

## Summary of Particular and General Conditions

### Sanitas Multi

Policy Number: **10509900**

Policyholder: **CURSOS INTERNACIONALES UNIVERSIDAD DE SALAMANCA**

Address: **Patio de Escuelas, 2**

Locality: **SALAMANCA**

Tax ID Number: **A37208105**

Insurance period: This insurance policy was renewed on January 1st, 2017 and is valid until December 31st, 2017. This Policy shall be tacitly renewed by consecutive annual terms.

#### Service delivery:

Sanitas Multi covers your needs in Spain. You only have access to the doctors and healthcare centers of the Sanitas network.

No limit to the insured benefits covered. There are only limits for emergency treatment abroad.

## Covers

### 1. PRIMARY CARE

- 1.1 General Medicine
- 1.2 Paediatrics and Childcare
  - 1.2.1. Care for newborns
- 1.3 Children's Health Programme

### 2. EMERGENCIES

### 3. MEDICAL SPECIALITIES

- 3.1 Allergy and immunology
- 3.2 Clinical Analysis
  - 3.2.1 Genetic Studies
- 3.3 Anatomic Pathology
- 3.4 Anaesthesiology, resuscitation and pain treatment
- 3.5 Angiology and Vascular Surgery
- 3.6 Digestive System
- 3.7 Cardiology
- 3.8 Cardiovascular Surgery
- 3.9 General and Gastrointestinal Surgery

- 3.10 Oral and Maxillofacial Surgery
- 3.11 Traumatology and orthopaedic surgery
- 3.12 Paediatric Surgery
- 3.13 Plastic and Reconstructive Surgery
- 3.14 Thoracic Surgery
- 3.15 Dermatology
- 3.16 Endocrinology
- 3.17 Geriatrics
- 3.18 Haematology and Haemotherapy
- 3.19 Internal Medicine
- 3.20 Nuclear Medicine
- 3.21 Nephrology
- 3.22 Pneumology
- 3.23 Neurosurgery
- 3.24 Clinical Neurophysiology
- 3.25 Neurology
- 3.26 Gynecology
- 3.27 Ophthalmology
- 3.28 Ear, Nose and Throat
- 3.29 Psychiatry
- 3.30 Rheumatology
- 3.31 Radiodiagnosis/Imaging Diagnosis
- 3.32 Urology

#### **4. OTHER CARE SERVICES**

- 4.1 Ambulance
- 4.2 Special Home Care
- 4.3 Second Opinion Doctors and Surgeons
- 4.4 Physiotherapy
- 4.5 Speech Therapy
- 4.6 Psychology
- 4.7 Second Opinion Doctors and Surgeons
- 4.8 Podiatry (chiropody)
- 4.9 Childbirth Classes
- 4.10 Prostheses
- 4.11 Respiratory Therapy at Home
- 4.12 Pain Treatment

## 5. HOSPITALIZATION

## 6. SECOND MEDICAL OPINION

## 7. SANITAS 24 HOURS

# Services

- Single room with a bed for a companion, no limitation on the length of hospital stay (except for psychiatric hospitalization and ICU).
- Emergency assistance abroad, in collaboration with Europ Assistance (up to 10,000 €per person and sinister), except for the assistance in the insured's home and always that it is in trips organized by Cursos Internacionales de la Universidad de Salamanca.
- Access to the best professional specialists in Psychology to deal with health problems in individual therapy.
- Access to the latest medical technologies: **PET** (3) **TC** (4): trusted methods for the detection of cancer more precisely and early.
- **Laser and radiofrequency treatment for ear/nose/throat pathologies:** precise surgical techniques that allow a quicker recovery from ear, nose and throat surgeries.
- All consultations and examinations during pregnancy.
- **Sanitas 24 hours:** emergency phone assistance and medical consultation service by phone.
- **Second medical opinion:** the Insured of Sanitas can ask for a second opinion about medical diagnosis or treatment in the case of serious and/or chronic diseases.

# Conditions

## Grace period

There are no grace periods in this Policy.

## Preexisting conditions

There is no Preexistence in this Policy.

## Co-payment

There is no co-payment in this Policy.