

Occupational disability insurance

For a good income if you become incapacitated

Inexpensive insurance through your employer!



**DISCOUNT
VIA YOUR
EMPLOYER**

Occupational disability insurance provides you with income security if you become (fully) incapacitated for work due to illness or handicap. It supplements any WIA benefit and your pension benefits.

Your income deserves additional protection

Illness and incapacity can happen to anyone, anytime. Sometimes only partial, often temporary, but always with an impact on your income. Your pension scheme and collective labor agreement may already provide for benefits should you find yourself in this position. But that is probably not enough to maintain your current standard of living. Loyalis offers you a solution to ensure you retain a decent income in the event you can no longer work: occupational disability insurance (ODI).

Loyalis, supplementing what you already have

Loyalis is an insurer with roots in the world of pensions and social security. As such we understand how your CLA and pension plan work. We know what provisions are available, and just as importantly are not yet available, in your sector. That benefits you, since by supplementing what you already have, you can be sure of being properly, and not unnecessarily, insured.

Your advantages

- ✓ Guaranteed supplement to at least 70% of your income
- ✓ Premium discount (minimal 20%) thanks to your employer's contract with Loyalis
- ✓ As the premium is deducted from your gross salary, the net cost are lower
- ✓ No medical questions to answer if you apply within 6 months of commencing employment (or during a campaign period)

Want to know more? Visit www.loyalis.nl/aov

How much does the insurance cost per month?

Indication of net monthly premium (minus 20% discount and after tax deduction)

Insured gross monthly income	€ 2,000	€ 4,000	€ 6,000
full and partial disability coverage	€ 7	€ 16	€ 18

What benefits does the insurance provide?

Example of benefit payable in case of partial disability (35%-80%) without work



Example of benefit payable in case of permanent and full disability (80% 100%)



The above figures are based on a standard situation. Your CLA may include other agreements (visit www.uwv.nl).



Questions?

Call our Customerservice. +31 (0)45 579 61 11. (on businessdays from 8 to 5.30 pm).



Calculate your premium

Calculate your premium on www.loyalis.nl/aov. The premium is a percentage of your gross salary. Your employer has signed a contract with us guaranteeing you a discount of at least 20% on the premium.

Why Loyalis?

We are an insurer coming from the world of pensions and social security and we closely cooperate with your employer. We know your CLA and pension scheme. So the insurance is perfectly in line with what has already been arranged for you. This prevents you from being unnecessarily insured.



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Want to know more?
Visit www.loyalis.nl/aov

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