Death insurance

INFORMATION DOCUMENT ON THE INSURANCE PRODUCT

Company: BBVA Allianz Seguros y Reaseguros, S.A. A Spanish entity subject to the regulation of the Insurance and Pensions Funds General Directorate registered in the Registry of Insurance Entities, number C0807.

Product: BBVA Allianz Death

Full pre-contractual and contractual information relating to the product is provided in other documents.

WHAT DOES THIS TYPE OF INSURANCE CONSIST OF?

It is an insurance that enables customers to cover the procedures and expenses related to the provision of the funeral service after the death according to the uses and customs where it takes place, whatever the cause and place of death, thus avoiding family members having to pay for the expenses and administrative procedures, in addition to the additional guarantees included in the policy.

In this case, and for the purposes of calculating the Agreement price, it is a Mixed premium product, an increasing premium that levels off from 75.

WHAT IS INSURED?

- ✓ The provision of the death service commensurate to the address of the insured, and up to the limit indicated in the policy, which can be updated annually to offer services adapted to the uses and customs of each location.
- ✓ Additionally, the following guarantees:
  - ✓ **Full transfer** of the mortal remains from anywhere in the world to Spain, if the insured party's habitual residence is in Spain and he/she does not remain outside of Spain for more than 90 days.
  - ✓ **Travel assistance**, for trips under 90 days.
  - ✓ **Repatriation.**

WHAT IS NOT INSURED?

- ✗ Deaths that occurred before the coverage start date or after the termination of the policy.
- ✗ Deaths resulting from serious illness or surgical intervention that occurred before the start date of the coverage that are not declared in the health questionnaire.
- ✗ Deaths as a result of armed conflict, revolution, riot, epidemic or catastrophic event. Reimbursement of expenses for covered services when they are not provided by the insurer.
- ✗ Claims with fraudulent intent.
- ✗ Provision of funeral services outside of Spain.

ARE THERE LIMITATIONS ON COVERAGE?

- ! Expenses as a consequence of events or circumstances that are not expressly covered in the Agreement.
- ! The Limit in terms of economic or coverage amounts will be adjusted to the provisions indicated in the policy conditions.
- ! The coverage period for each of the contracted guarantees is adjusted to the provisions indicated in the policy conditions.
- ! The restrictions and limitations of each contracted coverage specified in the policy conditions.

WHERE AM I COVERED?

- ✓ Anywhere in the world for transfer to Spain and travel assistance as long as it takes place during a trip with a maximum of 90 consecutive days.
- ✓ In Spain for the remaining contracted guarantees.

WHAT ARE MY OBLIGATIONS?

- The Policyholder must provide the necessary data for the issuance of the Agreement, this data must be current, correct and truthful in order to be able to correctly insure the risk.
- The Policyholder must carefully read and check the terms and conditions of the Agreement and, if applicable, request rectification of possible errors within one month. If there are none, the provisions of the Agreement are valid.
- The Policyholder must communicate any change in the information provided in case it is necessary to adapt the policy to the new situation through the corresponding actions.
- The Policyholder must pay the premium. Only if the requirements for signing the Agreement and paying the premium have been met will the Agreement be duly formalised and in force and claims that occur from that moment on will be covered.
- In order for the insurance to continue in force, the Policyholder must pay the premium corresponding to the next annual period. There is a grace period of one month. After which, if the payment has not been made, the Insurer's coverage is suspended and it is not liable for any claims that may occur from that moment on.

WHEN AND HOW DO I HAVE TO MAKE THE PAYMENTS?

Payment must be made through any of the company's available payment methods on the day the Agreement is formalised and in the same way in the successive maturities and/or payment instalments, which can be made monthly, quarterly, half yearly or yearly.

WHEN DOES COVERAGE START AND END?

Start: At 00:00 hours on the start date indicated in the policy, provided that the first payment has been paid. There are grace periods for some guarantees:

Death guarantee	20 days
Full transfer	20 days
Travel assistance	20 days
Repatriation	6 months
Hospitalisation	3 months

End: The policy has an annual duration and is automatically renewed. In the case of the funeral service, as long as there is no suspension of guarantees due to non-payment of the premium, it will be automatically extended until the death of the insured.

HOW CAN I RESCIND THE AGREEMENT?

- ✓ Through written communication to the Insurer, at least one month prior to expiry.
- ✓ Right of withdrawal, within 14 days from signing the Agreement in the event that the Agreement is remote.