

Health insurance



Information document about the insurance product

Unión Médica la Fuencisla

Company: Unión Médica la Fuencisla, S.A.

Product: DKV Selección

The full contractual information is provided to the contracting party during the insurance application process, including the general, individual, and special terms and conditions.

What does this type of insurance include?

DKV Selección is a healthcare insurance without an age limitation that provides the possibility of being seen by a doctor or at a centre listed in the DKV-UMLF authorised medical directory, paying 3 euros each time a medical service is used (copayment).

A copayment is a small amount that the insured person pays whenever they use a medical service.



What does the insurance cover?

- ✓ Primary care and 24-hour emergencies.
- ✓ Medical specialities.
- ✓ Hospitalisation and surgery.
- ✓ Diagnostic means.
- ✓ Therapeutic methods.
- ✓ Complementary cover:
 - Health and preventive medicine programmes.
 - Psychology.
 - Daily compensation for time spent in hospital.
 - Healthcare for HIV/AIDS and diseases caused by HIV.
- ✓ Digital health services through the Quiero cuidarme Más app.
- ✓ Worldwide travel assistance in the event of an emergency for trips under 60 days, up to a limit of 15,000 euros per insured person and due to an illness or accident sustained during the trip.
- ✓ DKV Club Salud y Bienestar: access to health prevention, promotion and recovery services at affordable prices.

The full details of the included cover are listed in section 4 of the general terms and conditions: “Description of coverages”.



What is not covered by the insurance?

- ✗ Healthcare for illnesses, injuries or health conditions that already existed when the insurance plan was taken out.
- ✗ Consequences of violent acts, epidemics, catastrophes, and nuclear or radioactive reactions.
- ✗ Illnesses or injuries caused by practising professional sports, activities carried out in high-risk situations, work-related accidents or traffic accidents.
- ✗ Plastic surgery and any other treatment for aesthetic or cosmetic purposes.
- ✗ Diagnostic and therapeutic techniques that are not supported by RedETS (Spanish Network of Health Care Technology and Subsidy Assessment Agencies of the National Health System).
- ✗ Medical care provided in public centres or private centres that are not listed in the DKV-UMLF medical directory, and any healthcare resulting from prescriptions issued by the medical staff of these centres.

The full details of the excluded coverage are listed in section 5 of the general terms and conditions: “Excluded coverages”, parts [a - z].



Are there any restrictions on the coverage?

- ! Medical, psychiatric and paediatric hospitalisation, and ICU: maximum of 3 days for hospitalisation.
- ! Obstetrical hospitalisation: maximum of 28 days for hospitalisation.
- ! Daily compensation for time spent in hospital provided that it does not generate a cost for UMLF:
 - For medical hospitalisation: 80 euros/day with a maximum limit of 3 days and 240 euros per insured person and process, with a total limit of 30 days per year.
 - For surgical hospitalisation: 80 euros/day with a maximum limit of 30 days and 2,400 euros per insured person and year.
 - Healthcare for HIV/AIDS: 1,500 euros maximum for the duration of the contract.
- ! Waiting period (the period in which the cover still cannot be used): in order to receive any of the benefits, it will be necessary for six, eight or twelve months to have elapsed since the date of entry into force of the contract for each insured person.

The full details of the coverage limitations are listed in the contract's general terms and conditions.



Where am I covered?

- ✓ DKV Selección is valid in Spain, only in the provinces where it is marketed, through the medical directory authorised by DKV-UMLF.
- ✓ In the rest of provinces in Spain, coverage is offered exclusively in the event of a medical emergency through the DKV Network of Health Services authorised in the province in question.
- ✓ With the travel assistance insurance, in the entire world, provided that the insured person's usual place of residence is in Spain and they do not spend more than 60 consecutive days of the year away from this place of residence.



What are my obligations?

- To return the signed contract to DKV-UMLF and to pay the cost of the insurance together with the copayment.
- To declare to DKV-UMLF, before signing the contract, all previously known conditions that could influence the assessment of the insurance coverage.
- To notify DKV-UMLF about any changes in your country of residence, home address in Spain, or usual occupation, and/or the commencement of any high-risk leisure activities or sports.
- To submit any reports or verifying documents required by DKV-UMLF.
- To use all available means for a prompt recovery.



When and how should I make the payments?

- The contracting party undertakes to pay for the insurance on an annual basis. However, it is also possible to pay the amount in six-monthly, quarterly or monthly instalments, including any applicable surcharges.

The first payment must be paid at the moment of accepting the contract.

The following payments shall be made on the agreed dates.
- Copayments must be paid together with the insurance receipt.
- Payments will be made by direct debit from the bank account designated by the contracting party.



When does the coverage start and end?

- Once the contract has been signed and the first instalment has been paid, it will take effect and end on the dates established in the specific terms and conditions. It will be renewed each year unless one of the two parties (the contracting party or the company) states otherwise.



How can I cancel the contract?

- The contracting party can oppose the renewal of the contract by submitting a written notification to DKV-UMLF at least one month before the contract termination date.