

## Insurance Product Information Document

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

Registered in: Spain. Insurance Company Authorisation no.: C0275

**Product: Universal single-premium plan**

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 contract.

**What does this type of insurance consist of?** In the event of the death of the insured, the insurer guarantees to provide the funeral service established in the contract. If the insurer is unable to provide the service due to causes beyond its control or force majeure, or because the service has been provided by means other than those offered by **NorteHispana de Seguros y Reaseguros, S.A.U.** it will have to pay the sum insured to the heirs of the deceased insured, not being responsible for the quality of the services provided.



### 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.**

- ✓ **Provision of funeral service:** the contract contains a comprehensive description of the service.
- ✓ **National transfer:** transfer to any cemetery in the national territory.
- ✓ **International transfer:** repatriation, in the event of the death of the insured, from anywhere in the world to the place of residence in the national territory.
- ✓ **Legal helpline**
- ✓ **Medical helpline**
- ✓ **Administrative procedures** related to the deceased.
- ✓ **Online will**
- ✓ **Digital erasure**
- ✓ **Living will**



### 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 is a service provision contract; i.e. within the service described in the contract, there are no limits regarding the coverage of the service provision. The sum insured will be the limit for providing the funeral service should the service to be provided differ from that stipulated in the contract.
- ! In the national and international transfer cover, there are no restrictions in terms of coverage regarding the place where the loss occurs.



### Where am I covered?

- ✓ No matter where the loss occurs, coverage is worldwide, provided the residence is located in national territory.



## What are my obligations?

- Answer the insurance application health questionnaire honestly.
  - Make the payments stipulated in the contract.
  - Inform the insurer of any change in the address of the policy's insured parties .
  - In the event of the death of an insured party, the insurer must be notified immediately by calling the **NorteHispana** client relations centre, specifying the policy number and name of the deceased insured: **902 40 60 60 24-hour service, 365 days a year.**
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## 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 has been extended, on the renewal date. Payment may be made by direct debit or, where appropriate, in cash.

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## When does the cover begin and end?

Once the first payment has been made, cover begins at the times and dates indicated in the contract and ends after the death of the last party insured under the contract or at the express request of the policyholder.

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## How can I terminate the contract?

As this is a single-premium insurance, it cannot be cancelled prior to the death of the last person insured under the contract.

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