

Health insurance

Information document on the insurance product.

SALUS
SEGUROS DE SALUD

Company: Salus Asistencia Sanitaria S.A. de Seguros (C-0448).

Product: Salus Dental.

This document provides a summary of the main information related to this type of insurance. Complete contractual information is provided in the insurance application, general and specific terms and conditions that are given to the contracting party.

What is this type of insurance?

SALUS DENTAL is an oral health care product, provided by the professionals and centres arranged by the insurer, where the customer has access to a series of medical acts and treatments free of charge or franchised, which are detailed in the specific terms and conditions of the policy.

What is insured?



✓ Dental cover

- Consultations.
- Oral surgery.
- Endodontics.
- Cosmetic dentistry.
- Implantology.
- Fillings.
- Preventive Dentistry.
- Orthodontics.
- Invisalign Orthodontics.
- Temporomandibular joint disorder.
- Periodontics.
- Fixed and removable prosthesis.
- Radiology.

What is not insured?



- ✗ Any test, consultation, hospitalisation or surgical intervention planned or carried out by a physician and/or medical practitioner not included in the SALUS medical directory.
- ✗ The assistance required for **treatment due to occupational illness or accident**, motor vehicle professionals and high-risk activities and those caused by alcoholism, drug addiction, attempted suicide, and self-harm.
- ✗ **Medicines and drugs** of any kind.
- ✗ Any act derived from medical acts not covered by the policy.

The full details of the excluded coverages are specified in section 5 of the general terms and conditions, under the name "Exclusions".



Are there any restrictions with regard to the cover?

! **There are no restrictions** with regard to the policy cover.



Where am I covered?

✓ **Throughout Spain**



What are my obligations?

- **Make the insurance payment and return the signed contract to the insurer.**
- **Notify the insurer as soon as possible of any change of address.**
- **Inform the insurer as soon as possible of the insured person's additions to and removals from the policy.**



When and how do I make the payments?

- **The form of payment of the insurance is annual**, although the contracting party may benefit from payment instalments, which may be made half-yearly.
- **The first payment shall be made with the entry into force of the insurance.**
- **Payment, either annually or in instalments, by direct debit**, is compulsory.



When does the cover start and finish?

- **The insurance cover shall commence at 00.00 hours on the date of contracting**, which is indicated in the specific terms and conditions, and shall be automatically renewed after 12 months from that date.



How can I terminate the contract?

- **The contracting party may object to the renewal of the insurance** by giving written notice to SALUS at least one month before the end date of the policy.