

Rider. Dental with Reimbursement Claims

Definitions

For the purposes of the present Dental with Reimbursement Claims contract, the following definitions shall apply:

- › **Stomatologist.** Person who has a PhD, undergraduate degree or master's degree in medicine, who is legally qualified and licensed, and is a Specialist in the study of the mouth and the treatment of its ailments.
- › **Odontologist.** Specialist in the study of teeth and the treatment of their ailments, who is legally qualified and licensed.

Article 1. Purpose

Within the limits and conditions stipulated in the present General Terms and Conditions, and in return for the corresponding premium payment, the Member undertakes to cover the expenses, in the manner indicated in article 2, arising out of the dental services required.

Article 2. Insurance cover

The coverage referred to in this insurance will be provided while this policy is in force in the manner established in the following subsections:

2.1. Reimbursement claims in Spain

Under the reimbursement option, the Member may seek assistance at any dentist or clinic in Spain. In such case, the Member will be reimbursed by the Insurer for bills paid by the Member for dental services received, according to the limits established in the Particular Conditions of the Policy.

2.2. Coverage outside of Spain

With the conditions and limitations established in this subsection 2.2 and in the rest of these general terms and conditions, this insurance covers 50% of expenses for dental care received by the Member outside of Spain [for the] temporary alleviation of acute pain or bleeding or acute infections (without constituting a definitive cure), providing that immediate assistance is necessary and this situation has been certified by a physician. The present coverage has **a limit for reimbursement of thirty euros (€30) per bill, and never more than one case within a period of three consecutive months.**

Once the transitional situation requiring the present coverage has passed, the Member will no longer be [covered] by the same, and curative treatment will be covered under the terms and conditions established in subsection 2.1 of these General Terms and Conditions, provided that care is received in Spain.

Likewise, the present coverage excludes fillings, root canal treatments, and crowns. Any expense accruing due to dental services received by the Member outside of Spain in excess of the economic or frequency limits indicated will not be reimbursed to the Member.

Article 3. Waiting periods and pre-existing conditions

- a. No waiting periods are established in this Policy and its coverage will, therefore, take effect as soon as the first Premium has been paid.
- b. This Policy guarantees coverage of dental conditions existing prior to the moment insurance is purchased.

Article 4. Exclusions

The following are excluded from coverage under the insurance:

- a) Pharmacological products and products intended for dental prophylaxis, such as toothbrushes, toothpaste, dental floss, and any other items with similar characteristics.
- b) Treatments or procedures not expressly contemplated in the Terms and Conditions of the Policy.
- c) Illnesses and accidents occurring due to war, whether civil or international, operations of a similar nature, political or social events, acts of terrorism, earthquakes, volcanic eruptions, flooding and other extraordinary seismic or meteorological phenomena.
- d) Nuclear risks.