

1. At the end of my treatment at the Policlínica, will I have to pay anything if my insurance does not cover it?

No. Policlínica Nuestra Señora del Rosario's commitment to our road traffic accident patients means that we provide complete assistance free of charge to the injured party, regardless of the actions taken by their insurance company. With the Exemption from Payment document, you can be sure that you will not be charged for the treatment you receive.

2. Can my insurance company increase my premium if I stay at the Policlínica despite their instructions?

In the vast majority of cases, it is not your insurance company that is responsible for the medical expenses resulting from an accident, so your insurer has no reason to increase your premium because you have an accident. It is almost always the other company that pays.

In any case, if they want to increase your premium, they should give you two months' notice so that you have time to shop around for a better deal. There is a lot of competition in the insurance market, so you will have no problem finding the best price.

3. If I have an accident on my way to/from work, can/should I be treated at the insurance company's clinic and at the Policlínica?

As a road traffic accident patient, you can choose where to be treated but you cannot duplicate this treatment, i.e. you cannot be treated at the insurance company's clinic and at one of our centres. However, there is no problem to be treated at our facilities. It is important, however, that you contact your insurance company to arrange any sick leave you may have to claim at your place of work.

4. Should I seek legal advice on my options?

It is highly advisable to seek a second opinion, over and above that provided by your insurance company, in order to be fully aware of your rights in the event of a road traffic accident. Insurance companies offer legal advice, but it is always advisable to get an opinion that is not influenced by your company. Policlínica Nuestra Señora del Rosario offers you this free of charge, so that you can independently find out about the different options available to you.

5. Can I be forced to be treated at the centre my insurance company says I should go to?

No. You can choose the centre that suits you best. Remember that the treatment given in the event of an accident is very important in order to eliminate or minimise any possible after-effects. That is why the presence of specialised professionals, state-of-the-art equipment, techniques and treatments adapted to your condition can make a big difference to your health when you are discharged from hospital. Insurance companies have agreements with some centres and try to refer you to them to reduce costs and set treatment times. **Our independence is the best guarantee for your treatment.**

6. Do you process the claim for compensation once I sign the CEDO?

The CEDO is a document with which you authorise us to handle your case with the insurance companies involved and the subsequent payment of the treatment provided. Policlínica Nuestra Señora del Rosario only handles the medical expenses that arise from the care provided. However, we offer you a free legal consultation in which a specialised lawyer will explain your options so that you are aware of all your rights.