ASISA Salud — Insurance Product Information

This document provides general information about the insurance product **ASISA Salud**, marketed by **ASISA, Asistencia Sanitaria Interprovincial de Seguros, S.A.U.** (Spain, DGSFP: C-0461). The complete pre-contractual and contractual information can be found in the general and particular conditions, as well as in the rest of the documentation provided together with the policy.

ASISA Salud is a comprehensive healthcare insurance covering both inpatient and outpatient services, granting access to any of the professionals and facilities within the ASISA medical network assigned to this product. It is designed to provide comprehensive care to the insured, from primary care to specialized surgical procedures, ensuring peace of mind and access to a quality healthcare network throughout Spain.

Company

ASISA, Asistencia Sanitaria Interprovincial de Seguros, S.A.U. — DGSFP: C-0461

Product

ASISA Salud — Comprehensive health insurance covering inpatient and outpatient services

Coverage Area

Coverage in Spain, with travel assistance also available abroad

What does ASISA Salud cover?

ASISA Salud offers comprehensive healthcare coverage encompassing both primary and specialist care, hospital services, and a range of additional benefits designed to meet the insured's health needs at any time. The main coverages included in the product are detailed below.

Primary Care & Emergencies

- Emergency services
- General and family medicine
- Paediatrics and nursing
- Specialist medicine
- Diagnostic resources
- Special treatment techniques

Other Included Services

- Podiatry, psychotherapy and family planning
- Childbirth preparation classes
- Stomatology and dentistry
- Second medical opinion
- Preventive medicine and virtual doctor
- Travel assistance and accidental death insurance

Hospitalisation

Day hospital, maternity, paediatrics (including newborn care), surgical and medical hospitalisation, psychiatry and specialised units (ICU).

Surgery & Transfers

Outpatient surgery, patient ambulance transport, prosthetics and implants, and transplants.

Additional Coverages

Workplace accidents and compulsory motor vehicle insurance, travel assistance and accidental death insurance.

Full details of the coverages included are available to the insured in the general conditions of the product.

Coverage Exclusions and Restrictions

As with all health insurance policies, there are situations and treatments that fall outside the scope of ASISA Salud's coverage, as well as certain benefits that are subject to annual limits. It is essential that the policyholder understands these exclusions and restrictions before taking out the policy.

What is not covered?

- Pre-existing conditions known prior to contracting and not declared in the health questionnaire, as well as their sequelae and complications.
- Care arising from participation in professional activities or high-risk sports.
- Cosmetic plastic surgery, sex reassignment, bariatric surgery, and robotic surgery.
- Techniques and procedures not recognised in standard medical practice or of an experimental nature.
- Techniques not expressly included in the policy or provided by professionals not authorised by the insurer.

Coverage Restrictions

- **Podiatry:** up to 12 sessions/year.
- **Psychiatric hospitalisation:** up to 50 days/year.
- **Transplants:** bone marrow and cornea only.
- **Psychotherapy:** up to 20 sessions/year (or 40 for eating disorders, school bullying, cyberbullying, and gender-based violence).
- **Travel assistance:** medical expenses up to €14,000 per policyholder per trip.
- **Accidental death insurance:** for persons between 14 and 65 years of age (€4,000).

⚠ Full details of the exclusions and restrictions are available to the policyholder in the general terms and conditions of the product.

Obligations, Payments, and Contract Validity

To ensure the correct functioning of the insurance and access to contracted coverage, the policyholder and the insured must fulfill a series of obligations towards GIDEA Gestión. Likewise, it is important to understand the payment conditions, the start of coverage, and the procedure for terminating the contract.

1

Risk Declaration

Inform GIDEA of all known circumstances that may influence the assessment of risk before signing the contract, in accordance with the health questionnaire.

2

Payment of Premiums and Co-payments

Sign the contract and pay the premium (insurance price) and any applicable co-payments. Premiums are paid annually by bank transfer, credit card, or direct debit from a Spanish bank account (from the first due date onwards).

3

Communication of Changes

Notify GIDEA of any change of address of the insured within 8 days, as well as the loss, theft, or deterioration of the health card.

4

Cooperation in Claims

Minimize the consequences of the claim, provide medical reports and estimates when requested by GIDEA, and supply the necessary information to claim healthcare costs from the liable party when legally applicable.

Start and End of Coverage

Coverage begins after payment of the first premium, on the contract start date indicated in the particular conditions. It may be renewed for successive annual periods.

Contract Termination

The policyholder may terminate the contract by notifying GIDEA Gestión in writing at least one month before the expiry date indicated in the particular conditions.

Contact — InboundStudents

Have questions? We're here to help.

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General contact for inbound student inquiries.

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Quick assistance for urgent questions and follow-up.

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Office Hours

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Support hours for students.