

DKV *10 Reasons to choose DKV*

1. **DKV are a company which specializes in health insurance.**

- Not all insurance companies specialize in health insurance. DKV does. This is why they are leaders in this type of insurance with 7 million clients.

2. **We have the right kind of policy for you.**

- We offer personalized products to help you find the most suitable product:
- Medical assistance network: when you need medical attention, you can choose between the doctors and clinics which work with DKV.
- Refund of fees: when you visit any doctor or clinic in the world, regardless of whether it is part of the network, we will refund between 80% and 100% of the fees.

3. **We also take care of your family.**

- Large families receive interesting discounts:
- 12% on policies for families of 5 or more members.
- 5% on policies for families of 4 members.

4. **DKV work with the best professionals and hospitals.**

- Over 19,000 healthcare professionals work with us, including some of the most prestigious names in the field. We also put at the disposal of our clients 1,200 health centres, some as well-known as the Clínica Tecnon, the Quirón Hospital Group, the Clínica de la Luz and the USP Hospitals network.

5. **DKV are very demanding with regards the standard of the service we offer.**

- We guarantee pleasant and personalized attention because we know how important it is for everyone to receive prompt and quality service, especially when it concerns our health or the health of our family.

6. **DKV's policies include free dental assistance and emergency health assistance abroad.**

- Have a perfect smile! All DKV insurances cover dental treatment as well as emergency health assistance during visits abroad under 90 days without additional cost.

7. **DKV offer interesting complementary services.**

- Telephone medical assistance, specialised medical consultations for children, discounts at gymnasiums and health spas, health magazines, etc. When you take out a DKV health insurance you will receive many additional advantages.

8. **Fees are adjusted to your age, sex and area of residence and they do NOT penalize for frequent use of our services.**

- We want you to pay only for the services you might require. Therefore, we calculate the fee for each policy according to your characteristics and we do not include penalty clauses in our policies.

9. **DKV create responsible and innovating products and services for our clients:**

- Extension to the age for taking out individual health insurances. The limit for new medical insurances is 70 years of age; for fee refunding insurances it is 65 years of age; and for DKV Residentes, 75 years of age. DKV is the only company that permits people over 65 years of age to take out a medical health insurance.
- **The company commits to NOT cancelling policies held for over three years.**
- Our Clear Language Programme eliminates the "small print" and makes insurance terms easy to understand.
- The Spanish Consumers' Union has awarded our policies with a Clarity Certificate.
- Adopted children under the age of 18 will be automatically included in the same health insurance as their parents.
- Insurance policies designed exclusively to suit the needs of international residents.

10. **DKV is a solvent company.**

DKV and another four companies form the ERGO Group, with 30 million clients all over Europe with 21,000 professionals working for them. This provides a firm guarantee for our clients and suppliers