

TERMS AND CONDITIONS OF THE 2025 HEALTH CAMPAIGN

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ONE. Organising body

The company CA VIDA ASSEGURANCES, S.A (Creand Assegurances Vida), hereinafter the "Company".

TWO. Purpose of the promotion

With the aim of incentivising the purchase of the Company's health and sickness products, Creand Assegurances Vida is offering a promotion of "3 free monthly payments" up to a maximum of €350 per policy with the purchase of any of the following products:

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

THREE. Duration

The promotion will be valid from 23 April to 31 December 2025 (inclusive) and cannot be combined with any of the Company's other offers or promotions.

FOUR. Recipients

Holders of the following policies can opt for the promotion:

- Individual policies
- Individual company policies*
- Collective policies*

* Excluding policies whose premiums are fully paid by the holder's company but including policies in which the natural person pays a part of the price of the premium and the company pays the rest. The Company will only reimburse the proportional part of the premium payed by the natural person.

FIVE. Promotion requirements

Participants in the promotion must meet the following conditions:

- They must take out one of the aforementioned health and/or sickness insurance policies between 23 April and 31 December 2025 (inclusive).
- They must keep the policy in force for two years from its purchase and sign the corresponding contract of adhesion.
- They may not amend the essential conditions of the policy.

SIX. Exclusions

The following are excluded from the promotion:

- Employees of the Company and employees of the Creand group (this exclusion does not apply to their family members).
- Customers who, during the promotion period, cancel their health and/or sickness insurance and then proceed to sign up again in order to take advantage of the promotion. However, customers who cancel their health policy in order to take out a higher level policy may participate in the promotion (changing from Creand Health to Creand Health Plus or Creand Piam, from Creand Health Plus to Creand Piam or from Creand Assistance Plus to Creand Worldwide Assistance).
- Customers who are in arrears or have defaulted on their payments to the Company and/or Creand.

SEVEN. Recovery of amounts paid due to non-compliance

If the customer does not comply with these terms and conditions, the Company reserves the right to recover any amount paid by it to the customer under this promotion by charging the current account linked to their policy.

EIGHT. Promotional payment and requirements

For all participants who have met the conditions of the promotion up to the date of payment, provided they are up to date with their premiums, the promotion will be applied in accordance with the following:

- o The payments will be made during the following months: August 2025, October 2025, December 2025 and March 2026.
- o Before the payment is made, we will check to make sure that the customer has paid the first three instalments. If they have not, the payment will be made in the next month indicated.
- o The payment will be made provided that the customer has paid the first three instalments.
- o Notwithstanding the foregoing, given that the policy must be in force for two years from its purchase, even though the last payment made by the Company will be in March 2026, the policy must be in force throughout its entire validity period.
- o The amount to be returned will be equivalent to the amount paid by the natural person for their monthly premium (the amount that the Company will pay will not exceed €350 per policy).
- o The reimbursement will be paid to the current account associated with the policy with which the customer has participated in the promotion.
- o Under no circumstances will this reimbursement by the Company be considered to be in lieu of payment of the premium by the policyholder.

NINE. Amendment of the promotion and of the terms and conditions

The Company, as organiser of this promotion, reserves the right to extend or reduce the promotion and to amend these terms and conditions, in which case it will duly publish any such any changes on its website and notify the policyholders.

TEN. Personal data processing

CA VIDA Assegurances, S.A. (registered address: Avinguda Fiter i Rossell, 22, AD 700 Escaldes Engordany) is the controller of the personal data of the Policyholder/Insured and hereby informs you that said data shall be processed in accordance with the provisions of Regulation (EU) 2016/679 of 27 April (GDPR) and Qualified Law 29/2021 of 28 October on the Protection of Personal Data (LQPD).

The data shall be processed in order to offer you our products and services, maintain the contractual relationship and send communications that are of interest to you. The legal basis for the processing is the execution of the contract, the granting of prior consent or the fulfilment of legitimate interest. Your personal data shall be kept for the duration of the contractual relationship or until you notify us of your opposition to this processing, after which it shall be kept for the length of time required to meet the corresponding legal obligations.

Your data shall not be transferred to third parties except in the event of legal obligation

The data subject is hereby informed that they may exercise their rights of access, rectification, erasure, portability, restriction and opposition by writing to the email address dpo@creandvida.ad and if they consider the processing of their data not to be in line with the applicable regulations, they also have the right to lodge a complaint with the supervisory authority (www.apda.ad).

ELEVEN. Jurisdiction

Any discrepancy, conflict or complaint that may arise in relation to the terms and conditions and/or the promotion will be subject to the exclusive jurisdiction of the courts of Andorra.

Escaldes-Engordany, April 2025