or apoplexy, cerebral haemorrhage, 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 consequences
- ✗ Accidents due to active involvement in local festivals that involve a risk
- ✗ Accidents during bullfights and bull runs
- ✗ Suicide, attempted suicide 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 due to the accidental consumption of 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 under 65 for spouses and under 25 for children at the time of taking out the insurance
- ! In the event of the death of a child under 14 years of age, only funeral expenses will be covered

- ! For death to be considered a direct consequence of the accident, this must occur immediately or within 2 years from the date of the accident
- ! For permanent disability to be considered a consequence of the accident, this must occur immediately or within 2 years from the date of the accident;



## Where am I covered?

- ✓ The insurance covers the consequences of accidents occurring anywhere in the world provided the countries to be visited or where the declared activity is to be carried out are not considered dangerous, there is no political, economic or social conflict, or they are not at war.



## 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 at least one month before the current insurance period ends.

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