

INSURANCE CERTIFICATE

This INSURANCE CERTIFICATE does not constitute a contractual document.

It is issued for information purposes and to certify the existence of an insurance policy and the effect of its covers, under the terms, limits and conditions defined below.

The CERTIFICATE does not replace the Policy Schedule of the Special Conditions of the insurance contract, or its limitations and exclusions, all of which will prevail as stipulated in the actual contract, in the event of any discrepancies.

MINISTERIO DE DE ECONOMÍA Y COMPETITIVIDAD – Secretaría de Estado de Investigación, Desarrollo e Innovación, has taken out an insurance policy with COMPAÑÍA EUROPEA DE SEGUROS, S.A. to cover assistance abroad.

The insurance policy number is: 07631000354.

COMPAÑÍA EUROPEA DE SEGUROS, S.A. hereby certifies, to all effects, that:

Mr/Ms *DANIEL PABLOS ALFONSO* since *AUGUST 23TH 2014* is insured under the mention policy and so covered by the insurance, subject to the terms, conditions and limits described in brief below.

➤ **INSURED UNDER THE POLICY:**

In general, the collective insured party: research personnel in training programmes of the "Dirección General de Investigación Científica y Técnica" in temporary transfers, brief stays (up to six months) included trips, holidays and spouses and children of the mention research personnel, travelling with them.

➤ **TERRITORIAL SCOPE OF COVER:**

The contract covers the insured group with overseas assistance within the territory of the country in which they have been allowed to stay, as authorised by the corresponding Agency.

Cover is provided during the authorised research period. **The loss of participation in the Programmes will result in the immediate rescission of cover provided by the Policy, along with all other conditions established therein.**

The covers of this insurance policy will be effective:

In countries without agreements with the Spanish National Health Service.

In countries with agreements with the Spanish National Health Service, but not offering the same services.

In case the insured person should not be beneficiary of the Spanish National Health Service.

COVER AND LIMITS PER INSURED

MAIN RISK COVERED

SUMS INSURED PER PERSON

I. ASSISTANCE TO PERSONS

MEDICAL AND PHARMACEUTICAL COSTS AND FEES (prescribed by a doctor) SURGICAL, HOSPITAL AND AMBULANCE COSTS due to an accident or illness.

- ✓ Cost Incurred abroad due to an illness or accident happened in USA:
- ✓ Cost Incurred abroad due to an illness or accident happened in Canada:
- ✓ Costs incurred abroad due to an illness or accident happened abroad occurring in any country world-wide except the USA and Canada:
- ✓ Continuation of medical costs, maximum per Insured:
- ✓ Odonto-stomatological costs and maxillary/facial surgery, not included by National Health Service or similar entity:
- ✓ Birth and pregnancy, under 24 weeks of gestation, if not cover under the National Health Service or similar entity:
- ✓ Chronic diseases, that turns up during the validity of the grant, up to:
- ✓ Out-patient medical treatment for mental illnesses, up to:
- ✓ Continuation of Out-patient medical treatment for mental illnesses, up to:
- ✓ Costs due to rehabilitation or physiotherapy treatment:

✓ Costs of internal or external prostheses, with the exception of those designed to correct visual or aural defects such as glasses, contact lenses, hearing aids, etc.

REPATRIATION OR MEDICAL TRANSPORTATION OF THE ILL, INJURED OR DECEASED INSURED

(Excluding costs of coffin, burial and funeral service) and their insured companions, included minors.

REPLACEMENT OF THE INSURED IN CASE OF REPATRIATION

RETURN TICKET FOR A COMPANION IN THE CASE OF:

- Hospitalisation of the Insured (over 3 days).
- Death of the Insured.

HOTEL EXPENSES FOR THE COMPANION PERSON ACCOMPANYING THE SICK/INJURED PERSON: 300.00€ per day/up to:

ADDITIONAL EXPENSES FOR HOTEL, due to an illness or accident, 300.00€ per day/up to:

RETURN TO THE WORKING PLACE:

For the insured and a companion, in case of a previous repatriation or early return to their domicile.

EARLY RETURN DUE TO:

- A serious event affecting the Insured's domicile.
- A death in the Insured immediate family.
- In case of hospitalization of an Insured's immediate relative (for over 3 days).

EMERGENCY SENDING OF MEDICINES NOT AVAILABLE ABROAD

MEDICAL ADVICE BY PHONE.

HELP FINDING AND SENDING LUGGAGE

SECOND MEDICAL OPINION

SENDING OF DOCUMENTS LEFT BEHIND, IF IT IS DIFFICULT OR EXPENSIVE TO REPLACE THEM

EXPENSES (travel and stay) INCURRED IN CASE OF LOSS OF DOCUMENTS.

TRAVEL INFORMATION

TRANSMISSION OF EMERGENCY MESSAGES

MEDICAL INFORMATION

LEGAL INFORMATION

INTERPRETER SERVICE

CANCELLATION OF CARDS AND ADMINISTRATIVE EXPENSES

ADVANCE OF FUNDS

SEARCH AND SALVAGE COSTS

LOSS OF LUGGAGE during trips and stays abroad

DELAY LUGGAGE in case of a delay in the delivery of check-in luggage to buy necessary items.

OPENING AND REPARATION OF SAFES AND DEPOSIT BOXES

LOSS OF RESIDENCE KEYS

II. LIABILITY

PRIVATE LIABILITY

ADVANCE OF BAIL in the case of imprisonment or maximum indictment:

(in all cases, the amounts advanced must be refunded to the Insurer within 90 days)

ADVANCE OF LEGAL FEES in the case of imprisonment and trial:

(in all cases, the amounts advanced must be refunded to the Insurer within 90 days)

LEGAL AID EXPENSES in case the insured is involved in an accident, up to:

USA \$ 1,000,000.00
Canadian \$ 1,000,000.00

Euros 500,000.00

Euros 150,000.00

Euros 3,000.00

Euros 12,000.00

Euros 150,000.00

Euros 15,000.00

Euros 9,000.00

Euros 4,000.00

Euros 12,000.00

Included

Included

Included

Euros 6,000.00

Euros 6,000.00

Included

Included

Included

Included

Included

Included

Euros 1,000.00

Euros 1,000.00

Included

Included

Included

Included

Included

Euros 2,000.00

Euros 10,000.00

Euros 2,000.00

Euros 200.00

Euros 1,000.00

Euros 1,000.00

Euros 150,000.00

Euros 12,000.00

Euros 12,000.00

Euros 10,000.00

EXCLUSIONS

This cover does not extend to:

- a) Claims happened in armed conflict area, areas of civil war or international war, declared or not.

A conflict area, areas of civil war or international war, declared or not, it's understand as the geographical area in which armed struggle or break of peace, between two nations or between factions in the same nations have happened.

In case the Insured is in destiny and the area is declared conflict area, area of civil war or international war, declared or not, as stated before, the insurance cover will be kept during 14 days from the moment the destiny is declared area of armed struggle, civil or international war.

The cover will be kept during 14 days in order to make possible that the Insured can leave the area.

In case the Insured want to stay in the area, the Insurer must be informed with in the 14 days mention before in order to establish and inform about the conditions, covers, limits and premiums.

Events leading to a claim occurring in the case of demonstrations or popular movements, acts of terrorism or sabotage, strikes, arrests by any authority for offences not caused by traffic accidents, traffic restrictions or any other case of force majeure, unless the Insured should prove that the claim bears no relation to such circumstances and any kind of Liability corresponding to the INSURED PARTY due to driving motor vehicles, flying aircraft or sailing vessels, or to the use of firearms.

- b) Regular, preventative or paediatric medical check-ups, except expenses incurred in preventive medical treatment as establish in paragraph 2 of Coverages. The covers and benefits not requested and authorised by the Insurer and which have not been effected by or with the Insurer agreement, except in the case of force majeure or proven material impossibility.
- c) Merchandise and materials for professional use, coins, bank notes, travel tickets, stamp collections, bonds or deeds of any type, identity documents and in general any documents or securities in paper form, credit cards, recordable tapes or discs documents recorded on magnetic bands or on film, collections and professional material, prostheses, spectacles and contact lenses. For these purposes personal computers are not considered as professional equipment.
- d) Non-violent theft, except that committed in hotel or apartment rooms when these have been locked. (Non-violent theft should be understood as misappropriation committed stealthily, with neither violence nor intimidation to persons or the forcing of objects). Damage caused by normal use or wear and tear, done wilfully or due to inadequate or insufficient packing. Damage produced by exposure to the slow action of outdoor weather conditions. Breakage, except if caused by an accident on means of transport, caused by simple robbery or robbery causing fracture, by armed aggression, fire or the extinguishing of same. Damage caused intentionally by the Insured or due to serious negligence on his/her part, and damage occasioned by the spillage of liquids carried in the luggage.

INSTRUCTIONS TO FOLLOW IN CASE OF CLAIM.

Assistance should be requested by phone: 34 91 387 45 88

Or writing to:

becarios.dgict@erv.es,

Indicating:

First name and surname

Policy number

Address and telephone number of current location

Description of the problem

The covers or guarantees that have not been requested from the Insurers, or that have not been contracted in agreement with them or with their approval, will not provide any subsequent right to repayment, indemnity of compensation of any kind.

However, if, due to force majeure, the Insured have been unable to contact the Assistance Centre, the Insured may request compensation of the costs by writing to:

COMPañÍA EUROPEA DE SEGUROS, S.A. c/ Avda. de la Vega, 24, 28108 ALCOBENDAS (Madrid),

Providing the following:

Reasons why the Insured did not contact the Assistance Centre.

The policy number.

Original invoices or receipts for the costs under claim.

Medical report recording the diagnosis of the illness and, if applicable, the need to repatriate the claimant.

Death certificate or documentation substantiating the degree of kinship with the deceased, in the cases of repatriation through the death of a relative.

In these cases, if the compensation is valid, the payment will be made directly to the Insured in a period of less than one month.

For reporting any Claims or sending any related documents, you may use our on-line claims notification system at:

<http://www.europeadeseguros.com/EuropeaSeguros/AtencionalCliente/NotifStro/index.htm>.

For any enquiries about or explanations of your policy, please contact Europea de Seguros at the following e-mail:

becarios.dgict@erv.es.

For enquires about medical incidents, please contact Europea de Seguros at the following e-mail:

supervisores@erv.es