

# Health Insurance Quote



**GÖRING**

INSURANCE BROKER

# Quote for Health Insurance



Date:

---

Dear

Many thanks for your inquiry for private Health Insurance in Spain.  
Please see our personalized quotation, based on the details you provided.

Policies can be tailored to your individual needs and budget. We offer In-Kind-Modalities with associated clinics and doctors in Spain or worldwide cover with free doctor's / clinic's choice and reimbursement.

Do not hesitate to contact us for further information.  
We look forward to hearing from you soon,

Yours sincerely

# Summary of cover

## Health Insurance

**GÖRING**  
INSURANCE BROKER

### Insurance In-Kind-Benefit (with medical directory)

<b>Plan</b>	Medical directory (associated clinics, doctors, etc) (Cuadro Medico)
Company:	<b>DKV</b> Integral
<b>Coverage</b>	
- Without limits for expenses	directly with chip-card at associated clinics/doctors
<b>Coverage hospital care</b>	
- Hospitalisation, Intensive Care, Surgery, Medication	unlimited
- Single-bed room with companion	✓
- Prostheses	Max. 12.000 €/year
<b>Coverage primary care</b>	
- Primary care, GP, Emergency care, Specialists	✓
- Clinical analyses, Radiology, ECG, other diagnostic methods	✓
- Chemotherapy	✓
<b>Dental coverage</b>	
- inclusive annual oral care. Associated dentists according medical directory (special conditions)	✓
<b>Worldwide travel insurance (for emergencies)</b>	Max. 12.000 €/year – 90 days/year
<b>Maximum admission age</b>	75 years

Premiums	*Please see participation in the cost for DKV Integral Complet and Classic (page 4).	
Modality	Complet	Classic
Age: monthly premium €		
Age: monthly premium €		
Age: monthly premium €		

# Participation in the cost of the services (co-pago)



Description/Service	Integral Complet	Integral Classic
Consultations general medicine (each service)	13,50 €	2,30 €
Consultations other specialties (each service)	23,00 €	3,50 €
Hospital admission per dy	29 €	0 €
Clinical analysis	13,50 €	2,95 €
Conventional radiology	11 €	2,95 €
High-technology/vascular radiology	60 €	2,95 €
Tomography – CT	110 €	2,95 €
Magnetic nuclear resonance	185 €	2,95 €
Positron emission tomography (PET)	300 €	2,95 €
Diagnosis services using endoscopy	50 €	2,95 €
Ultrasound	29 €	3,50 €
Mammography	0 €	3,50 €
Pathologic anatomy	55 €	3,50 €
Amniocentesis	300 €	3,50 €
Sleep treatment study/Polysomnography	300 €	3,50 €
pH-metry	250 €	3,50 €
Dental clean and extractions	6,90 €	3,50 €
Rehabilitation	9 €	2,95 €
Nuclear medicine	160 €	3,50 €
Services for diagnosis (medical specialties)	29 €	3,50 €
Services for diagnosis (surgical specialties)	29 €	3,50 €
Services for diagnosis/cardiology treatment	82 €	3,50 €
Services for diagnosis/oncology treatment	350 €	3,50 €
Radiotherapy/chemotherapy (per session)	55 €	3,50 €
Ambulance	55 €	3,50 €
Emergency room/doctor's home visit	67 €	3,50 €
Out-patient emergency service	34 €	3,50 €

**Maximum participation per insured person per year: 600 €**

# Summary of cover

## Health Insurance

**GÖRING**  
INSURANCE BROKER

### Worldwide cover with free doctor's choice

<b>Plan</b>	Reimbursement with free doctor's / clinic's choice and directly with chip-card at associated doctors / clinics (medical directory)	
Company:	<b>DKV</b> Mundi Classic	<b>DKV</b> Top Health
<b>Coverage free doctor's &amp; clinic's choice</b>		
- Annual maximum limit	205.000 €	unlimited
- Reimbursement Spain	80%	100%
- Reimbursement foreign countries	90%	100%
<b>Coverage hospital care</b>		
- Hospitalisation, Intensive care, Surgery, Medication	✓	✓
- Single-bed room with companion	✓	✓
- Prostheses	Max. 12.000 €/year	✓
<b>Coverage primary care</b>		
- Primary care, GP, Emergency care, Specialists	✓	✓
- Clinical analyses, Radiology, ECG, other diagnostic methods	✓	✓
- Chemotherapy	✓	✓
- Medication	-	✓
<b>Dental coverage:</b>		
- Treatment and dentures	Special conditions with associated dentists	80% Max. 9.000 €/year
<b>Worldwide travel insurance (for emergencies)</b>	✓	✓
<b>Maximum admission age</b>	75	75
<b>Premiums:</b>		
<b>Modality</b>	Mundisalud Classic	Top Health
Age: monthly premium €		
Age: monthly premium €		
Age: monthly premium €		

# Summary of cover

## Health Insurance



### Fundamental

#### Latency (waiting periods)

- No latency in case of life-threatening emergencies or accidents
- Hospitalisation, Surgery, Special treatments: 6 months
- Childbirth: 10 months
- Transplants: 12 months

**This summary of cover is informative only and has no contractual character.**

Please call or visit us for further information

Please visit our web site: **[www.goring-online.com](http://www.goring-online.com)**.



**GÖRING**  
INSURANCE BROKER

# Application form for Health Insurance

**GÖRING**  
INSURANCE BROKER

I accept your quote.

Modality:  DKV Integral Complet  DKV Integral Classic  
 DKV Mundisalud Classic  DKV Top Health

Requested effective date: (dd/mm/yy):

## Details policyholder:

Name and surname:

N.I.E.: Nationality:

Dirección:

Post code, town: Province, country:

Telephone: Mobile:

E-Mail: Date of birth:

Profession: Gender:  male  female

Payment method:  monthly  quarterly  half-yearly  annually

## Bank details (spanish bank account required):

Name of the bank:

Account holder:

IBAN

## Health declaration:

Weight (kg): Height (cm): Diopter: right left

Smoker:  yes  no Alcohol consume (daily):  yes  no

Do you have pre-existing health conditions?  yes  no

If yes, please specify:

Do you take regularly medication?  yes  no

If yes, please specify:

Comments:

Date

Signature

# Health insurance



## Information document about the insurance product

Company: DKV Seguros y Reaseguros, S.A.E.

Product: DKV Integral

This document is for information purposes regarding the main features of the insurance product, and is not tailored to the specific needs of each customer.

The full pre-contractual and contractual information is provided in other documents, such as the insurance application, and the general, specific, and special terms, which are given to the person purchasing the insurance.

### What does this type of insurance include?

DKV Integral is an insurance plan that gives you the freedom to choose which doctor or centre you go to within the DKV Seguros authorised medical directory. There are five insurance modalities: Élite, Classic, Plus, Complet and Elección, which differ in the copayment amounts.

A copayment is a small amount that the policyholder pays whenever they use a medical service. Please see the "Table of medical treatment and copayment groups" in the special terms and conditions for more information.



#### What does the insurance cover?

- ✓ Primary care and 24-hour emergencies.
- ✓ Medical specialities.
- ✓ Hospitalisation and surgery.
- ✓ Diagnostic means.
- ✓ Therapeutic methods.
- ✓ Dental service.
- ✓ Medical care in the event of a work-related or traffic accident.
- ✓ Complementary coverage:
  - Health and preventive medicine programmes.
  - Psychology.
  - Prostheses.
  - Daily compensation for time spent in hospital.
  - Healthcare for HIV/AIDS and diseases caused by HIV.
- ✓ Biomechanical gait analysis.
- ✓ Reimbursement of the medical expenses incurred abroad for serious illnesses.
- ✓ Reimbursement of expenses for umbilical cord conservation for the first six years.
- ✓ Worldwide travel assistance in case of emergency, for trips lasting less than 180 days, limited to 30,000 euros per insured person and per illness or accident occurring during the trip.
- ✓ Digital health services through the Quiero cuidarme Más app.
- ✓ Medical helplines (24-hour DKV Physician), second medical opinion in the event of a severe illness and telemedicine services with general practitioners and specialists.
- ✓ DKV Club Salud y Bienestar: access to health prevention, promotion and recovery services at affordable prices.
- **Optional reimbursement** coverage for gynaecology and paediatrics.



#### 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 or activities carried out in high-risk situations.
- ✗ Plastic surgery and any other treatment for aesthetic or cosmetic purposes.
- ✗ The diagnostic and therapeutic techniques that are not endorsed by the Spanish Network of Health Technology Assessment Agencies and National Health System Services (RedETS).
- ✗ Medical care provided in public centres or private centres that are not listed in the DKV Seguros medical directory, and any healthcare resulting from prescriptions issued by the medical staff of these centres.

## Are there any restrictions on the coverage?

- ❗ Psychiatric hospitalisation: 60 days maximum per insured person each year.
- ❗ Heart and vascular prostheses and implants: limit of 12,000 euros per insured person each year.
- ❗ Daily compensation for time spent in hospital provided that it does not generate a cost for DKV: 80 euros/day (from the third day) and up to a maximum limit of 2,400 euros per insured person each year.
- ❗ Healthcare for HIV/AIDS: 6,000 euros maximum for the duration of the contract.
- ❗ Reimbursement of the medical expenses incurred abroad for serious illnesses. 80% reimbursement up to a limit of 16,000 euros per insured person each year.
- ❗ Waiting period (period during which the coverage cannot yet be used): in order to access some benefits, six, eight, or twelve months must have elapsed since the effective date of the contract for each insured individual.

## Where am I covered?

- ✓ The insurance is valid for the medical directory authorised by DKV Seguros in Spain, provided that the policyholder's usual place of residence is in Spain.

## What are my obligations?

- To return the signed contract to DKV Seguros and to pay the cost of the insurance together with the copayment (if applicable).
- To declare to DKV Seguros, before signing the contract, all previously known conditions that could influence the assessment of the insurance coverage.
- To notify DKV Seguros about any changes in your country of residence, home address in Spain, or usual occupation, and the commencement of any high-risk leisure activities or sports.
- To submit any reports or verifying documents required by DKV Seguros.
- 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 (according to the selected modality) 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, the individual terms and conditions will take effect on the indicated date and end on December 31st. The contract will be renewed each year unless one of the two parties (the contracting party or the company) states otherwise.
- DKV commits to not cancel the contract for insured individuals who have remained in it for three consecutive years, provided that the requirements set out in the general terms are met and the policyholder fulfills their obligations.

## How can I cancel the contract?

- The contracting party can oppose the renewal of the contract by submitting a written notification to DKV Seguros at least one month before the contract termination date (December 31st).

# Health insurance

**DKV Salud**

## Information document about the insurance product

Company: DKV Seguros y Reaseguros, S.A.E.

Product: DKV Mundisalud

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 Mundisalud is a mixed insurance plan. Policyholders can choose from the following options at any time:

- To be seen for free by a doctor or at a centre listed in the DKV Seguros authorised medical directory (own services).
- To access doctors or centres worldwide which are not listed in the DKV Seguros authorised medical directory (external services). In this case, the policyholder will pay the medical bill and then request a reimbursement. DKV will reimburse the policyholder in accordance with the percentages and limits shown in the "Coverage and reimbursement limits table" in the individual terms and conditions.

DKV Mundisalud offers five modalities: Complet, Plus, Classic, Élite and Premium, which differ in the reimbursement limits.



#### What does the insurance cover?

- ✓ Primary care and 24-hour emergencies.
- ✓ Medical specialities.
- ✓ Hospitalisation and surgery.
- ✓ Diagnostic means.
- ✓ Therapeutic methods.
- ✓ Dental service.
- ✓ Medical care in the event of a work-related or traffic accident.
- ✓ Assisted reproduction (for the Classic, Élite and Premium modalities).
- ✓ Complementary coverage:
  - Health and preventive medicine programmes.
  - Family planning: IUD (up to €120) and its insertion, tubal ligation, and vasectomy.
  - Psychology.
  - Prostheses.
  - Daily compensation for time spent in hospital in centres that do not generate a cost for DKV.
  - Healthcare for HIV/AIDS and diseases caused by HIV.
- ✓ Reimbursement of expenses for umbilical cord conservation for the first six years.
- ✓ Reimbursement for medication expenses.
- ✓ Biomechanical gait analysis.
- ✓ Obesity control and treatment programme by a nutritionist.
- ✓ Worldwide travel assistance in the event of an emergency, for trips under 180 days, up to a limit of 20,000 euros per insured person per year.
- ✓ Digital health services through the Quiero cuidarme Más app.
- ✓ Medical helplines (24-hour DKV Physician), second medical opinion in the event of a severe illness and telemedicine services with general practitioners and specialists.
- ✓ DKV Club Salud y Bienestar: access to health prevention, promotion and recovery services at affordable prices.

The full details of the included coverage 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 or activities carried out in high-risk situations.

- ✖ Plastic surgery and any other treatment for aesthetic or cosmetic purposes.
- ✖ Diagnostic and therapeutic techniques that are not supported by health technology assessment agencies.
- ✖ Medical care provided in public centres 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?

- ❗ Exclusion period (an illness is not covered if it is contracted during this period):
  - Twelve months: for healthcare for the HIV/AIDS infection.
- ❗ Waiting period (the period in which the coverage still cannot be used):
  - Six months: for surgical operations, hospitalisation, prostheses (except for life-threatening emergencies and accidents) and biomechanical gait analysis.
  - Eight months: for healthcare for childbirth or caesarean sections.
  - Twelve months: for transplants.
  - Forty-eight months: for assisted reproduction.

**The full details of the coverage limitations and reimbursement limits, according to the selected modality, are listed in the general terms and conditions and the "Table of coverages and reimbursement limits" in the special terms and conditions.**



#### Where am I covered?

- ✓ When insured persons use DKV's medical directory (own services), they will be covered throughout Spain.
- ✓ When insured persons opt for external services, they can choose any centre or hospital in the world, provided that the policyholder's usual place of residence is in Spain for at least nine months of the year.



#### What are my obligations?

- To return the signed contract to DKV Seguros and to pay the cost of the insurance.
- To declare to DKV Seguros, before signing the contract, all previously known conditions that could influence the assessment of the insurance coverage.
- To notify DKV Seguros about any changes in your country of residence, home address in Spain, or usual occupation, and the commencement of any high-risk leisure activities or sports.
- To submit any reports or verifying documents required by DKV Seguros.
- 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.
- 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, the individual terms and conditions will take effect on the indicated date and end on 31 December. The contract will be renewed each year unless one of the two parties (the contracting party or the company) states otherwise.
- If the contracting party's home address changes and is no longer located in Spain, the insurance coverage will terminate on 31 December of the current year.
- DKV undertakes not to cancel the contract after the third year, provided that the contracting party complies with his/her obligations.



#### How can I cancel the contract?

- The contracting party can oppose the renewal of the contract by submitting a written notification to DKV Seguros at least one month before the contract termination date (31 December).

**TABLE-SUMMARY OF COVERAGES AND REIMBURSEMENT LIMITS**

Reimbursement limits	Complet	Plus	Classic	Élite	Premium
<b>Percentage of reimbursement in Spain</b>	80 %	80 %	80 %	90 %	90 %
<b>Percentage of reimbursement abroad</b>	90 %	90 %	90 %	90 %	90 %
<b>Overall annual limit</b>	<b>€62,000/year</b>	<b>€160,000/year</b>	<b>€237,000/year</b>	<b>€310,000/year</b>	<b>€650,000/year</b>
<b>Outpatient care</b>	<b>€12,000/year</b>	<b>€24,000/year</b>	<b>€40,000/year</b>	<b>€60,000/year</b>	<b>€150,000/year</b>
Primary care consultation	€40/ consultation	€60 euros/ consultation	No limit	No limit	No limit
Specialist consultation	€80/ consultation	€120/ consultation	No limit	No limit	No limit
Nutritionist consultation	€40/consultation with a limit of 20 consultations/ year	€40/consultation with a limit of 20 consultations/ year	€40/consultation with a limit of 20 consultations/ year	€40/consultation with a limit of 20 consultations/ year	€40/consultation with a limit of 20 consultations/ year
Psychotherapy session	€40/session limited to 20 sessions/year	€40/session limited to 20 sessions/year	€40/session limited to 20 sessions/year	€40/session limited to 20 sessions/year	No limit
Orthoptics session	€35/session limited to 10 sessions/year	€35/session limited to 10 sessions/year	€35/session limited to 10 sessions/year	€35/session limited to 10 sessions/year	€35/session limited to 10 sessions/year
Amniocentesis	€300	€300	€350	€350	€350
<b>Hospital care</b>	<b>€50,000/year</b>	<b>€136,000/year</b>	<b>€197,000/year</b>	<b>€250,000/year</b>	<b>€500,000/year</b>
Medical fees	According to the type of procedure	According to the type of procedure	€25,000/year	€50,000/year	€100,000/year
Prostheses	€12,000/year	€12,000/year	€12,000/year	€15,000/year	€20,000/year
Short-term hospitalisation (maximum 5 days)	€800/day	€1,200/day	€2,400/day	€3,200/day	No limit
General hospitalisation (over 5 days)	Spain: €300/day (Abroad): €450/day	Spain: €400/day (Abroad): €600/day	Spain: €900/day (Abroad): €1,350/day	Spain: €1,200/day (Abroad): €1,800/day	No limit
Hospitalisation in ICU	€800 /day	€1,200 /day	€2,400 /day	€3,200 /day	No limit
<b>Surgical procedures</b>	<b>Up to €3,000 (according to the type of procedure)</b>	<b>Up to €4,500 (according to the type of procedure)</b>	No limit	No limit	No limit
Childbirth	€2,000	€3,000	No limit	No limit	No limit
Caesarean sections	€2,500	€3,600	No limit	No limit	No limit
<b>Expenses for umbilical cord conservation, for the first six years</b>	€90/year	€90/year	€90/year	€90/year	€90/year
<b>Pharmacy</b> (medication)	50 % limited to €100/year	50 % limited to €100/year	50 % limited to €100/year	50 % limited to €100/year	70 % limited to €500/year
<b>Vaccinations</b> (rotavirus, meningitis B and human papillomavirus)	€50/vaccination limited to €150/year	€50/vaccination limited to €150/year	€50/vaccination limited to €150/year	€50/vaccination limited to €150/year	€50/vaccination limited to €150/year
<b>Acupuncture session</b>	€50/session limited to 30 sessions/year	€50/session limited to 30 sessions/year	€50/session limited to 30 sessions/year	€50/session limited to 30 sessions/year	€50/session limited to 30 sessions/year

# Health insurance



## Information document about the insurance product

Company: DKV Seguros y Reaseguros, S.A.E.

Product: DKV Top Health®

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 Top Health® is a mixed insurance plan with no cost limits. Policyholders can choose from the following options at any time:

- To be seen for free by a doctor or at a centre listed in the DKV Seguros authorised medical directory (own services).
- To access doctors or centres worldwide which are not listed in the DKV Seguros authorised medical directory (external services). In this case, the policyholder will pay the medical bill and then request a reimbursement. DKV will reimburse the policyholder in accordance with the percentages and limits shown in the "Coverage and reimbursement limits table" in the individual terms and conditions.

DKV Top Health® offers three contract modalities: 100% reimbursement of bills, 100% reimbursement excluding the first 600 euros each year, and 100% reimbursement excluding the first 1,200 euros each year.



#### What does the insurance cover?

- ✓ Primary care and 24-hour emergencies.
- ✓ Medical specialities.
- ✓ Hospitalisation and surgery.
- ✓ Diagnostic means.
- ✓ Therapeutic methods.
- ✓ **Complementary coverage:** preventive medicine, surgery to reduce the risk of breast and women's cancers, family planning, surgical prostheses, daily compensation for time spent in hospital.
- ✓ **Special coverage:** corrective surgery for short-sightedness, medication, additional treatment aids, orthopaedic equipment, dentistry, clinical psychology, psychotherapy, assisted reproduction, transplants, reimbursement of expenses for family and dependant care services.
- ✓ Special coverage in the individual modality: reimbursement of expenses for umbilical cord conservation for the first six years and biomechanical gait analysis.
- ✓ Worldwide travel assistance in the event of an emergency, for trips under 180 days, up to a limit of 20,000 euros.
- ✓ Digital health services through the Quiero cuidarme Más app.
- ✓ Medical helplines (24-hour DKV Physician), second medical opinion in the event of a severe illness and telemedicine services with general practitioners and specialists.
- ✓ DKV Club Salud y Bienestar: access to health prevention, promotion and recovery services at affordable prices.

The full details of the included coverage 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 or activities carried out in high-risk situations.
- ✗ Plastic surgery and any other treatment for aesthetic or cosmetic purposes.
- ✗ Diagnostic and therapeutic techniques that are not supported by health technology assessment agencies.
- ✗ Medical care provided in public centres 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 - s].



### Are there any restrictions on the coverage?

- ❗ Reimbursement limits for dentistry: 80% both in Spain and abroad with a 9,000 euros limit per insured person each year.
- ❗ Reimbursement of expenses for family and dependant care services: 12,000 euros maximum for the duration of the contract.
- ❗ Waiting period (the period in which the coverage still cannot be used):
  - Six months: for surgical operations, hospitalisation, prostheses (except for life-threatening emergencies and accidents) and biomechanical gait analysis.
  - Eight months: for healthcare for childbirth or caesarean sections, psychotherapy, dental prostheses, and orthodontic surgery.
  - Twelve months: for transplants, surgical correction of short-sightedness, and assisted reproduction techniques.

**The full details of the coverage limitations and reimbursement limits, according to the selected modality, are listed in the general terms and conditions and the “Table of coverages and reimbursement limits” in the special terms and conditions.**



### Where am I covered?

- ✓ When insured persons use DKV's medical directory (own services), they will be covered throughout Spain.
- ✓ When insured persons opt for external services, they may choose any centre or hospital in the world, provided that the policyholder's usual place of residence is in Spain for at least six months of the year.



### What are my obligations?

- To return the signed contract to DKV Seguros and to pay the cost of the insurance.
- To declare to DKV Seguros, before signing the contract, all previously known conditions that could influence the assessment of the insurance coverage.
- To notify DKV Seguros about any changes in your country of residence, home address in Spain, or usual occupation, and the commencement of any high-risk leisure activities or sports.
- To submit any reports or verifying documents required by DKV Seguros.
- 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.
- 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, the individual terms and conditions will take effect on the indicated date and end on 31 December. The contract will be renewed each year unless one of the two parties (the contracting party or the company) states otherwise.
- If the policyholder's home address changes and is no longer located in Spain, the insurance coverage will terminate on 31 December of the current year.
- In the individual modality, DKV undertakes not to cancel the contract after the third year, provided that the contracting party complies with his/her obligations.



### How can I cancel the contract?

- The contracting party can oppose the renewal of the contract by submitting a written notification to DKV Seguros at least one month before the contract termination date (31 December).