

# 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: Seguro ILT Autónomos 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?

The purpose of this insurance is to cover a reduction in income when you are on medical leave and unable to perform your activity as self-employed worker or licensed professional.

The product offers three modes of underwriting with the same coverage. The only difference is the insured sum.

Compensation depends on the chosen mode and the assessment table that lists the days compensated based on the root condition. Compensation will be a lump-sum payment.

The insurance policy also offers coverage in the event of death and permanent and complete disability caused by an accident, among other benefits.



### What is insured?

- ✓ Temporary disability due to accident: daily compensation due to an accident, dependent on the chosen mode of insurance, when the insured becomes temporarily incapacitated to perform his/her activity or profession.
- ✓ Temporary disability due to illness: daily compensation due to illness, dependent on the chosen mode of insurance, when the insured becomes temporarily incapacitated to perform his/her activity or profession.
- ✓ Daily compensation due to hospitalization: dependent on the chosen mode of insurance, when the insured is admitted to hospital for medical or surgical treatment due to illness or an accident.
- ✓ Death from an accident: the insurer compensates the insured's beneficiaries in the event of death from an accident.
- ✓ Death from heart attack (occupational accident): the insurer compensates the insured's beneficiaries in the event of death from heart attack when this is considered an occupational accident.
- ✓ Permanent, complete disability due to accident: the insurer compensates the insured for permanent absolute disability when this refers to a physical, irreversible status caused by an accident and providing that the insured is unable to establish any work relation or perform any professional activity.
- ✓ The sum insured of 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.

- ✗ 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.
- ✗ The consequences of incidents caused voluntarily by the insured are excluded during the whole term of the Insurance Contract.
- ✗ Underwater travel or voyages of exploration, as well as accidents derived from the following amateur sports: horseback riding, competitive skiing, mountaineering, caving, wrestling, boxing, martial arts, scuba diving, airborne sports, motorsports, motorcycling, rugby and polo.
- ✗ The consequences of an act of gross or culpable 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.
- ✗ For events or phenomena whose coverage corresponds to the Insurance Compensation Consortium, even when such Entity does not admit it due to breach of the rules established in its Regulations or in provisions in force on the date of occurrence of the accident or illness.
- ✗ Anxiety disorders and/or depressive disorders, fibromyalgia, chronic fatigue syndrome and stress.
- ✗ Spinal processes (neck pain, backache and lower back pain, etc.) with absence of neurological symptoms clinically objectified or

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through image tests that confirm the causative pathology.



### 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.

- ! You must be a self-employed worker or licensed professional and pay the respective taxes.
- ! Coverage for temporary disability due to illness and hospitalization due to illness starts 6 months after the start of the contract, and 12 months after the start of the contract when leave is taken due to herniated disc, lower back pain, backache and neck pain and childbirth risk, if this is not excluded.
- ! For herniated disc, lower back pain, backache and neck pain, the maximum coverage period is one month for each annual insurance payment period.
- ! Certain conditions in the assessment table do not generate compensation.
- ! Coverage between instances of successive temporary disability starts after one month has elapsed since the last instance of disability for different types of disability, or after 6 months for the same disability.
- ! Disability and/or death from heart attack (occupational accident) must be recognized as such by the competent Spanish body.
- ! Death must occur within 12 months following the occurrence of the accident.
- ! Permanent complete disability must be determined within 24 months following the occurrence of the accident.
- ! The benefits for temporary disability derived from accident and illness are incompatible and mutually exclusive.



### Where am I covered?

- ✓ Worldwide.



### What are my obligations?

- Answer the questions required from BBVA Allianz Seguros truthfully, so that the risk can be assessed.
- Pay the periodic price of the insurance.
- In case of accident or illness, notify the situation 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.
- Inform BBVA Allianz Seguros if you cease your activity as a self-employed worker or licensed professional.



### When and how must I make the payments?

- The insurance premium will be paid by pre-authorized payment from the bank account you indicate to us.
- You may choose between the following payment options: monthly, quarterly, half-yearly or yearly.

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### 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 65.
- If you cease your activity as a self-employed worker or licensed professional.
- You do not make the periodic insurance payments.
- Death or permanent complete disability of the insured.

Also, coverage for death from heart attack ends when you turn 60.



### How can I cancel the contract?

The BBVA Allianz Self-Employed Temporary Disability Insurance contract is annual. However, you may pay it in installments. To request the non-renewal of the contract you must notify us one month in advance of its due 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 policy's General Conditions, to Calle Ramírez de Arellano, 35 28043 Madrid; going in person to any of the branches of the BBVA Group; or sending an email to the address ([seguros@bbvaallianz.es](mailto:seguros@bbvaallianz.es)). If you cease your activity as a self-employed worker or licensed professional, please let us know and we will cancel the contract and refund you the unused amount.