



Who is it for?

It is for anyone that wishes to protect themselves from the financial consequences of a death, disability or serious illness. All of these situations cause financial setbacks, but for very little money you can feel secure and at ease knowing that you and your family are protected.

What is the main cover?

The main insurance cover is the payment for the sum insured in the case of death.

Can other covers be added?

For a little more, you can sign up for the following additional covers:

Accidental death:

An additional sum insured if the death is due to an accident covered in the policy.

Death due to a road-traffic accident:

An additional sum insured if the death is due to a road-traffic accident covered in the policy.

Permanent total disability for all types of work:

If the insured is declared to have permanent total disability (for all types of work) he/she will be advanced the sum insured as stipulated in the policy.

Disability due to an accident:

An additional sum insured if the disability is due to an accident covered in the policy.

Disability due to a road-traffic accident:

An additional sum insured if the disability is due to a road-traffic accident covered in the policy.

Serious illnesses:

The insured will be advanced the sum insured for death if he/she is diagnosed with one of the following serious illnesses or needs one of the following operations: cancer, heart attack, cardiovascular accident, kidney failure, bypass surgery, paralysis and transplant of vital

organs, in accordance with the terms established in the special conditions of the policy.

If this eventuality occurs, the main cover will remain in force, but with the sum insured decreased by the amount already paid out for the serious illness, and the other additional covers will be cancelled.

Are there any other benefits?

We have added even more benefits to provide you with greater protection:

- If the insured dies in an accident along with his/her spouse and they have children younger than 18, the beneficiaries will receive an additional sum insured of the same amount.
- Upon seeing the death certificate, we will advance 10% of the sum insured for death, up to a maximum of 3,000 euros, to help cover initial burial costs.
- Once we have received all of the documentation and have accepted the claim, you will be advanced a maximum of 3,000 euros in order to pay the taxes needed for us to be able to pay the rest of the sum insured.

What are the underwriting norms?

- The minimum age is 14 and the maximum is 70 for death, and 65 for the additional covers.
- Minimum amount per receipt: 30 euros.
- Minimum annual premium: 75 euros.
- Surcharge for payment by instalment: half-yearly 1.5%, quarterly 2.5%, every 2 months 3%, monthly 3.5%.
- Discounts are applied with high sums insured for death cover.

Do we have sales material?

We have a website, an insurance rate calculator, brochures and an internet connection.