



**COMPREHENSIVE
LIFE AND DISABILITY**

Solutions

Making life simpler, easier and safer.

ALLIANZ CARE OFFERS HEALTH, LIFE AND DISABILITY SOLUTIONS AIMED TO SAFEGUARD THE FUTURE OF YOUR EMPLOYEES AND THEIR FAMILIES, NO MATTER WHAT THE FUTURE HOLDS.

Discover our wide range of International Life and Disability products:



This document is a summary guide only. Full details of all definitions, terms and conditions will be contained in our Company Benefit Guide and Company Agreement.



LIFE

Life cover provides financial protection and security for the beneficiaries of insured employees, in the unfortunate event of their death. Cover can also be extended to dependents, provided the insured employee is covered for Life insurance under the company plan.

The benefit amount will be paid as a lump sum. This lump sum payment can be either a fixed amount or calculated as a factor of the insured employee's gross annual salary, subject to an overall agreed maximum sum, as stated in the Table of Benefits.

Life insurance can be offered up to 10 times the gross annual salary or €2,000,000 whichever is the lower amount. Cover ends once the insured person has reached age 70. If cover ends at a lower age, this will be specified in the Company Agreement.

Accelerated Death Benefit

Upon the unfortunate diagnosis of a Terminal Illness of an insured employee (after the commencement date of cover), we will make an advance payment of the Life sum insured, as stated in the Table of Benefits. The accelerated death benefit is offered as part of our life cover.

ACCIDENTAL DEATH

The Accidental Death benefit provides an additional lump sum to beneficiaries in the unfortunate event of the insured employee's death due to an accident, provided the death takes place within 365 days of the occurrence of the accident.

ACCIDENTAL DISMEMBERMENT

The Accidental Dismemberment benefit provides a lump sum to the insured employee in the event of a loss of limb or limb function as a result of an accident, provided the dismemberment takes place within 365 days of the occurrence of the accident.

The total Accidental Death and Accidental Dismemberment benefit shall not exceed 100% of the maximum amount as stated in the Table of Benefits or €2,000,000 (whichever is lower).

Cover ends once the insured employee has reached age 70. If cover ends at a lower age, this will be specified in the Company Agreement.



Financial
protection
for loved
ones

Note: Terminal Illness refers to an advanced or rapidly progressing incurable illness, where in the opinion of an attending medical practitioner and our Medical Director, the insured employee's life expectancy is no greater than 12 months.



PERMANENT DISABILITY

Permanent Disability provides financial security to an insured employee who becomes permanently disabled (partial or total) as a result of an accident or illness. This benefit will be paid when the insured employee is unable to continuously (partially or totally) perform the material and substantial duties of their own occupation and any suited occupation (based on their education, skills and experience), provided that:

- The permanent disablement is definitive and irreversible and;
- The insured employee has suffered a loss in income and;
- The degree of Permanent Disability as assessed by us is more than 33.33%.

Permanent Disability benefit is paid as a lump sum up to a maximum of €2,000,000, unless otherwise specified.

Permanent Disability cover ends once the insured employee has reached age 65. If cover ends at a lower age, this will be specified in the Company Agreement.

SHORT TERM DISABILITY

Short Term Disability provides financial security to insured employees who are unable to perform the material and substantial duties of their own occupation due to an accident or an illness. Following a deferred period, this benefit is paid monthly in arrears for a maximum period of 24 months or until the insured employee has reached age 65. If cover ends at a lower age, this will be specified in the Company Agreement.

The benefit payment is equal to a percentage of the insured employee's gross annual salary at the onset date of the accident or illness, up to the maximum monthly benefit payment of €20,000 (unless otherwise specified) or a fixed sum per month as specified in the Table of Benefits. It is decreased by any other income received by the insured employee. The first and last instalments are paid on a pro rata basis.



LONG TERM DISABILITY

Long Term Disability provides financial security to insured employees who are unable to perform the material and substantial duties of their own occupation and any suited occupation (based on their education, skills and experience). The benefit is paid monthly in arrears, starting 24 months after the accident or illness that led to the disability. Cover ends once the insured employee has reached age 65. If cover ends at a lower age, this will be specified in the Company Agreement.

The benefit payment is equal to a percentage of the insured employee's gross annual salary at the onset date of the accident or illness, up to a maximum monthly benefit payment of €20,000 (for groups of 50 and over) or a fixed amount per month, unless otherwise specified. It is decreased by any other income received by the insured employee. Where agreed with us, the benefit shall be increased for the insurance year by the cost of living adjustment as set out in the Schedule to the Company Agreement and subject to the terms of the Company Agreement.



WHY CHOOSE US?



We have the widest range of insurance products, all with the convenience of a single point of contact.



We're flexible when it comes to finding the right solution for our clients



We push boundaries to meet our clients' needs



We continually invest to make life simpler and easier for our clients

EXCLUSIONS

Life benefits will not be paid if the death was as a result of:

Participation in war or criminal acts: active participation in war, riots, civil disturbances, terrorism, criminal acts, illegal acts or acts against any foreign hostility, whether war has been declared or not.

Chemical contamination and radioactivity: chemical or biological contamination, radioactivity or any nuclear material contamination, including the combustion of nuclear fuel.

Passive War Risk:

- Being in a country, where the British government has recommended their citizens to leave (this criteria will apply regardless of the insured person's nationality) and advised against 'all travel' there; or
- Travelling to or staying, for a period of more than 28 days per stay, in a country or an area where the British government advise against all but essential travel;

The Passive War Risk exclusions apply regardless of whether the claim arises directly or indirectly as a consequence of war, riots, civil disturbances, terrorism, criminal acts, illegal acts or acts against any foreign hostility, whether war has been declared or not.

Accidental Death, Accidental Dismemberment, Permanent, Short or Long term Disability benefits will not be paid if the Accidental Death, Accidental Dismemberment, Permanent, Short or long term Disability was as a result of any the exclusions listed for Life benefits or any of the following additional exclusions:

Substance abuse: alcohol, solvent or drug abuse. Drug abuse will include the abuse of prescribed, non-prescribed, legal or illegal drugs .

Flying in an aircraft: including helicopters, unless the insured person is a passenger and the pilot is legally licensed, or is a military pilot and has filed a scheduled flight plan when required by local regulations.



Talk to us, we love to help!

If you have any queries, please do not hesitate to contact us:

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