

DKV Vida

We're thinking about your family's future



To guarantee the peace
of mind and economic
stability of those you love
most at all times

DKV

An **ERGO** insurance
group company

Quality, ease and speed

At DKV, your well-being and that of your loved ones is our top priority. That's why our insurance plans are designed to provide you with the highest quality, ease and speed.



QUALITY, because you have access to the best cover on the market, with all the services you need to feel at ease and have your expenses taken care of.



EASE, because our services, information and contracts are designed to be simple, clear and straightforward. Without complications.



SPEED, because you can manage everything quickly and conveniently through various channels at your disposal. We're here for you and your family, always.

All this comes with the guarantee of being part of **ERGO**, one of the largest insurance groups in Germany and Europe, serving over 2 million people.



These are our 7 commitments to you

DKV Vida is the life insurance that ensures your family's financial stability. It secures a lump sum to cover expenses, education, debts, and more. Because the wellbeing of the people you love is what matters most.



1

Peace of mind for you, security for your loved ones.

In the event of **death from any cause**, your family will receive the insured lump sum. If you are diagnosed with a terminal illness, you can receive 50% of the insured amount in advance. They may also request **an advance to cover funeral expenses and/or inheritance tax**.



2

Support and guidance for your loved ones when they need it most.

Your family will have access to a **family assistance service**. A team of experts will guide them through every step of the funeral process and help with official paperwork. They will also receive professional psychological support to help them through the loss with the care they deserve.



3

We're here to help.

In cases of disability, serious illness, depression, or suicide prevention, you'll have access to **psychological support**: up to three in-person sessions with a specialist.



4

24-hour psychological support.

You and your family can access round-the-clock telephone support, 365 days a year, with no limit on calls or duration.



5

Make your will, easily and at no cost.

Draw it up whenever and wherever you want, free of charge, using the online will tool.



6

Legal advice always available.

You'll have access to a **legal helpline at any time**.



7

The peace of mind of a second opinion. In the event of a serious illness, you can request a second medical opinion whenever you need it, through the DKV Club Salud y Bienestar.



Every life is unique. **Every life insurance policy, too.**

You can add optional cover to your policy based on your needs

- Total permanent disability.
- Accidental death (double indemnity).
- Death due to a traffic accident (triple indemnity).
- Death or permanent disability due to accident (double indemnity).
- Death or permanent disability due to a traffic accident (triple indemnity).
- Severe illness (10%, 25%, 50% or 100% of the insured sum).

Payment type and method

- **Renewable annual period:** Guarantees payment of the insured sum in the event of a claim. The policy is renewed annually, and the premium is based on your age.
- **Flexible payment:** You can pay annually, half-yearly, quarterly, or monthly.





These are the insured sums

- You choose the insured sum for the death cover.
- The additional covers insure the same amount as the main death benefit.
- For the serious illness cover (cancer, coronary artery surgery, bypass, heart attack, kidney failure, etc.), we will pay you 10%, 25%, 50% or 100% of the death benefit in advance, depending on the cover you've chosen.

DKV Vida is the most flexible insurance policy because it adapts to your capital needs, optional covers, and preferred payment methods or instalment frequency.



DKV is here to help you with everything you need

You'll enjoy exclusive discounted prices on a wide range of health treatments and services

- Refractive surgery for myopia, hypermetropia and astigmatism.
- Plastic surgery and cosmetic medicine.
- Audiology.
- Babysitter service.
- Biomechanical gait analysis.
- Pelvic floor rehabilitation.
- Quit smoking.
- Sleep Apnea (CPAP).
- Assisted reproduction.
- Orthopaedics.
- Second medical opinion for serious illness.

To see all the available services, visit
dkvseguros.com/servicios-salud



Take your health insurance with you.

Quiero cuidarme Más app

Get access to more services and benefits from your mobile:

- **My diary:** a personal agenda to record and review your medical appointments and other health activities.
- **Healthy living index:** a score from 0 to 1,000 that lets you know if you are on the right track towards a healthy lifestyle.
- **Health indicators:** manage multiple health parameters, such as your physical activity, weight, blood pressure and more.
- **Connection to** Apple Health, Google Fit, Garmin and Fitbit.
- **Health and well-being content** so that you are up-to-date with the latest trends and topics of interest.
- **DKV Club Salud y Bienestar**, where you'll enjoy discounts, prize draws and promotions on health and wellness services and products. Check offers and your bookings via Quiero cuidarme Más.





DKV makes it easy for you: Customer area

To make everything easier and quicker for you, you can do a wide range of things from your Customer Area, such as:

- Check your policy information.
- Special terms and conditions of your insurance.
- Send complaints or claims using a simple form.

And a lot more.

Check your coverage whenever you need to. Your needs may change over time. Which is why we recommend that you check if your insurance is still right for you. If it's not, your Life Specialist will help you find the best solution for you.

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Your needs may change over time. Which is why we recommend that you check if your insurance is still right for you. If it's not, your Life Specialist will help you find the best solution for you.

This is the perfect life insurance for you,
with a payment of:

Your Life specialist

Name:

Tel.:

Email:

Comments:

dkv.es



Download the app



Customer helpline operated by:

Fundación
INTEGRALIA DKV

Founded by DKV in 2000, its mission is the social
and labor inclusion of people with disabilities



Discover DKV's
virtual space



This document is merely informative and has no contractual value. The full product information is included in the general terms and conditions.

DKV Seguros y Reaseguros, S.A.E. Torre DKV, Avda. María Zambrano, 31 50018 Zaragoza, registered in the Commercial Registry in the Province of Zaragoza, volume 1,711, folio 214, sheet No. Z-15,152. Company Tax ID: A-50004209.

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