

Accident Insurance

Information document on the insurance product

BBVA ALLIANZ SEGUROS Y REASEGUROS, S.A., with registered office in Spain
(code DGSFP C-0807)

Product: Miniseguro Accidentes BBVA Allianz

The complete pre-contractual and contractual information for the product is provided in other documents.

What does this type of insurance consist of?

It is an annual renewable accident insurance that includes coverage for death and assistance (daily payment for hospitalization) when you have an accident covered by the insurance contract.



What is insured?

✓ Death of the Insured derived from an Accident

The insurer will pay the beneficiaries you have indicated in the Special Conditions if you die as a result of an accident covered by the insurance contract.

✓ Death of the Insured derived from a Traffic Accident

The insurer will pay the beneficiaries you have indicated in the Specific Conditions if you die as a result of an accident as a pedestrian caused by a vehicle, or as a driver or passenger in a car, motorcycle of up to 125 cc, or quad bike, or as a user of land public transportation.

✓ Death of the spouse of the Insured in the same Traffic Accident in which the Insured also dies

The Insurer will make a payment to the beneficiaries you have indicated in the Special Conditions if your spouse dies as a result of the same traffic accident that causes your death.

✓ Daily payment for hospitalization in the event of an accident

The insurer will pay you a daily benefit if you are hospitalized as a result of an accident covered by the insurance contract.

The sum insured for each item covered will be specified in the Specific Terms and Conditions of your insurance contract.



What is not insured?

Below is a list of the main exclusions; you can find the complete list in the Information Notice and General Conditions.

Excluded are accidental death and payments for hospitalization derived from an accident caused by:

IN ALL COVERAGE

✗ The direct or indirect effects of a nuclear reaction or radiation, or radioactive contamination. Accidents caused by earthquake, volcanic eruption, flooding, hurricanes, or derived from situations classified by the government of the nation as a catastrophe or national calamity.

✗ The consequences of illness or accident originating prior to the date the Insurance Contract goes into effect, even though the consequences of such illness or accident persist, become manifest or are determined during the validity period of the contract.

✗ Underwater travel or voyages of exploration, as well as accidents derived from the following sports: horseback riding, competitive skiing, mountaineering, caving, wrestling, boxing, martial arts, deep-sea diving, airborne sports, motorsports, motorcycling, rugby and polo.

✗ Risks covered by the Insurance Compensation Consortium.

✗ The consequences of acts of gross or culpable recklessness or negligence on the part of the Insured, as well as those derived from the participation of the Insured in criminal acts, competitions, betting, duels or affray, providing in the latter case that this was not as a result of a legitimate act of self defense or in an attempt to save persons or property.

IN THE COVERAGE FOR ACCIDENTAL DEATH

✗ Cerebrovascular and cardiovascular events, such as aneurysms, heart attacks, hemorrhages, stroke and similar; the results of invasive diagnostic processes or adverse reactions to any type of medical or surgical treatment; the consequences of fainting (syncope), epilepsy attacks of any type, disease or degenerative states and hernias, whatever their origin.

IN THE COVERAGE OF DAILY PAYMENT FOR HOSPITALIZATION RESULTING FROM AN ACCIDENT

✗ Skating in general, including hockey.

✗ Rest, spa or diet-based cures and health checks.

✗ Neuropathologies and pains which are not clinically demonstrable and which do not display symptoms which can be clinically established.

✗ The consequences or aftereffects of an accident covered by the policy which appear more than 365 days following the date of occurrence, except where it can be reliably shown that they are directly caused by the accident.

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Are there any restrictions to the cover?

Below is a list of the main restrictions. You can find the complete list in the Information Notice and General Conditions.

- ! Death as a result of the accident must occur within 24 months following the occurrence of the accident.
- ! Death by traffic accident and/or the death of your spouse in the same accident you die in, has to occur within the 12 months following the occurrence of the accident.
- ! The hospitalization must last over 96 hours and be in a hospital located in Spain. The maximum period of benefit payments is one year.



Where am I covered?

- ✓ Anywhere in the world, except for the coverage of Daily Benefit Payments for Hospitalization due to Accident, which is limited to Spain.



What are my obligations?

- Answer the questions required from BBVA Allianz Seguros truthfully, so that the risk can be assessed.
- Pay the price of the insurance.
- Check that your details in the insurance contract are correct.
- In case of accident, notify it to BBVA Allianz Seguros within 7 days, including proof of the accident, for the case to be correctly processed.
- Notify any changes in your personal data to BBVA Allianz Seguros.



When and how must I make the payments?

The insurance premiums will be paid by direct debit from the bank account you indicate to us.
You may choose between the following forms of payment: quarterly, half-yearly or yearly.



When does the cover start and end?

The contract will take effect at 12 a.m. midnight on the start date, and its duration will be one year. It will be renewed automatically every year, unless you or BBVA Allianz Seguros indicate otherwise. The insurance contract will be terminated in any of the following cases:

- You reach the age of 70.
- You do not make the periodic insurance payments.
- Death.



How can I cancel the contract?

The Miniseguro Accidentes BBVA Allianz contract is annual, although you may choose to pay it quarterly, half yearly or annually. To request the non-renewal of the contract you must notify us one month in advance of its termination date, attaching a photocopy of your DNI or equivalent national ID document accrediting your identity, by: sending it to BBVA Allianz Seguros at the address shown in the General Conditions, to Calle Ramírez de Arrellano, 35 - 28043 Madrid; going in person any of the branches of the BBVA Group; or sending an email to the address seguros@bbvaallianz.es.