

marry with you Sheet



product detail

Product	MARRY YOU
Conditions generals	MARRY YOU
insurance object	<p>The main objective is to guarantee that, in the event of the death of the insured, CASER will take charge and carry out all the necessary steps to carry out his burial in Spain.</p> <p>If the provision of the service is not possible, or could be carried out due to force majeure, CASER undertakes to compensate the expenses that the insured's heirs have incurred up to the value of the contracted service.</p>
insurable risks	<p>All those persons who at the time of contracting the insurance are less than or equal to 75 years of age, and who are in good health at the time of contracting the policy, are insurable.</p> <p>The Family Accident guarantee can only be taken out by people between the ages of 18 and 75.</p>
scope of coverage	The coverage of the policy is in effect worldwide.
Duration	Annual renewable.
Date of renovation	One year from the effective date/renewal of the policy.

Coverage ratio	INCLUDED COVERAGES n Deaths. n Transfer assistance. n Caser Group Special Services: <ul style="list-style-type: none">• Advice and inspection of reforms in the Home. • Home help services and residential services from CASER. n Travel assistance. n Management of the succession process. n Erasing of digital life. n Psychological assistance. n Pet cremation. OPTIONAL CONTRACTING COVERAGE MODULES n Family accidents. n Complementary services: <ul style="list-style-type: none">• Extrajudicial telephone legal advice. • Second medical opinion. • Telephone accompaniment of people. • Seniors. n Health Services: <ul style="list-style-type: none">• Telephone health assistance.• Caser + Benefits.• Caser dental clinics.• Operate.
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Coverage detail

BASIC COVERAGE

deaths

Through this coverage, the provision of a funeral service is guaranteed, up to the limit of the insured sum, according to the customs in force in each locality and which consists, depending on the case, and by way of example, with the following elements:

- Arca.
- Hearse.
- Escort car.
- Crashed.
- Crown of natural flowers.
- Reminders, obituary or announcement.
- Placement of the service at home or funeral home.
- Documentation, certificates, proceedings and procedures. • Religious services. • Personalized assistance. • Burial in a temporary niche with a tombstone for the niche (marble or granite) and cemetery services, or Cremation including an urn for the ashes and their delivery to the family.

The insurance will also include the provision of a special courtesy funeral service in the event of the death of the Insured's children, which occurred during the gestation period or before reaching thirty days of age, which will include, specifically, a coffin, bouquet of flowers and incineration, with a maximum limit of €1,500. Not making use of this service does not entitle you to a refund. As of thirty days of age, the child must be insured to be entitled to the corresponding funeral service.

SPECIAL DEATH CONDITIONS:

In our will to provide the best service to our policyholders, for which we **contractually acquire the commitments described below.**

These commitments are extended to all policyholders who, at each renewal, have accepted the capital update proposal proposed by CASER, to adjust the insured capital of death coverage to the real cost of the provision of guaranteed funeral services.

n Burial unit guarantee available.

This policy has a generic service description for all of Spain, which is adapted, in each case, to the uses and customs of the town freely chosen by the relatives of the deceased insured where the funeral service is provided.

Said description incorporates the temporary niche element.

Bearing in mind that both the temporality of the niche and its availability may be different depending on the burial location chosen by the next of kin, CASER will apply the following rules for its determination:

- i) If there are different possibilities of temporary niche, CASER will assume the one that allows the capital guaranteed in the policy, for death coverage.
- ii) In the event that there are no possibilities for a temporary niche, this being in perpetuity, CASER also guarantees the niche in perpetuity.
- iii) In the event that there is no possibility of a niche, either temporary or perpetuity, CASER also guarantees the cost of the burial available.

n Extraordinary costs in providing funeral services.

On occasions, and due to the circumstances in which the death of an Insured occurs, it is necessary to incur greater expenses for the provision of funeral services, than the capital contracted in the policy, either for health reasons (embalming, temporary conservation...), legal (judicial collection costs,) or of any other nature or nature.

Extraordinary expenses that do not result from an express wish of the family of the deceased, outside the norms and customs of the place where the burial or cremation of the Insured takes place, will also be assumed by CASER even when they exceed the insured capital, in order to that the relatives of the deceased insured have no need to make any financial outlay.

n Refund of the capital of the death cover not consumed in the provision of the funeral service.

In the event that the total cost of providing the funeral service for the deceased insured requested by his or her relatives is less than the insured capital for death coverage, CASER will pay the beneficiaries of the deceased insured the difference between the total cost of expenses incurred in the provision of funeral services, and the capital insured in this policy, for death coverage.

	<p>n Burial and/or cremation of severed limbs</p> <p>In the event that any of the insured suffers the complete amputation of any of their limbs, CASER guarantees their burial or cremation.</p> <p>This guarantee does NOT include the costs of transporting the limbs to their place of burial or cremation.</p> <p>n Free choice of funeral service provider.</p> <p>To guarantee the provision of funeral services, CASER has the necessary infrastructure available to its Insured through funeral service providers, with proven professionalism and very demanding quality standards, in accordance with the services guaranteed by this policy.</p> <p>n Burial or cremation at the place of death of the Insured.</p> <p>The relatives of the deceased Insured may choose any funeral service provider they trust, even if it is not part of CASER's list of providers, CASER obliging itself to pay for these services, with the capital limit of death coverage. , to the provider freely chosen by the family.</p> <p>n Burial or cremation in a place other than the place of death of the Insured.</p> <p>In the event that the relatives want the cremation or burial to take place in a location other than that of the death, the free choice of service provider must be previously authorized by CASER.</p>
<p>Assistance in transfers</p>	<p>This coverage contemplates the excess of expenses that, as a consequence of a transfer, be it national or international, the Insurer would assume to proceed with the burial or cremation of the deceased Insured.</p>
<p>Special services Group Caser</p>	<p>The following special services are offered, under advantageous and special conditions for the insured:</p> <p>1) Advice on access to housing reforms.</p> <p>The Insured may contact a home renovation adviser, which will include a visit service and preparation of a budget with flexible financing conditions.</p> <p>A technical home inspection advisory service will also be provided, which will include a report on the state of the home, a review of the facilities, and a proposal for detected improvements.</p>

The Insured may acquire and hire a package of certain hours of professionals to undertake said reforms.

2) Access to home help services.

The Insured may also hire the services detailed below with a 3% discount on the current rate.

Home help services or hourly care:

- Selection of internal or external personnel •
- Physiotherapy and physical rehabilitation •
- Psychological therapy • Occupational therapy
- Speech therapy. • Nursing

- Podiatry •
- Medical care
- Rental and sale of technical aids.

3) Access to CASER Residencial services

The Insured will also have access to the CASER residential centers, with a 5% discount on the current rate.

Travel Assistance

Through this guarantee, a series of services is offered to the people who appear as insured in the Particular Conditions of the policy, due to the realization of a trip or displacement both in Spain and abroad.

n In Spain: •

- Companion for insured persons who died in non-mainland Spain. •
- Transfer by ambulance, case of accident or serious illness occurred in Spain.

n Abroad: In order to

benefit from this guarantee, the insured must be domiciled in Spain, habitually reside there, and the time spent outside said habitual residence may not exceed 90 days per trip or displacement.

- Companion for repatriation of the corpse. •
- Medical repatriation in the event of an accident or serious illness. •
- Reimbursement of medical, surgical, pharmaceutical and hospitalization (up to €12,000).

- Extension of hotel stay abroad due to illness or accident.
- Sending medicines abroad. • Sending a specialist doctor abroad. • Remote medical consultation abroad. • Bails for hospitalization. • Advance of bonds and procedural expenses. • Repatriation or transportation of family members under 15 years of age. • Early return due to death of a family member. • Displacement of a companion, family member together with the hospitalized insured. • Transmission of urgent messages. • Interpreter in case of accident or illness. • Service of administrative procedures for hospitalization. • Cash advance in case of accident, theft or serious illness. • Help to locate and send luggage. • Shipping and/or forwarding of objects forgotten and/or stolen during the trip.

Succession process management

Includes the following services:

- Legal advice to the insured on the granting of a will,
In the event that you later wish to grant it before a notary, **we will assume the reimbursement of said cost, up to a maximum of €100.** • Personalized attention to the beneficiaries. • Obtaining all the necessary certificates (death, birth, marriage or cohabitation, proof of life, record of acts of last will, and certificate of death coverage insurance contracts).
- Procedures at the National Institute of Social Security (Low, assistance for death, registration of the spouse, and registration of other beneficiaries).
- Notation of the death in the Family Book.
- Processing of pensions for widows and orphans. • Advice on non-litigious succession processing (copy of the last testament, declaration of intestate heirs, opening of the will, determination of the estate, and adjudication and division of the inheritance). • Processing of the payment letter. • Settlement of inheritance tax and other tax obligations. • Management of the necessary registry entries. • In the aforementioned benefits, the Insurer will only assume the costs of attorney's fees, administrative managers, fees for obtaining certificates, travel and courier expenses, and attorney's fees when required.

<p>Erasing digital life</p>	<p>Upon the death of the insured and at the request of their relatives, the removal of the latter from the email accounts and social networks in which they were registered, as well as the elimination of unwanted appearances on the Internet, may be requested.</p>
<p>psychological assistance</p>	<p>Upon the death of the insured, the spouse who requests it, or failing that, one of his first-degree ascendants or descendants, will be given access to the psychological assistance services to support the management of grief that he may require.</p> <p>This service will be regulated as follows:</p> <ul style="list-style-type: none"> a) Requests for the same must be requested within 6 months following the death of the insured. b) The service is limited to a single relative per deceased insured, and with a maximum of 6 face-to-face sessions with the professional psychologist who carries out the service. <p>CASER will manage the provision of this service with the corresponding professional, undertaking, in any case, to provide at least one psychologist in the province of residence of the applicant for this service.</p>
<p>pet cremation</p>	<p>Reimbursement for the costs of cremating the corpse of the insured pet(s), up to a limit of €200 per service and year.</p> <p>For the purposes of this policy, pets are understood only as canine or feline animals (dogs and/or cats), owned by the insured, intended for domestic company, and that live with him.</p> <p>A grace period of three months is established for the provision of this guarantee.</p>

OPTIONAL COVERAGE MODULES

<p>Family Accidents Option</p>	<p>A capital of €6,000 or €12,000 is guaranteed, depending on the option chosen for contracting, for all the insured of the policy in the event of death or permanent disability by accident.</p> <p>People under 18 years of age will not be insurable, and those over 70 years are excluded from disability coverage.</p>
<p>Option Complementary services</p>	<p>n Out-of-court telephone legal advice:</p> <p>This service is offered to guide you on how to deal with any legal problem that may arise in your personal and family environment, as well as situations of legal and administrative significance generated as a result of the death of the Insured. It includes subjects such as housing, consumption, internet, automobile, family, labor, administrative, tax and criminal law.</p> <p>In the event of death of the insured, the service will be provided to their relatives and/or legal heirs.</p> <p>n Second medical opinion:</p> <p>Second medical opinion telephone consultation service, which will be provided in those cases in which the Insured already has a first diagnosis (which must have occurred after contracting the policy).</p> <p>n Telephone accompaniment of people:</p> <p>Service to improve interpersonal relationships, especially for those people who are alone, through telephone support, in order to promote the establishment of affective bonds.</p> <p>Additionally, it offers a telephone counseling and guidance service on dependency and disability, aid, subsidies and paperwork.</p> <p>The number of calls is unlimited, and they will be answered by social counselors who will treat each query confidentially.</p> <p>n Seniors: This coverage consists of 3 hours of services, which will be provided only at the address stated in the policy, for its insured.</p> <p>The 3 hours of service provision must be used in a maximum period of one continuous month, within each year of validity of the policy, and are as detailed below:</p>

	<ul style="list-style-type: none"> • Physical care and personal attention: This specific service includes aspects such as personal hygiene, preparation and intake of meals, getting up, lying down, control and monitoring of food and medication. • Accompaniment: With this service our professionals trained in psychological care advise and give support, in addition to providing accompaniment. It also includes aspects such as purchasing or management tasks. • Assistance and night surveillance: Assistance, personal attention and physical care during the night. Company and security during sleeping hours.
<p>Health Services Option</p>	<p>n Telephone Health Assistance:</p> <p>Telephone medical assistance service for General Medicine, through the Caser Medical Center Telemedicine platform.</p> <p>n Caser + Benefits:</p> <p>Health and wellness services through the Casermasbeneficios service platform, with advantageous conditions.</p> <p>It is an online platform that offers a wide catalog of nutrition, maternity, ophthalmology, genetics, physiotherapy and rehabilitation and aesthetic services, and all this with the support of a network of leading professionals nationwide, and exclusive prices.</p> <p>n CASER Dental Clinics:</p> <p>This is a service that offers a complete personalized study, which includes a dental cleaning and a panoramic X-ray per insured at the CASER Dental Clinics. For the rest of dental acts in charge of the Insured, a private price is applied, being this very competitive, and with payment facilities.</p> <p>Additionally, each of the Insured of the policy has a discount of up to €100 for orthodontic expenses (conventional or invisible) and implantology, or a discount of up to €30 in the rest of the treatments.</p> <p>Only one of the discounts is applied, per Insured and policy, depending on the treatment to be performed, and said amount will be deducted from it. The discount is valid for a single treatment at one of the Caser Dental Clinics. The discount of up to €100 applicable to</p>

Orthodontic expenses (conventional or invisible) and implantology, requires treatment for an amount greater than €500. Discount per Insured and policy not cumulative with each other. Discount not combinable with other offers or promotions. Not redeemable for cash. Not making use of the discount does not give the right to the payment or reimbursement of any amount. See additional conditions for clinical application.

n Operarme:

Access service to surgical procedures in private centers with preferential conditions, and at a closed price with everything included, through the Operarme platform.

This online platform specialized in the comprehensive management of surgical processes, offers personalized and immediate care, security, trust and transparency in the process, with the support of a network of specialists and leading hospitals.

The first surgical assessment consultation is included at no additional cost, for the feasibility or otherwise of surgery.

In the event that the surgeries entail a hospital stay, the following is additionally included:

- An **additional insurance** against any possible complication in the process surgical.
- **Transfer service by car** for the patient, both for admission and after hospital discharge.

Other product details

<p>General exclusions</p>	<ul style="list-style-type: none"> n Those people who at the time of hiring are older than 75 years. n Persons who on the date of the insurance application are not in good health condition. n The death of the Insured due to the risks of war, revolution, riots, epidemics and those declared by the Government of a catastrophic nature. n For the family accident guarantee, the following are excluded: <ul style="list-style-type: none"> • Those people who at the time of hiring are under the age of 18 years. • Those over 70 for disability coverage. n List of exclusions of application by coverage as detailed in General conditions.
<p>Way to pay</p>	<p>The insurance premiums are calculated for periods of annual duration, however, payment in installments is allowed:</p> <ul style="list-style-type: none"> • Semi-annual, without surcharge. • Quarterly, without surcharge. • Monthly, without surcharge. <p>The receipt amount must be greater than €9.00.</p>
<p>Actions in case of accident</p>	<p>When the death of any of the persons listed as insured in the policy occurs, the family or person representing them may choose to:</p> <ul style="list-style-type: none"> • Communicate the accident through CASER's 24-hour telephone service. • Do not report the accident and contact the insurance company directly. funeral services. <p>For the rest of the coverage and benefits included in the policy, the communication of the claim or the request for the service must be made according to the indications established in the CCGG.</p>

**Determination
of the premiums
in the coverage of
Deaths, by product**

The CASER CONTIGO product, for the purpose of calculating the burial premium, is a mixed product, which applies a natural premium technique for policyholders up to 75 years of age, and a level premium, for those policyholders who at the time of contracting or renewal, are 76 years old.

Natural premium is understood to be that which varies at each renewal depending on the age of the insured at that time.

A level premium is understood to be that which remains constant until the death of the insured. Given that it does vary when there are capital increases in death coverage, and these occur every year, the effect for policyholders is that the premium for insured persons over 76 years of age can rise around the CPI for each year.

The change in the way the premium is determined, for policyholders who are 76 years old at renewal, implies an increase in the insurance premium for that year. Since this type of policy usually has several components, the final effect for the policyholder is mitigated by the number of insured in the policy, who are not 76 years old at the time of renewal; therefore flattening the effect of this higher increase on the total insurance premium for all its components and coverage.