

Insurance Product Information Document

Company: Nortehispana de Seguros y Reaseguros, S.A.U.

Product: **Individual accidents**

Registered in: Spain. Insurance Company Authorisation no: C0275

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? A product that guarantees to protect the insured parties in the event of an accident and/or illness through various covers by means of paying compensation in line with the incident covered, occurring both while carrying out a professional occupation and within the sphere of their private life. An "accident" is understood to mean any bodily injury resulting from a violent, sudden, external cause unrelated to the insured's intentions.



What is insured?

Summary of the main covers provided by the insurance policy and the risks that can be insured by the party to the contract depending on the type of cover chosen in the contract

- ✓ **Death of the insured** as the result of an accident or an additional sum in the case of a traffic accident.
- ✓ **Permanent disability** of the insured as the result of an accident.
- ✓ **Health and wellness services** (access to medical staff with considerable discounts and reimbursable services, care for the elderly and/or dependants, and psychological counselling by telephone).



What isn't insured?

- ✗ Any expense or cover not contained in the general or particular conditions of the contract.



Are there any restrictions to the cover?

The contract details the scope of each cover, as well as some cases that are not covered. Apart from this, and as a general rule, it should be noted that the following will never be covered: malicious acts carried out by the insured and all accidents and/or illnesses that have appeared and/or occurred prior to the contract coming into force, even when there was no specific diagnosis, as well as their consequences and/or repercussions.



Where am I covered?

- ✓ This contract's guarantees extend to any part of the world and during twenty-four a day, unless otherwise agreed specifically in the particular conditions of the contract and except for any specific geographical limit established for any of the covers or services under the contract.



What are my obligations?

- Provide true, accurate information when taking out the insurance policy and provide notification, throughout the life of the contract, of any variations that may occur in the risk, as soon as possible (changes in profession, sports practised or any other information contained in the insurance questionnaire, except for variations regarding the state of health of the insured).
- Attend to the payment of the insurance policy invoice at the time this is presented to you for payment.
- Inform the insurer that a loss has occurred within a maximum period of seven days, as from the date on which it was known, providing all kinds of information about the circumstances and consequences of the loss (the event leading to the request for coverage).
- Once the loss (a fact that leads to the request for coverage) has occurred, and within a period of five days from when this loss was notified, the insured or policyholder must provide the insurer with a written estimate of the damages caused.
- Inform the insurer in advance should other contracts have been taken out with different insurers that cover the effects the same risk may have on the same insured interest.



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 policy has been extended, on the renewal date. Payment may be made by direct debit or, where appropriate, in cash.



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.
