Health Insurance

Information document of the insurance product Company: Salus Asistencia Sanitaria, S.A. de Seguros (C-0448) SALUS SEGUROS DE SALUD

Product: SALUS PREMIUM ADAPTA

This document provides an overview of the main information concerning this type of insurance. The complete contractual information, which is stated in the special and particular conditions, will be handed over to the contracting party on the health insurance application.

What does this insurance consist of?

SALUS DENTAL is a dental care assistance product which will be provided by the specialists and associated health care centers in which the customer has access to different medical services and treatments at any additional costs or deductibles and are described in the particular conditions of the policy.



What is covered?

- √ Dental coverage:
 - Medical consultations.
 - Oral surgery.
 - Endodontics.
 - Dental aesthetics.
 - · Implantology.
 - Fillings.
 - Preventive dentistry.
 - Orthodontics.
 - Orthodontics invisalign.
 - Temporomandibular joint
 - pathology.
 - Periodontology.
 - Fixed and removable prosthesis.
 - Radiology



What is not covered?

- x Any test, consultation, hospitalization or surgical intervention which is intended or has been completed by a doctor and/or professional who is not a part of the current Salus health care team.
- x Medical assistance which consist of treatments of workplace accidents and occupational illnesses or those diseases or accidents which were caused by motor vehicles, risky activities and by alcohol and drug abuse, suicide attempts and self-harm.
- × Any type of medicine und drugs
- x Any act arising from a medical performance which is not included in the policy.

More details of excluded covers can be found in section 5, Exclusions, of the Special Conditions



Does the insurance include any coverage restrictions?

! This insurance product does not include any coverage restrictions.



Where am I covered?

• DENTAL product is only available in the provinces of Asturias, Valencia y Alicante.



What are my obligations as a Policyholder?

- To pay the insurance and to provide the insurance with the signed contract.
- To inform the insurance company in the shortest time possible of any change in address.
- To inform the insurance company in the shortest time possible about any insured to be added or deleted of the insurance.



What are y obligations a Policyholder?

- The insurance payment will be made per year, however, the payment can be split in instalments by paying on a monthly, quarterly or half yearly basis.
- The first payment will be made once the insurance enters into force.
- It is mandatory to pay by direct debit, either yearly or by instalments.

Image: Control of the property o

When does the coverage begin and end?

The insurance coverage begins at 00.00 on the day the insurance enters into effect, which is indicated in the Special Conditions, and will be renewed automatically after 12 months from that date on.



How can I cancel the contract?

• The policyholder can oppose to the renewal of the insurance policy by sending a written notification to SALUS one month before the policy is due.