



Collective Insurance Policy

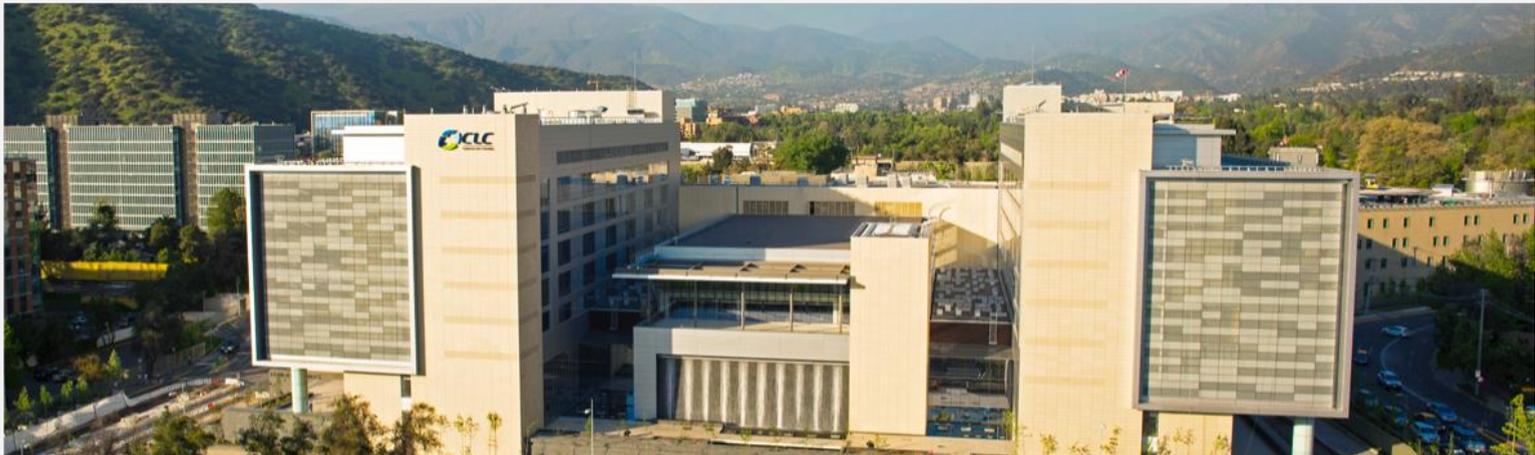




WHY TO CHOSE CLINICA LAS CONDES AS YOUR PREFERENTIAL HEALTH CARE PROVIDER

Located less than 15 minutes away from School, Clínica Las Condes is one of the most well-regarded medical clinical centers in Latin America, being certified at a national and international level as one of the best clinical hospitals for the provision of high-complexity treatments by specialists and subspecialists completely dedicated to look after your medical needs.

Moreover, it is the only medical clinic with additional health care premises located at the main **ski resorts near Santiago: El Colorado, La Parva, and Valle Nevado**. It owns the largest **rescue equipment** in Chile, consisting of an helicopter, a portable ECMO device, and other medical equipment items provided with the latest technology.





COLLECTIVE STUDENT ACCIDENT INSURANCE

CHARACTERISTICS

The Student Accident Insurance provides everyday coverage for ambulatory or hospitalized patient care incurred as a result of a traumatic injury or accident, with an annual maximum coverage of UF 800 (\$23.500.000 referentially) per person.

- Traumatic injury coverage also considers as accidents the asphyxiation by drowning or choking, insect bites or stings, skin burns (with the exception of sunburns), and whitlows. Coverage will be available after the corresponding reimbursement by the insurance holder's health care system (*isapre*) agreement and any other additional insurance agreements, according to the specified policy maximum ceiling.
- Coverage for orthoses and prostheses, after the corresponding reimbursement by the insurance holder's health care system agreement and any other additional insurance agreements, with the specified policy maximum ceiling.
- Coverage for dental and maxillofacial injuries resulting from an accident, after the corresponding reimbursement by the insurance holder's health care system agreement and any other additional insurance agreements, with a maximum ceiling of UF 15 per ambulatory care event.
- Coverage for terrestrial and aerial rescue and patient transport to Clínica Las Condes, after the corresponding reimbursement by the insurance holder's health care system agreement and any other additional insurance agreements, with the specified policy maximum ceiling.
- Insurance with no deductible.
- Insurance with no waiting periods.
- Validity of the health care system (*isapre*) agreement that includes coverage for CLC for teachers (Chilean or foreign), school officials, their children and spouses.
- Consultation with traumatologists with 9 subspecialties with no copayment.
- Coverage for health care procedures at the Clínica Las Condes Emergency Service facilities at the Health Care Center in Chicureo and at La Parva, Valle Nevado, and El Colorado ski centers.



COVERAGE CONDITIONS

1, 2020. **The Company shall reimburse medical expenses only if:**

- The event has occurred during the policy validity period.
- The reimbursement total does not exceed the maximum amount of reimbursable expenses.
- The expenses are not derived from nor originated by an excluded cause.
- The accident has occurred on a later date than the policy effective date.

Maximum amount of reimbursable expenses:

Policy ceiling: Coverage for medical care services at Clínica Las Condes up to an annual amount of UF 800 per person, after the reimbursement by the health care system (*isapre* or *Fonasa*) and any other complementary insurance agreements held by the insurance holder.

Insurance acceptance procedure:

Coverage by the School Accident Insurance must be requested directly at the school, from where the claim will be submitted to the Insurance Company.

Every insured person shall be accepted by the Company once the policy has been issued.

Insurance validity period: from August 1, 2020 to July 31, 2021.

Insurability requirements:

The following requirements must be met to obtain the insurance coverage:

- Minimum entry age: 0 days.
- Maximum entry age: In the case of students, it is 18 years and 364 days. For the incorporation of teachers and school officials, and their spouses or civil partners, the maximum entry age is 59 years and 364 days, considering validity of their health care system agreement (*isapre*). Renewals are accepted up to the age of 64 years and 365 days. **
- Policy maximum permanence age: In the case of students, it is 19 years and 364 days. In the case of teachers or school officials, their spouses or civil partners, it is 65 years and 364 days considering validity of their health care system agreement (*isapre*). **



HOW CLÍNICA LAS CONDES GIVES SUPPORT TO THE SCHOOL

- Provision of ambulances or first aid tents during sporting events or other activities organized by the school.
- Provision of a defibrillator to the school, including training in Basic Cardiopulmonary Resuscitation (CPR) and in the use of the Automated External Defibrillator (AED).
- Teacher and/or student training at the school facilities, such as first aid procedures, cardiovascular risk, bullying, alcohol and drugs, effective communication with teenagers, etc.
- Advice in the implementation and operation of the school infirmary (supplies), considering training of the infirmary personnel.





CLÍNICA LAS CONDES SPECIAL PROMOTION FOR ITS INSURANCE HOLDERS AND PARENTS

PREFERENTIAL EMERGENCY HEALTH CARE

This special offer or promotion is granted by Clínica Las Condes to those insurance holders that have a health care system agreement (isapre) plan that includes coverage for CLC. This consists in a further discount after the reimbursement by the isapre and other complementary insurances, after health care procedures at the Emergency Facilities at Clínica Las Condes or at the Health Care Center in Chicureo for any non-traumatic ambulatory care such as vomiting, fever, diarrhea, headache, etc., and for any procedures derived from an accident. Insurance holders needs shall be cared by the members of the Emergency Staff which is formed by pediatrics, traumatology, internal medicine, and adult minor surgery specialists. Health care provisions not covered by the health care system (*isapre*) plan as well as patient transport and non-traumatic hospitalization are excluded.

SPECIAL BENEFITS AT CLÍNICA LAS CONDES

- 10% discount on non-traumatic hospitalizations.
- Preferential charges in ophthalmological control and auditory screening procedures.
- Preferential charges in adolescent gynecology specialist appointments for insurances holders aged between 12 and 24.

ON-LINE REIMBURSEMENT

Expenses incurred at the Preferential Emergency Service may be reimbursed on line on www.clc.cl with the insurance policy holder's personal password that appears in MI CLC.

Special offers granted by Clínica Las Condes are not part of the policy, they may change and are subject to notary bases with annual validity. Discounts are not to be added to those offered by other special offers. The use of these benefits requires the policy validity and having no debts related to it. The way to obtain these discounts is stated in detail in the policy bases and the patient is supposed to be aware of them as described in www.clc.cl in order to make use of these benefits.



PREFERENTIAL EMERGENCY OFFER

WHAT DOES IT MEAN?

Clínica Las Condes shall grant discounts that generate a minimum and a maximum copayment, considering the copayment as the difference between the amount reimbursed by the patient’s *isapre* and/or complementary insurances and the discounts granted by Clínica Las Condes through this special offer for ambulatory health care procedures at the Emergency Service.

NON-TRAUMATIC CASES

Products	Estoril, Chicureo, Peñalolén, and Winter Centers Emergency Facilities	
<ul style="list-style-type: none"> School Insurances, Newborn Insurances, University Student Insurances, <i>Adicional Más Protección</i> (up to 25 years of age), <i>+SeguroCLC and Adicional Más Seguro</i>. 	Minimum copayment \$ 15.000 For emergency procedures.	Maximum copayment \$ 65.000 When a medical consultation with a specialist is required.
<ul style="list-style-type: none"> <i>Vive Mejor Insurance</i> <i>Vivir Más Insurance</i> Integral Insurances (in all versions) High Medical Expenses Insurance (agreement B. Itaú) Family Insurance <i>Mamá Feliz y Maternidad Insurance</i> (*) Direct-Sale Cardiological Insurance Direct-Sale Oncological Insurance <p>(*) Also available for spouses, civil partners, or children of the female holders of the <i>Mamá Feliz y Maternidad</i> Insurances.</p>	Minimum copayment \$ 15.000 For emergency procedures.	Maximum copayment \$ 65.000 When a medical consultation with a specialist is required.



PREFERENTIAL EMERGENCY OFFER



TRAUMATIC CARE INSTANCES

Products	Emergency Facilities at Estoril, Chicureo, Peñalolén, and Winter Centers	
School Insurance, Newborn Insurance, University Student Insurances, <i>Adicional Más Protección</i> (up to 65 years of age), Accident Insurances	A discount is considered to prevent the generation of a copayment on the cost of those procedures incurred in the emergency facilities that are covered by the <i>isapre</i> and/or complementary insurances and on those not covered ('no coverage' stamping is required.) COPAGO 0	
<ul style="list-style-type: none"> +<i>SeguroCLC</i> and <i>Adicional Más Seguro</i>. 	Minimum copayment \$ 15.000 For emergency care.	Maximum copayment \$ 65.000 When a medical consultation with a specialist is required.
<ul style="list-style-type: none"> <i>Vive Mejor</i> <i>Vivir Más</i> Integral Insurances (in all versions) High Medical Expenses Insurance (agreement B. Itaú) Family Insurance <i>Mamá Feliz y Maternidad</i> Insurance (*) Direct-Sale Cardiological Insurance Direct-Sale Oncological Insurance <p>(*) Also available for spouses, civil partners, and children of the female holders of the <i>Mamá Feliz y Maternidad</i> Insurances.</p>	Minimum copayment \$ 15.000 For emergency care.	Maximum copayment \$ 65.000 When a medical consultation with a specialist is required.



PROMOCIÓN URGENCIA PREFERENTE

Promoción que entrega Clínica Las Condes a los asegurados que tengan Isapre con cobertura CLC. Consiste en un descuento después del reembolso de la Isapre y seguros complementarios, en la Urgencia de Clínica Las Condes, en el Centro Médico Chicureo o en el Centro Médico Peñalolén, en toda atención ambulatoria no traumática como vómitos, fiebre, diarreas, dolores de cabeza, etc., y en atenciones a causa de un accidente. Todas las atenciones deben ser con el Staff de Urgencia, compuesto por pediatría, traumatología, medicina interna y cirugía menor en adultos.

Quedan excluidas dentro de la promoción, las siguientes prestaciones:

- *Los traslados en ambulancia o en helicóptero desde o hacia Urgencia de La Clínica.*
- *Resonancias Magnéticas.*
- *TAC.*
- *Las prestaciones que no tengan cobertura por parte de la Isapre del beneficiario. Estas prestaciones deberán ser pagadas en el momento de la atención.*
- *Cualquier prestación de salud no otorgada en urgencia.*
- *Elementos protésicos y procedimientos no cubiertos por la Isapre.*
- *Hospitalizaciones y gastos hospitalarios.*
- *Accidentes originados a causa de: catástrofes naturales, lesión causada por guerra civil o internacional, lesión causada por insurrección civil, lesión causada por participación como autor o cómplice en acto terrorista, lesión a causa de estado de ebriedad o efectos de las drogas, lesiones auto-provocadas, lesión a consecuencia de la ocupación del asegurado cubierta por la legislación de Accidentes de Trabajo, lesión a consecuencia de la práctica de cualquier actividad objetivamente riesgosa, lesión a consecuencia de la práctica como deportista profesional de alto rendimiento, lesión causada por prestación de servicios del asegurado en las Fuerzas Armadas.*
- *En caso de que el paciente producto de la atención en el Servicio de Urgencia permanezca hospitalizado, el beneficio de Urgencia Preferente aplicará exclusivamente en las prestaciones efectuadas durante su permanencia en el servicio de Urgencia; con excepción de las atenciones que hayan sido calificadas como Ley de Urgencia y/o cualquier otro caso en que el paciente deba copagar la cuenta en su Isapre. De la misma forma, no aplicará este beneficio cuando la cuenta tenga una valorización especial producto de un paquete acordado previamente con su Isapre.*

EXCLUSIONS

The coverage granted by this Policy does not cover those expenses incurred as a result of preexisting injuries, diseases, or health conditions, natural catastrophe, aesthetic or cosmetic surgeries and/or procedures, including those intended to correct congenital malformations, injuries caused in a civil or international war, a rebellion, or derived from the involvement in terrorist acts, inebriation or drug effects, self-provoked injuries or suicide, ophthalmic surgery for the correction of refraction errors, audition apparatuses, any kind of prostheses or orthoses including maxillofacial prostheses, private nurse care services, expenses incurred by the person that accompanies the patient while he/she is hospitalized, injuries that are a consequence of the insured's occupation that are covered by the Workplace Accident Law, injuries resulting from the practice of an objectively risky activity, injuries resulting from the professional high-performance sport practice, injuries caused by the insured person's service in the Armed Forces, the purchasing or renting of equipment such as wheel chairs, medical beds, mechanical ventilation devices, etc., any treatments carried out by means of alternative medicine procedures, expenses from exams and procedures performed with new technologies not recognized by the National Healthcare System, occupational therapy assessments or treatments, communication expenses such as long-distance calls and calls to cell phones.

Exclusions are detailed under the General Conditions of POL 320170187 registered at the CMF (Commission for the Financial Market.)



RESCATE
CLÍNICA LAS CONDES

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Salvar vidas,
nuestra
especialidad.



EN LAS EMERGENCIAS LOS
MINUTOS CUENTAN, TENER LA APP
CLC MÓVIL EN TU CELULAR, PUEDE
SALVAR UNA VIDA



 CLC MÓVIL

The risk is covered by Seguros CLC S.A. The risk is ruled by the conditions, terms, and exclusions of the Policy registered at the Chilean Superintendence of Securities and Insurance (SVS) under the code POL 320170187 policy for medical care procedures derived from Accidents. This document is merely informative and is not a policy itself. Details regarding conditions, terms, and exclusions are described under the aforementioned general conditions and under the particular conditions of the Policy.