

Insurance Product Information Document

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

Product: Accident 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 compensation or benefits as a result of an accident causing the death of the insured or a disability that prevents the insured from carrying out a normal life in general. According to the option taken out, accidents occurring in any activity carried out by the insured 24 hours a day, accidents occurring while exercising his/her profession or accidents occurring during his/her private life will be covered.



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 non-progressive permanent disability, for the anatomical or functional loss of limbs or organs
- ✓ Compensation for progressive permanent disability
- ✓ Daily compensation for the insured's temporary inability to carry out his/her usual occupations
- ✓ Medical-pharmacological and hospitalisation expenses
- ✓ Compensation for hospitalisation;
- ✓ Travel assistance
- ✓ Double sum for death or disability due to traffic accident
- ✓ Inclusion of Death or Disability due to myocardial infarction whenever this has been declared an accident
- ✓ Double compensation for the death of both spouses
- ✓ Accidents due to habitual motorbike use (larger than 75cc)
- ✓ 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, 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 between aged between 14 and 70
- ! Some covers contain an economic amount or number of days to be borne by the insured for each accident
- ! Should the consequences of the accident be 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;

- ! Children under the age of 14 cannot be insured for death, except for funeral expenses
- ! The degree of disability will be taken into account when this has been medically classified as definitive
- ! Temporary incapacity will have a maximum term of 365 days
- ! Medical-pharmacological and hospitalisation expenses will be covered up to a maximum of 365 days;
- ! Compensation for temporary disability will be reduced by half when the insured person is able to devote part of his/her time to his/her occupation or leaves home



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, carried out at least one month before the current insurance period ends.