

**CLÍNICUM**

Company: Clínicum Seguros S.A.
Authorization #: C-0225

Health Insurance

Product: International Student Health Insurance Spain

Insurance Product Information Document

The purpose of this document is to inform about the characteristics of this type of health insurance. It has no contractual value and does not imply acceptance of any risk by Clínicum. The complete contractual information is provided in the insurance application, general and particular conditions that are given to the insurance policyholder.

What does this insurance consists of?

International Students Health Insurance Spain is a health care insurance with dental coverage for foreign nationals living in Spain for study purposes with a valid temporary residence permit, including students, trainees, interns, au pairs, academics, and researchers. The accompanying family members living at the same address (only legal spouse and children under 18 years old) are also able to apply for the same insurance. The minimum age of entry is 18 years old and the maximum age of entry is 44 years old. This insurance adapts to all the visa requirements to enter Spain, with full medical insurance coverage, with no-copayments, no deductible, no waiting periods, with immediate entitlements and with repatriation coverage included.

It allows the free choice of the doctor or center you wish to go to within the medical directory arranged by Clínicum. The medical care coverage of the policy includes primary medicine, specialist visitation, emergencies at national level and abroad, diagnostic tests, treatments, hospitalization and surgical interventions.



What is insured?

- ✓ **Primary medicine:** general medicine, pediatrics and nursing service.
- ✓ **Medical and surgical specialties:** allergology, digestive system, respiratory system, cardiology, surgery, pain clinic, dermatology, endocrinology, nutrition and dietetics, gynecology, ophthalmology, otorhinolaryngology, podiatry, psychology, psychiatry, traumatology, urology, etc.
- ✓ **Hospitalization:** medical, pediatric, surgical, ICU, psychiatric and day hospital.
- ✓ **Emergencies in contracted centers, at home and domiciliary help.**
- ✓ **Video consultation service.**
- ✓ **Travel assistance abroad up to €15.000 per trip.**
- ✓ **Diagnostic procedures:** Clinical analyses, amniocentesis, bone densitometry, DMD (diagnosis by multidetector), Ultrasound examination, PET (Positron Emission Tomography), general radiology, MRI (Magnetic Resonance Imagen), etc.
- ✓ **Treatments:** Physiotherapy and functional re-education, laser treatments, chemotherapy, radiotherapy, Pain Treatment, etc.
- ✓ **Breast reconstruction** due to illness, including the prothesis and the symmetrisation (oncological post-surgery).
- ✓ **Dental cover:** free services, mouth cleaning, oral education, fluoridation, family savings on visitation and treatments.
- ✓ **Preventive medicine programs:** Breast, endometrium, cervix and prostate cancer, cardiovascular risk assessment, etc.
- ✓ **Family planning:** IUD fitting, vasectomy and tubal ligation.
- ✓ **Reimbursement in gynecology and pediatrics.**
- ✓ **Medical care derived from work related accidents, and those covered by compulsory motor insurance.**
- ✓ **Social assistance.**
- ✓ **Second diagnostic opinion.**
- ✓ **Club Clínicum:** exclusive health and wellness services at preferential prices.

The full detail is specified in the General Conditions, in Annex 1: Description and Use of Medical Services.

What is not insured?

- ✗ Health care for illnesses, injuries or health conditions prior to taking out the insurance policy.
- ✗ Drugs and medicines of any kind, except those administered to the patient while hospitalized.
- ✗ Injuries produced by the professional practice of any sport and/or activity.
- ✗ Cosmetic surgery and any treatment that has an aesthetic or cosmetic purpose.
- ✗ Health care for alcoholism, drug addiction or self-harm.
- ✗ Diagnostic and therapeutic techniques that are not approved by the Health Technology Assessment Agencies.
- ✗ Monitoring of pregnancy and childbirth and the school of maternal education.

The complete detail of the excluded coverage is specified in the General Conditions, in Section 2: Disclaimers





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Are there any restrictions on coverage?



- ! **Waiting period:** There is no waiting period, it is a product in which all services will be active from the first day, with immediate entitlements.
- ! Emergencies abroad, maximum coverage of 90 consecutive days for each trip or journey with a limitation of €15.000 for medical expenses. Repatriation up to €8.000.
- ! In podiatry and nutrition there is a 12 sessions limit per year.
- ! Psychiatric hospitalization is limited to 60 days per year.
- ! Reimbursement of annual gynecological expenses up to €300.
- ! Reimbursement of annual pediatric expenses up to €800.

The full detail of the exclusions is specified in the General Conditions in Section 4 and the limitations in Annex 1: Description and Use of Medical Services.

Where am I covered?



- In the whole national territory, health care will be provided through the medical directory arranged by Clínicum throughout Spain.
- In the event of requiring travel assistance abroad, it is extended to the whole world for continuous trips of less than 90 days for each trip or journey, with a limitation of €15.000 for medical expenses, with repatriation included to your place of residence in Spain.
- This product incorporates the guarantee of repatriation of foreign residents in the event of death to their country of origin.

What are my obligations?



- To declare in the health questionnaire before contracting the policy all known circumstances that may influence the evaluation of the risk according to your health status.
- To provide the insurer with all the necessary information so it can evaluate the risk before formalizing the contract.
- To communicate any change in the information provided in the contract during the term of the contract.
- To accept the contract and pay the insurance premium.
- To inform the insurer of any change of country of residence or address in Spain.
- To pay the amounts of the dental deductibles.

How and when should payments be made?



- Payment must be made when the contract is formalized by credit card or bank transfer.
- The payment of the dental franchises, detailed in the Particular Conditions, will be made directly to the center or professional who carries out the service.

When does the contract begin and conclude?



- The contract begins on the date stated in the Particular Conditions, comes into effect once they have been accepted and the payment has been made, and its duration will depend on your stay in Spain, with a minimum of 6, 9 or 12 months.
- It is automatically renewed on the expiration date and renewals can be for 3, 6, 9 or 12 months.
- Clínicum undertakes, from day one, not to cancel the policy during the insured person's stay, nor will the health expenses of the insured person's be grounds for cancellation.

How can the contract be cancelled?



The policyholder can oppose the renewal of the contract by means of written email notification, at least one month before the contract expiration date.