

2023 HEALTH CAMPAIGN PROMOTION RULES

CONDITIONS

ONE

Creand Assegurances Vida (CA VIDA ASSEGURANCES, SA), hereinafter “the Company”, organises the promotion named “And one month free every year”, aimed at customers who take out one of the following health and/or temporary disability insurance policies:

- Creand Piam
- Creand Health Plus
- Creand Health
- Creand Temporary Disability
- Creand Assistance Plus
- Creand Worldwide Assistance

The promotion linked to these health and/or temporary disability insurance policies consists of reimbursing three monthly premiums (one per year) once the customer has taken out one of these policies.

The following rates are included in the promotion:

- Individual rates
- Individual company rates*
- Collective rates

*Excluding policies in which 100% of the premium is paid by the company.

Including policies in which the individual pays part of the premium (and the remainder is paid by the company). The Company shall only reimburse the proportionate part of the premium paid by the individual.

The promotion is in effect from 22 May to 31 December 2023 (inclusive) and cannot be combined with other offers or promotions of the Company.

TWO

To be able to participate in the promotion, customers must meet the following conditions:

- Take out one of the abovementioned health and/or temporary disability insurance policies between 22 May and 31 December 2023 (both inclusive).
- Keep the policy for three years from the date it was taken out and sign the relevant adherence document.
- The policyholder must not change the essential conditions of the policy.

The following are not eligible for the promotion:

- Employees of the Company and employees of the Creand Group, although their family members may participate.

- Customers who, during the promotion period, cancel a health insurance policy, life insurance policy and/or a temporary disability insurance policy in order to subsequently join this promotion and thus take advantage of the benefits. However, the promotion is open to customers of the Company who, despite having cancelled a life insurance policy, do so because they wish to take out a higher-level insurance policy (in order from lowest to highest: Creand Health, Creand Health Plus and Creand Piam. And from Creand Assistance Plus to Creand Worldwide Assistance).
- Customers who have, or have had, unpaid bills or arrears with the Company and/or with Creand.

THREE

If a customer fails to meet any of the conditions set down in these rules, the Company reserves the right to recover the amount of this payment for non-compliance by debiting the current account linked to the policy.

FOUR

For all participants who meet the promotion conditions up to the payment date, and provided they are up to date with their premiums, the payment shall be processed as follows:

- o The payments shall be made during the following months: December 2023, December 2024 and December 2025.
- o Notwithstanding the above, given that the policy must be held for 3 years from the signing date, even if the Company makes the final payment in the month of December 2025, the policy must remain in force during the entire term.
- o The amount to be reimbursed shall be equivalent to the amount paid by the individual for a monthly premium (the amount paid by the Company shall not exceed €300 per policy).
- o The reimbursement shall be made to the current account that the customer has linked to the policy with which he/she has participated in the promotion.
- o This reimbursement by the Company shall in no case be understood as non-payment of the premium by the policyholder.

FIVE

The Company, as the promoter of this promotion, reserves the right to modify its rules and conditions, undertaking in all cases to publish the changes on the website and to inform the policyholders of such changes.

SIX

Any discrepancy, conflict or claim arising in relation to these rules and/or the promotion will be subject to the exclusive jurisdiction of the Andorran courts.

Andorra la Vella, May 2023