

Sample document. The company, its policy and its documents are fictitious; the agreement, its article, its sums and its source are real.

Sample Ltd (fictitious)

Staff	14 people · 1 workplace
Agreement applied	VII Convenio General del Sector de la Construcción (estatal)
Policy reviewed	Group accident policy: €30,000 per person, work accidents only (fictitious)
Date	Sample date: 30 September 2026

Summary
The policy falls short of what the agreement sets: up to €17,000 per person is missing. One case also needs the insurer's confirmation and two documents are not on file. Three actions, in order, at the end.

01 What your agreement requires

Article 69 of the agreement, published in BOE-A-2023-19903. Each case with its sum per person.

Death, permanent absolute disability or severe disability from a work accident or occupational disease	€47,000
Permanent total disability from a work accident or occupational disease	€28,000

The article sets payouts owed by the company; it does not say «policy». Companies usually cover them with accident insurance. For death from common illness or a non work accident it also sets one month of the agreement pay tables.

Article wording (Spanish)
«Se establecen las siguientes indemnizaciones para todas las personas trabajadoras afectadas por este Convenio: [...] b) En caso de muerte, incapacidad permanente absoluta o gran invalidez, derivadas de accidente de trabajo o enfermedad profesional será de 47.000 euros. c) En caso de incapacidad permanente total derivada de accidente de trabajo o Enfermedad profesional será de 28.000 euros.»

Official source: BOE-A-2023-19903 (https://www.boe.es/diario_boe/txt.php?id=BOE-A-2023-19903) · Published validity until 31 December 2026

02 Whether your policy meets it

CASE THE AGREEMENT SETS	AGREEMENT	YOUR POLICY	RESULT
Death, permanent absolute disability or severe disability from a work accident or occupational disease	€47,000	€30,000	Falls short. Missing per person: €17,000
Permanent total disability from a work accident or occupational disease	€28,000	€30,000	The sum is enough; it is left to confirm that your policy includes occupational disease and permanent total disability. It is in the policy schedule: covers, permanent total disability and occupational disease.

03 Your other duties, without going into them

We tell you which ones we look at and whether the document is on file. We do not draft or audit them.

Health and safety: plan, risk assessment and planning (LPRL, arts. 14 and 16)	Provided
Working time record	Not provided
Pay register	Not provided
Equality plan and whistleblowing channel	Depend on headcount: the review says whether they apply and under which rule

04 What to do and by when

1. Before the next renewal, raise the policy sum to €47,000 per person for death, permanent absolute disability and severe disability: €17,000 per person is missing today.
2. Ask the insurer in writing to confirm whether the policy covers occupational disease, which the agreement includes in all its cases.
3. Check with the payroll adviser whether the working time record and the pay register exist and, if one is missing, set it up with them; for the review it is enough to say whether they exist (yes, no or do not know).

SIGNED

LABORAL STACK DIGITAL, S.L.

insurance brokerage registered with the DGSFP under code J4590, with professional indemnity insurance and financial capacity
Sole director

SAMPLE, NOT
SIGNED

Document review of the published agreement text and the policy provided. Not legal advice, and not tied to the sale of any policy.