

LIBERTY**FUNERAL**, provides coverage to any family residing in Spain, which offers guaranteed quality service and cover that adapts to the needs of each insured party.

► Target Customers

With Liberty Funeral, we offer our insured parties and their beneficiaries all of the necessary services regarding death, at the time of the death and afterwards. So that at a very difficult time of personal loss, relatives and loved ones don't have to concern themselves with arrangements and paperwork.

- Persons that have just become independent and are forming their own family that do not have a funeral policy.
- Persons that live alone and want to leave all arrangements relative to funeral service made.
- Persons/relatives that regularly travel and want to have, in addition to the domestic and international transport service, travel assistance covered.
- Foreigners residing in Spain that want to purchase this service as well as repatriation to their country of origin.

PRODUCT FEATURES

► Commercial Benefits

- Funeral cover shall be provided in keeping with the practices and customs of the location of residence, as well as coverage for procedures with government entities and legal advice related to the death.
- Domestic and international transport is covered with coverage that adapts to the customer's needs.
- Opportunity to make use of the policy in life with the drafting of the open notarial will and living will, including up to one modification thereof per year.
- Up to 8 insured parties may be included in the family policy.
- Fees for additional coverage to the funeral service are per policy, which means a lower premium for families.
- At the time of death, a simultaneous interpretation service via phone is offered for the family, as well as psychological support, should it be needed.
- Opportunity to include optional cover throughout the life of the policy as new needs arise.
- Phone assistance in the event of death with service in Spanish, Catalan, English and German, 24-HOURS, 365 DAYS A YEAR: 93 489 04 35.
- Payment flexibility, with the option to choose different payment forms (monthly, quarterly, half-yearly, annually).
- As of 90 years of age, the premium is not paid and the service benefit is covered for life.

PRODUCT COVER

► **Mandatory**

Funeral Service

The funeral service benefit is guaranteed in Spain. In order to assess the aforementioned cover, an insured sum is defined depending on the postcode of each insured party.

As an exception, the insured sum shall be paid in the event that another funerary provides the benefit.

Opportunity to substitute some elements for others or choose a funeral place other than that included in the policy, always within the limit of the insured sum.

Opportunity to use simultaneous interpretation (via phone) for necessary cases.

Full transportation

In the event of death in Spain, transfer is covered without limits, and in the event of death outside of Spanish territory, it is covered for trips of up to 90 days.

It includes roundtrip fare by plane or most appropriate collective public transportation, for an accompanying party, as well as accommodation and food expenses with a maximum of 150 euros per day and a limit of 1,500 euros. Additionally, assistance is offered for minors that are dependents of the insured at the time of death.

Procedures with government entities in the event of death

The following procedures relative to inheritance and the processing of benefits with government entities are covered: death certificate, certificate of last will and testament, certificate from the register of insurance contracts for cover of death, processing of the cancellation of the family record book, request of widowhood and orphans' pensions with the INSS.

Legal advice concerning the death

Advice via telephone on topics related to wills, death, inheritance, distribution of the estate, pension plans and Social Security benefits, life insurance and family benefits.

Drafting of legal documents: letters, written documents, contracts with legal content.

Open notarial will and living will

Assistance for the drafting of an open notarial will and the opportunity to modify it once per year. (Includes the cost of issuing an uncertified copy for the insured).

Legal advice by phone about the living will (advance directives document) with regard to the content of the document, the form, and the registration and recording procedure.

Digital deletion after death

Digital deletion on personal accounts, social networks, websites, e-mail services and digital storage is included for a maximum of four accounts or websites. Legal action will not be taken.

It does not apply to websites located in China.

Psychological assistance for first-degree relatives

A telephone service for initial psychological help and guidance about the chance to receive psychological support is offered for the purpose of mourning. 24-hour service, 365 days a year.

► **Optional**

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

In Spain, transport in ambulance is covered in the event of being more than 30 km from the residence.

Abroad, for trips of up to 90 days, the following is covered: medical repatriation, a companion in the event of hospitalisation for more than 48 hours, an interpreter, emergency medical expenses, assistance for minors, etc.

Transportation in the event of death for long-term stays abroad

For stays of up to one year, transport from any place in the world to Spain is covered, as well as a roundtrip ticket via airplane or appropriate collective public transport for a companion in the repatriation, and assistance for minors that are dependents of the insured at the time of death.

Transport of Spaniards residing abroad

For insured parties of Spanish nationality with residence in Spain at the time the policy is taken out and residence abroad at the time of death, transport from any place in the world to Spain is covered, as well as a roundtrip ticket via airplane or appropriate collective public transport for a companion for repatriation, and assistance for minors that are dependents of the insured at the time of death.

Transport of foreigners residing in Spain

Insured parties of a nationality other than Spanish or dual nationality and residents of Spain, transport is covered to the airport nearest the place selected by the insured's heirs or to the airport nearest to their place of birth, as well as a roundtrip ticket via airplane or the appropriate means of collective public transport for a companion.

The service shall not be provided in the destination country, rather it shall be indemnified by the insured sum.

Procedures related to private life

The acquisition of documents related to aspects of private life is covered, which include: birth certificate, marriage certificate, the request of retirement pension and disability pension from the INSS.

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

Legal advice is offered with access to a network of lawyers and a legal assistance via phone for the prevention of any dispute, in addition to in-person assistance with verbal guidance (3 interviews per year). Additionally, revision and drafting of documents and contracts is included (sale or purchase, rent, claims against the community of property owners, consumer complaints). In the event of death, the provision of services in the home to help with domestic tasks, care for children, the elderly or disabled persons, as well as the care of pets is covered.

UNDERWRITING RULES

Country of residence	Spain
Contracting age	Minimum: no limit
	Maximum: 70 years
Surcharges for payment in instalments	Annual and six-monthly: no surcharge
	Monthly and quarterly: 2.04%
Minimum payment:	€10
Number of insured	<i>Minimum: 1 insured</i>
	<i>Maximum: 8 insured parties</i>
Contract period	Annual, extendible. The insurer cannot oppose contract renewal for mandatory Funeral Service cover. Optional cover shall lapse at the end of the insurance year of the insurance in which all of the insured persons have reached 90 years, unless the policyholder expressly states their desire to continue paying the premiums for the optional cover purchased, in which case they will remain in force.