



ACUNSA Confort offers the most comprehensive cover that you can find on the current insurance market, covering even the most difficult-to-cure diseases, thanks to the **latest treatments at the Clínica Universidad de Navarra** in Pamplona and Madrid, and an extensive **national medical directory**, in order to offer you quality healthcare every single day.

Medical Practices

- **General Medicine.**
- **All medical specialities:** Gynaecology, ophthalmology, dermatology, traumatology, oncology...
- **Diagnostic procedures using the latest technology** from Clínica Universidad de Navarra:
 - PET
 - CAT (dual source)
 - Magnetic Resonance (3 Tesla)
 - PET-TAC
 - CAT (Somatom Force)
- **Preparation for childbirth.**
- **Psychotherapy:** 22 annual sessions.
- **Physiotherapy rehabilitation and rehabilitation for brain damage:** 50 annual sessions.
- **Chiropratology:** 4 annual sessions.
- **A&E walk-in** clinics and hospitals.
- **24-hour telephone services** with access to urgent home medical care*.

* Subject to medical assessment. In provincial capitals.

Preventive Healthcare

It includes the following preventive medicine protocols:

- **Gynaecology** Prevention Program.
- **Urology** Prevention Program.



Day Hospital Treatments

- **General surgical** treatments.
- **Non-pharmacological medical** treatments. **Radiotherapy** treatment.
- **Pharmacological medical** treatments:
 - **Chemotherapy** treatments.
 - Treatment of **macular degeneration** (excluding medication).
 - Special treatments for **cancer immunotherapy**.
 - Treatments with **vaccines** (excluding medication).
- **Hotel** during chemotherapy treatments, cancer immunotherapy, and radiotherapy for the patient and an accompanying adult, on a bed and breakfast basis, in Pamplona and Madrid when they undergo treatment at the Clínica Universidad de Navarra.

Hospitalisation

- **In a single room** with a bed for visitors.
- **Medical and surgical hospitalisation**, unlimited.
- **Psychiatric hospitalisation** with a limit of 60 days per policy holder and year.
- **Hospitalisation in Special Units:** ICU, Intermediate Care Unit, Transplant Unit. Includes hotel on a bed and breakfast regime for an accompanying adult when the policy holder is admitted to any of the Special Units at the Clínica Universidad de Navarra.

Special equipment and surgery

- **Robotic Surgery** – DaVinci® Robot. For all specialisations.
- **Organ transplant** between live donors.
- **Hybrid Operating Rooms**.
- **Parkinson's surgery**.
- **Yttrium-90 Microsphere Radioembolization**. Liver tumours.
- **Fluorescence Microscopy**. Brain tumours.
- Surgery for **Morbid Obesity**.
- **Fusion biopsy**. Urology.



Other coverages

- **Occupational and traffic accidents.**
- **Cover for prostheses and implantable material*** up to a limit of €15,000 per policy-holder and year.
- **Ambulance service management:**
 - Ambulance service across all of the Spanish mainland to the University Clinic of Navarra provided attending for hospital admission.
 - Ambulance service to hospital of the associated medical condition closest to the place of the incident.

*Excluding orthopaedic external prostheses.

Contractual conditions

- Insurance **age limit is 65.**
- **One health questionnaire** must be filled out by each person.
- **Any pre-existing conditions or diseases** at the time of insurance, in addition to any ongoing pregnancies, are excluded.
- No co-payments or deductibles.
- No grace period. With immediate coverage.

2024/2025 annual rate

- Amount to be paid in **one payment.**
- For insurance cover **until 08/31/2025**

Age	Annual rate
Under 30 years of age	€ 900
Over 31 years of age	€ 1,152



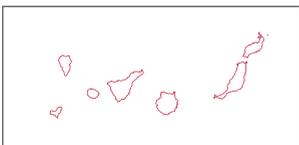
Repatriation Insurance · Europ Assistance

- **Transfer to country of origin** due to serious illness.
- **Transfer of mortal remains** to the country of origin:
 - Transfer of mortal remains from Spain to the nearest international airport to the burial site in the country of origin.
 - Up to €1,500 for transport costs from the international airport to the burial site.

National Medical Directory

External Medical Directory agreed with hna, offering outpatient coverage, diagnostic tests and hospitalisation throughout Spain.

It covers all medical specialities and **has over 35,000 doctors and hospitals** throughout Spain.





Excellent Dental Coverage

Free procedures and great discounts on paid services, across a wide network of dentists distributed throughout the country.

Free procedures:

- Annual tartrectomy (oral hygiene).
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- Bitewing X-rays.
- Complex tooth extractions and/or stitches.
- Cystectomy, with or without tooth extraction.
- Frenectomy.
- Full periodontal x-rays.
- Lateral radiography (teleradiography).
- Occlusal X-rays.
- Orthopantomography.
- Periapical X-rays.
- Removal of impacted teeth from bone tissue.
- Removal of stitches.
- Simple tooth extractions.
- Surgical removal of wisdom teeth semi-included.
- Topical fluoride application (maximum two years).
- Minor surgery and preprosthetic surgery.



Travel Assistance with Europ Assistance

The insured guarantees are valid worldwide and **start at 35 km. from the policy holder's habitual residence** (15km for the Balearic and Canary Islands) and providing that the trip does not last more than 90 days.

Guarantees:

- Medical expenses abroad up to a limit of €12,000:
 - Under medical plan or reimbursement.
 - Any reimbursement has an excess of €50.
- Extension of stay at hotel due to Supervening Illness or Accident *.
- Medical transfer of the sick and injured.
- Transport of mortal remains to Spain.
- Return for the policy holder's accompanying adult.
- Shipping of medicines abroad.
- Travel and living expenses of one person to accompany the hospitalised policy holder*.
- Return due to hospitalisation or death of a Direct Family Member.
- Early return due to serious casualty.
- Accompaniment of minors or people of reduced-mobility.
- Transmission of emergency messages.
- Advance of any legal expenses incurred abroad of up to €3,000.
- Search and retrieval of luggage.
- Translation and information services.

* Up to a limit of 100 euros / day. Maximum 10 days.