

COMMITMENTS ASSOCIATED WITH THE PRODUCT: Adeslas Pymes Total

By arranging this insurance policy, we are providing you with the following commitments:

Commitments Adeslas Pymes Total

1. Medical authorisations

This commitment shall apply to any medical authorisation from the insurer granting the insured party access to any healthcare assistance that requires a medical authorisation, in accordance with the General Product Conditions, and which has been managed via www.adeslas.es.

Once we have received the authorisation request, a response must be provided within a **maximum period of 48h working hours (not including weekends or bank holidays)**. A response to the request shall be deemed to be any notification made by the insurer to the insured party in relation to this request, be it to accept it, reject it or to request further information.

2. Refund of chiropody, physiotherapy and rehabilitation expenses

This commitment shall apply to the expense refund requests arising from any healthcare assistance included in the coverage for the refund of chiropody, physiotherapy and rehabilitation expenses, the scope of which is defined in the General Product Conditions, which have been managed via www.adeslas.es.

Once we have received the refund request, together with the correct complete documentation, a **maximum period of three working days** is established to issue the related payment.

3. Outpatient pharmacy expense refund

This commitment will apply to the expense refund requests arising from any healthcare assistance included in the coverage for outpatient pharmacy expense refunds, the scope of which is defined in the General Product Conditions, which have been managed via www.adeslas.es.

Once we have received the refund request, together with the correct complete documentation, a **maximum period of three working days** is established to issue the related payment.

4. Speech therapy and phoniatri expense refund

This commitment shall apply to the expense refund requests arising from any healthcare assistance included in the coverage for the refund of speech therapy expenses, the scope of which is defined in the General Product Conditions, which have been managed via www.adeslas.es.

Once we have received the refund request, together with the correct complete documentation, a **maximum period of three working days** is established to issue the related payment.

5. Medical check-up

This commitment shall apply to medical check-up requests, **provided that the appointment has been managed by telephone**, via the following telephone numbers: 900 50 50 40 / 91 919 18 98.

Once we have received the appointment request, said medical check-up must be carried out at one of the authorised centres included on the Healthcare Provider List **within a maximum period of 30 working days**.

This commitment does not apply in the following cases:

- **If the first appointment provided has been subsequently modified at the request of the insured party.**
- **In the stress test appointment, when it is performed on a different date to the remaining tests envisaged within the medical check-up.**

6. First visit appointment at Adeslas Dental Clinics*

This commitment shall be applied to the first visit requests at our Adeslas Dental Clinics, **provided that the appointment request has been made in person at the clinic itself.**

Once the appointment request has been received, **a maximum period of seven working days** is set for the first visit. **This commitment does not apply if, upon the insured party's request, the first appointment provided has been subsequently modified.**

Economic compensation

In the event of any breach of the previously indicated deadlines, the telephone number 91 991 78 21 is provided to review compliance with these commitments and, if appropriate, to pay an economic compensation of **€200** per insured party and insurance annuity. This compensation may be requested by the policyholder within **30 calendar days** from the day following the response by the insurer to the appointment, authorisation or refund request. In the absence of a response by the insurer to the request, the policyholder may request economic compensation within **30 calendar days** from the date on which said request was sent.

Payment of economic compensation and limits

The policyholder shall be entitled to the economic compensation described in the previous point, with the limit of one compensation claim per calendar year and insured party affected by the services committed. This economic compensation shall be paid to the bank account notified to the company to collect the insurance premium, on the date on which the service is provided, in a period **not exceeding 30 days** from the date on which the company agrees to pay the compensation. The amount established in this document as economic compensation shall be validated by the commitments arising from the services requested between 1 January and 31 December of each year in progress. From this latter date, the insurer reserves the right to extend, modify or cancel the Adeslas Pymes Total Commitments and any economic compensation that may correspond.

The payment of economic compensation is subject to the prevailing taxation.

The commitments shall be assumed by SegurCaixa Adeslas, S.A. de Seguros y Reaseguros, except in cases of force majeure.

***Adeslas Dental Clinics, owned by Adeslas Dental, S. A. U., wholly-owned investee of the trading company SegurCaixa Adeslas, S. A. de Seguros y Reaseguros**