

# Funeral Cover Insurance

## Insurance product information document

INSURANCE COMPANY: LIBERTY SEGUROS, COMPAÑÍA DE SEGUROS Y REASEGUROS, S.A. EN ESPAÑA (DGSFP C-0467)

Product: Liberty Funeral Cover

This document provides a summary of the information regarding our product. The pre-contractual information is sent to you together with the project, and the complete contractual information is provided to you in the insurance contract.

### What is this type of insurance for?

In the event of death, Liberty Seguros covers the benefit of funeral service, plus the additional services that may be contracted, whether mandatory or optional.



#### What is insured?

- ✓ The funeral service benefit. The insured sum corresponds to the value of the service in the city of residence.
- ✓ Transportation, in the event of death, to the selected location within the geographic territory of Spain. For transportation from outside of Spain, for trips of up to 90 days' duration.
- ✓ Arrangements at public entities after death.
- ✓ Legal advice concerning the death.
- ✓ Open notarial will and living will.
- ✓ Digital deletion after death.
- ✓ Psychological assistance for first-degree relatives due to the death of the insured.

#### Optional cover:

Travel assistance in the event of serious illness or accident for residents of Spain.

Transportation, in the event of death, for Spaniards residing abroad. Repatriation cover in the event of death.

Transportation, in the event of death, from any place in the world to Spain, for stays of up to one year abroad.

Transportation, in the event of death, to the airport nearest the location selected by relatives, for foreigners residing in Spain.

Procedures related to daily life.

Legal advice concerning privacy and help for daily life in the event of the death of the insured.



#### What is not covered?

- ✗ Deaths as a consequence of war, revolution, riots, epidemics and catastrophes.
- ✗ Deaths occurring before the beginning date of the cover or after the end date.
- ✗ Deaths arising from an illness or accident or the use of drugs or narcotics and occurring before the cover becomes effective, and they were not stated in the health questionnaire.
- ✗ Reimbursement of expenses due to the provision of covered services when they are not provided by the insurer.
- ✗ "Transportation, in the event of death, for foreigners residing in Spain" who may have lost that legal condition.



## Are there restrictions to this cover?

- ! The funeral cover service may not be used within the first 20 days of the contract, except in the event of an accident.
- ! The transportation service, in the event of death, for foreign residents in Spain may not be used within the first 6 months as from registration of the insured under the policy, except in the event of an accident.
- ! Provision of the funeral cover service is insured in its totality as long as the contracting party does not object to updating of the cost of providing the funeral service proposed by the company.
- ! Transportation will be provided as long as the competent authorities grant the necessary authorizations and there are no grounds of force majeure.



## Where am I covered?

- ✓ In Spain for provision of the funeral service benefit.
- ✓ In any place in the world for transportation to Spain and digital deletion (except China).



## What are my obligations?

- Truthfully answering all the questions prior to contracting and notifying any change to the information provided.
- Paying the premiums.
- Notifying any change of address of any insured.
- Notifying any death and providing the documentation required by the insurer.



## When and how do I make payments?

The first premium at the time of contracting.

The remaining periodic premiums in advance, for which monthly, quarterly, biannual and annual payments may be made.



## When does the cover begin and end?

It begins at midnight on the effective date shown in the schedule, as long as the first premium has been paid.

It ends for each insured at the time of death or if the contracting party objects to extension of the contract.



## How can I cancel the contract?

Through written notice to the insurer, served at least one month before the annual renewal of the contract.

In the event of distance contracting, by notifying the insurer within 14 calendar days following delivery of the pre-contractual and contractual documents.