

Arrangement rules - ADESLAS

For all products

- Your request is subject to compliance with the Company's arrangement regulations
- No insured party can be hired that currently has a health contract in force at Adeslas through any of the sale channels (Adeslas/ CaixaBank).
- If any insured party is currently insured at Adeslas, they must consult whether it is possible to transfer/replace policies, based on term of the contract, coverage, etc. The Company's regulations will apply.
- No policyholder can be hired that currently has any policy that has been cancelled due to non-payment or that has unpaid receipts.

Product	Age to take out the policy per product	Health questionnaire
Individual		
Adeslas GO	Up to 70 years. Those aged over 70 will be accepted when they form part of a family policy with a minimum of three insured parties under 60 years old. If two or more people over 70 have been included in the contract, a minimum of three insured parties aged less than 60 must be included for each insured party over 70 years old).	No
Adeslas Plena Adeslas Plena Plus Adeslas Plena Vital	Up to 70 years Those aged over 70 will be accepted when they form part of a family policy with a minimum of three insured parties under 60 years old. (If two or more people over 70 have been included in the contract, a minimum of three insured parties aged less than 60 must be included for each insured party over 70 years old).	Yes
Adeslas Plena Extra (€150,000)	Up to 64 years Those aged over 64 will be accepted when they form part of a family policy with a minimum of three insured parties under 60 years old. (If two or more people over 64 have been included in the contract, a minimum of three insured parties aged less than 60 must be included for each insured party over 64 years old).	Yes
Adeslas Seniors	Between the ages of 55 and 84 (both inclusive). Insured parties aged between 50 and 54 will be admitted provided that they are accompanied in the policy by an insured party aged 55 or over. The applicable rate in these cases will be that relating to the tranche of 55-59 years. Those aged over 84 years old will not be included in the policy. Those aged less than 50 years old will not be included in the policy.	Yes
Adeslas Plena Total	Up to 62 years Those aged over 62 will be accepted when they form part of a family policy with a minimum of three insured parties under 60 years old. (If two or more people over 62 have been included in the contract, a minimum of three insured parties aged less than 60 must be included for each insured party over 62 years old).	Yes

Businesses and Companies		
Businesses Tax ID No. (Self-employed workers)	Up to 70 years Those aged over 70 will be accepted when they form part of a family policy with a minimum of three insured parties under 60 years old. (If two or more people over 70 have been included in the contract, a minimum of three insured parties aged less than 60 must be included for each insured party over 70 years old).	Yes
Businesses (Tax ID No.) (1 to 4 insured parties)	Up to 67 years Those aged over 67 will be accepted when they form part of a family policy with a minimum of three insured parties under 60 years old. (If two or more people over 67 have been included in the contract, a minimum of three insured parties aged less than 60 must be included for each insured party over 67 years old).	Yes
Businesses (Tax ID No.) (from 5)	Up to 67 years Those aged over 67 will be accepted when they form part of a family policy with a minimum of three insured parties under 60 years old. (If two or more people over 67 have been included in the contract, a minimum of three insured parties aged less than 60 must be included for each insured party over 67 years old).	Yes
SMEs/Groups		
Closed: the Policyholder assumes the entire cost of the insurance policy for the whole insured group. The Company pays the insurance of the whole workforce (direct family members can be included). Non-voluntary inclusion.	Number of insured parties, up to 49 insured parties:	Yes In the initial and successive inclusions.
	Number of insured parties: 50 or more: Only when the policyholder is A / B or P: A.- Corporations B.- Public limited liability companies P.- Local corporations	The initial inclusions will be exempt from the health questionnaire, provided that at least 50 insured parties are included from the beginning. So that the successive inclusions are exempt from the questionnaire, at least 50 insured parties must remain in the policy.
Mixed or e-flex closure: The policyholder pays the insurance of the workforce through the payroll (direct family members can be included). Inclusion is voluntary on the part of the insured parties	Number of insured parties: 75 or more	Elimination of the health questionnaire, in the cases in which the policyholder is A/B or P, provided that all of them are included together in the initial charge. The successive additions to this initial charge always require a health questionnaire.

Open closed: the policyholder (with letters C,D,E,F,G,H, J,N,Q,R,S and excluding A,B or P) pays the insurance, but does not assume the full cost of the insurance policy. Associations that agree to broker the payment to associates that form part of them. Voluntary inclusion of the insured parties.

Yes

In all of the previous cases, the insured parties over 67 years must always pass the health questionnaire, whatever the number of insured parties in the initial inclusion.