

## Insurance Product Information Document

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

Registered in: Spain. Insurance Company Authorisation no: C0275

Product: **Temporary Disability Insurance**

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?** A product that guarantees to protect the insured parties in the event of temporary disability caused by an accident and/or illness, through various covers and by means of paying compensation in line with the guaranteed incident, occurring both while carrying out a professional occupation and within the sphere of their private life. Temporary disability is understood to be any injury or illness that temporarily prevents the insured from carrying out their work or habitual activity. Accident is understood to be a physical disability resulting from a violent, sudden, external cause unrelated to the insured's intentions.



### What is insured?

This insurance product enables us to tailor our offer to each client. Summary of the main covers and risks insured if specifically taken out.

#### Temporary disability

- ✓ **Compensation for temporary disability**, the insured being unable to carry out their professional activity due to an accident and/or illness, corresponding to the daily sum under contract and the days indicated in the scale (assessment table).
- ✓ **Extension of the cover:** compensation for each additional day to that stipulated in the assessment table during which the insured is in a situation of actual temporary disability.  
For the conditions specified in the assessment table with 0 days, the "Extension" will enable compensation to be paid provided the actual sick leave exceeds 5 days.

#### Help with rehabilitation and physiotherapy

- ✓ We guarantee to reimburse expenses for rehabilitation and physiotherapy as a result of a disability covered by the contract and whose pathology exceeds the 10 days of compensation according to the scale (assessment table).

#### Self-employed payment protection

- ✓ Payment of the Social Security contribution to RETA or the mutual insurance company replacing it for a guaranteed temporary disability claim.

- ✓ **Medical helpline.**



### What isn't insured?

#### Main risks excluded

- ✗ Damages caused by the insured intentionally or with their complicity or irresponsibility constituting an offence.
- ✗ Accidents that occur during a state of drunkenness, during a challenge or quarrel, suicide or attempted suicide, or under the influence of non-medically prescribed drugs.
- ✗ Any accidents and/or illnesses that have appeared and/or occurred prior to the contract coming into force, even when there is no specific diagnosis, as well as their consequences and/or repercussions.
- ✗ Accidents that occur as a result of carrying out any sport as a professional or as a result of participating in sports competitions, whether as a professional or amateur, federated or non-federated.
- ✗ Accidents that occur as a result of participating as an amateur in extreme sports, unless expressly agreed otherwise.



### Are there any restrictions to the cover?

#### Main restrictions to the covers related to accident or illness:

- ! 90-day grace period (period during which compensation is not paid) in the event of illness (except for life-threatening emergencies), 240 days for obstetrics.

#### Temporary disability:

- ✓ **Health and wellness services** access to private medicine and wellness services at affordable prices.

- ! The temporary disability benefit ends when the insured is declared to be permanently incapacitated or disabled.
- ! Guarantees by scale (assessment table). The following will not be covered: illnesses and injuries listed as zero days in the assessment table, mild respiratory infections and others of similar characteristics included in the terms and conditions of the contract.
- ! Covers for temporary disability, healthcare and hospitalisation expenses have a maximum compensation period of 365 days.

**Self-employed payment protection:**

- ! In the event of a claim, the insured must have been registered with RETA for at least 6 months.
- ! Maximum compensation period of 3 months (maximum 3 instalments).



## Where am I covered?

- ✓ This contract's covers extend to any part of the world and during the twenty-four hours of the 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 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 relating to 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 (the event leading to the request for coverage) 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 event leading to the request for coverage.
- Once a loss (the event leading 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/injury 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 contract 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.