

Accident Insurance

Information document on the insurance product

BBVA SEGUROS, S.A., DE SEGUROS Y REASEGUROS
with registered office in Spain (code DGSFP C-0502)

Product: Miniseguro de Repatriación BBVA

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

What does this type of insurance consist of?

This is a policy aimed at covering any damage to your home, office, retail space, warehouse or owners' association due to a fire, explosion or lightning, as established in your contract.

The policy only offers one underwriting option, which includes Fire, Explosion, Lightning, Costs related to the necessary measures taken by the authorities and Clearance expenses.

The insured amount is specified in the Specific Terms and Conditions of your contract.



What is insured?



Accidental Death

The insurer will pay a benefit to your beneficiaries if your death is caused by an accident covered by the insurance contract.



Coverage for Transfer or Repatriation in case of the Accidental Death of the Insured

The insurer will cover the costs and other expenses for the transfer of your mortal remains from the country where you died to the international airport closest to the place of burial in the country where you are to be repatriated, as specified in the insurance contract.

If you are a woman and die during childbirth and/or your baby dies at the same time or before it reaches 30 days of age, both of you will be covered.



Coverage for Reception and Transfer to the final destination in the case of the Insured's accidental death

The Insurer shall pay for all expenses related to the reception of your mortal remains, transfer and expenses that arise until your body arrives at the place of your burial, or the funeral home in your country as designated by your family members. If you are a woman and die during childbirth and/or your baby dies at the same time, or before it reaches 30 days of age, both of you will be covered.



Coverage paying for a person to accompany the mortal remains in case of the Insured's death by accident

The insurer will provide the person indicated by your heirs with the means of transport to accompany your mortal remains, provided that the person in question has the necessary documents to be able to travel.



Cover paying for transfer or repatriation of family members in the event of death in the same accident as the Policyholder

If one of your family members who live with you (your spouse or common-law partner, parents or children under the age of 25) dies in the same accident you died in, the insurer will pay the costs and any additional expenses for transferring your mortal remains from the country where the death occurred to the international airport closest to the place of burial in the country where you are to be repatriated, as specified in the insurance contract. If these children are under the age of 14 when the accident occurs, the insurer will offer the option of repatriating them, cremating them or burying them in the town where they died or that of your family home, including a temporary burial.

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

Coverage is excluded if your death is a result of:

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 result of accidents occurring before the date the Insurance Contract goes into effect, even though the consequences such accidents persist, become manifest or are determined during the validity period of the contract. Any damage covered by the Insurance Compensation Consortium.



Underwater travel or voyages of exploration, as well as accidents derived from the following amateur sports: horse 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 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.



Risks covered by the Insurance Compensation Consortium

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IN THE COVERAGE FOR ACCIDENTAL DEATH

- ✗ The events that generated the death are not considered an Accident.
- ✗ The accident is the result of participation by the Insured in sports events while occupying a vehicle as pilot, copilot or passenger.

OTHER COVERAGE

- ✗ Benefits that have not been requested in advance from the Insurance Entity, as well as those for which it has not given its approval, except in the case of duly accredited material impossibility.
- ✗ Rescue of persons in the mountains, potholes, the sea, jungles or deserts.



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.

- ! If your body is repatriated following death due to an illness, you are not covered until three months after the date of the start of the contract.

- ! The time limit for the temporary burial of your child aged under 14 is 5 to 10 years, depending on the cemetery in which the burial is carried out.
- ! Not covered are the costs resulting from the administrative procedures and obtaining of the necessary travel documents for the person designated to accompany your mortal remains.
- ! Not included are the costs and other expenses for the funeral rites, burial, flowers, religious ceremonies, etc.



Where am I covered?

- ✓ If your death occurs in a European Union country, Andorra, Switzerland, Iceland and Norway.



What are my obligations?

- Pay the price of the insurance.
- Check that your details and specific repatriation data appearing in the insurance contract are correct, and in case of any modification, notify BBVA Seguros.
- In case of death, BBVA Seguros must be notified within 7 days, including proof of death, for the coverage to be correctly processed.



When and how must I make the payments?

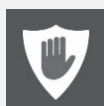
The insurance premiums will be paid by direct debit from the bank account you indicate to us. You may choose between the following forms of payment: quarterly, half-yearly or yearly.



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 Seguros indicate otherwise. The insurance contract will be terminated in any of the following cases:

- You reach the age of 65
- You do not make the periodic insurance payments
- Death.



How can I cancel the contract?

The Miniseguro Repatriación BBVA 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 a letter to BBVA Seguros at the address shown in the General Conditions, to Calle Azul, 4 - 28050 Madrid; going in person to any of the branches of the BBVA Group; or sending an email to the address (seguros@bbvaseguros.es).