

INFORMATION ON THE INSURANCE

In compliance with the provisions of article 96 of Act 20/2015, of 14 July, on the regulation, supervision and solvency of insurance and reinsurance companies, and articles 122 and 126 of the corresponding Regulation approved by Royal Decree 1060/2015, of 20 November, we hereby inform you, in relation to the healthcare insurance you request, of the following aspects:

1. Insurance Company (Name, corporate form and address):

ASISTENCIA SANITARIA COLEGIAL SOCIEDAD ANÓNIMA DE SEGUROS, hereinafter the INSURER.

Address: Av. Josep Tarradellas, 123-127, baixos, 08029 BARCELONA.
Telephone: 93 495 44 44.

2. The European Economic Area Member State of Origin and Provision of Services:

SPAIN.

3. Supervisory authority:

Directorate General of Insurance and Pension Funds of the Ministry of Economy and Finance.
Registration number of the Company: C-416.

4. Applicable legislation:

The insurance contract is subject to the following regulations:

4.1 Mandatory rules:

- Act 20/2015, of 14 July, on the regulation, supervision and solvency of insurance and reinsurance companies.
- Royal Decree 1060/2015, of 20 November, on the regulation, supervision and solvency of insurance and reinsurance companies.
- Insurance Contract Act 50/1980, of 8 October.
- Private Insurance and Reinsurance Mediation Act 26/2006, of 17 July.
- Regulation (EU) 2016/679 of the European Parliament and of the Council, of 27th April 2016, on the protection of natural persons with regard to the processing of personal data and on the free movement of such data.
- Act 3/2018, of 5th December, on Personal Data Protection and Guarantee of Digital Rights.

4.2 Contract provisions:

In accordance with the provisions of the **General** and **Particular Conditions** of the Contract and with **article 3 of the Act**, clauses that limit the rights of insured that are not specifically accepted by the insured in writing as an additional clause to the **Particular Conditions** are not valid. This acceptance is not required in respect of mere transcriptions or reference to mandatory legal or regulatory provisions.

Article 2 of the Act declares that contract clauses that different from legal provisions and are more beneficial to the INSURED are valid.

5. How to claim in the event of discrepancies or legal disputes:

The POLICYHOLDER and/or INSURED may submit complaints or claims through the following channels:

5.1 Internal:

Complaints and claims will be settled by the INSURER'S Customer Service Department, at Av. Josep Tarradellas, 123-127, baixos, Barcelona 08029 and e-mail address: atencioalclient@asc.cat.

The INSURER has the obligation to settle complaints and claims in the term established by law, in accordance with the procedure detailed in the Customer Service Regulations. A copy of these regulations can be consulted at the offices of the INSURER and on its website: www.asc.es/es/servicio-cliente.

5.2 Extern:

After exhausting the remedies of the Customer Service Department, the POLICYHOLDER and/or INSURED may take their complaints or claims to the Claims Service of the Directorate General of Insurance and Pension Funds at Miguel Ángel, 21, Madrid 280410 or in virtual office: www.dgsfp.mineco.es.

The regulations on transparency and protection of the insurer are set out specifically in:

- Act 44/2002, of 22 November, on Financial System Reform Measures.
- Order ECC/2502/2012, of 16 November, regulating the procedure for submitting complaints to the complaints service of the Bank of Spain, the National Securities Market Commission and the Directorate General of Insurance and Pension Funds.
- Order ECO/734/2004, of 11 March, on Customer Service and Customer Ombudsman Departments of financial entities.

5.3 In any case, conflicts between the POLICYHOLDER and/or INSURED with the INSURER will be settled by the competent courts.

In accordance with **article 24 of the Act**, *“The competent judge to examine actions deriving from the insurance Contract shall be that corresponding to the address of the insured and any clause establishing otherwise will be null and void”*.

6. Basic Information on Data Protection:

Basic Information	
Controller	ASISTENCIA SANITARIA COLEGIAL, SA DE SEGUROS.
Purpose	Formalization, maintenance, performance and possible novation of the insurance contract.
Ancillary purpose	If expressly accepted in the documentation concerning personal data protection, to be able to provide information (by post, e-mail and/or telephone) on services or products and special offers or promotions related to the activity of the insurance company or that of Group or associated companies, including profiling to offer our new products and services.
Legal basis	Performance of a contract and article 99 Act 20/2015.
Recipients	The recipient of the information is the insurer and other Group or associated companies indicated in the additional information section.
Rights	Access, rectification, cancellation and objection, as well as other rights as specified in the additional information section.
Additional information	You may consult additional detailed information on Data Protection at web: www.asc.es/es/proteccion-de-datos .

7. Information on the Insurer’s financial position and solvency:

The Report on the Insurer’s financial position and solvency may be accessed through its website: www.asc.es/es/inf_SOLVENCIA.

8. Other specific information on the health insurance:

- The Insurer may update the premium on an annual basis considering the technical actuarial calculations necessary to determine its effect on the financial actuarial balance of the insurance, taking into account the modification in healthcare costs, the frequency of the services covered and the inclusion in the cover of new complementary diagnostic and treatment services and techniques.
- There are no optional accessory guarantees.
- Causes of rescission or termination of the contract: a) Holding back or providing inaccurate information in the “Health Questionnaire” the Insured is required to complete, in accordance with article 10 of Insurance Contract Act 50/1980, of 8 October; b) Failure to pay the premium.
- There is no right to policy reinstatement.
- The applicable standard premium rates for each age group may be consulted on the website: www.asc.es/es/productos/particulares.
- The insured will be entitled to choose freely any doctor included in the Insurer’s “List of Professionals”.