

WGA internal risk-bearer insurance

Informatiedocument over het verzekeringsproduct

Onderneming: Elips Life Ltd, life insurer, license: 110355 (LI)

Product: WGA ERD-verzekering



This document only provides a summary of the key features of the insurance. You will find all the terms and conditions in the [policy conditions](#).

What is this type of insurance?

As an employer, you can choose to pay your employees' WGA benefit yourself. If you do this, you are a WGA self-insurer. This insurance reimburses the WGA benefit that you have to pay if an employee becomes incapacitated for work.

Extra informatie

WGA stands for 'Return to Work (Partially Disabled Persons) Regulations'. If an employee is at least 35% incapacitated for work, they are entitled to an WGA benefit from the Employee Insurance Agency (UWV) after 104 weeks. The UWV determines the degree of incapacity for work.



What is insured?

- ✓ The insurance is intended for employers that are WGA self-insurers. The WGA benefits paid by the UWV to your current or former employee and for which you are liable are insured. We help you with the obligations that arise from bearing the WGA risk yourself.

Extra informatie

You register all employees for whom you have to pay employee contributions, including employees on temporary contracts.

Reintegration

- ✓ We reimburse all or part of the reintegration costs that we have pre-approved in writing.

Extra informatie

Although we support you in reintegration, you remain responsible for ensuring that the necessary steps are taken. For example, you must make workplace adjustments if this means the employee can resume work earlier or do more work. Alternatively, you must offer the employee suitable work, if possible.

Legal assistance

- ✓ Specialists whom we have hired handle objections and appeals against the UWV's decisions on your behalf. They will do this if they believe there is a chance of success and if the expected benefits exceed the costs.



What is not insured?

- ✗ We will not pay if the employee was ill or incapacitated for work when they took up employment. We will also not pay if the employee was already sick or incapacitated for work when you took out the insurance. And we will not pay if fraud has been committed or if it is your fault that the employee has become incapacitated for work.

Extra informatie

If a sick or incapacitated employee takes up employment due to a change in the business situation, such as a merger or acquisition, they are not covered by this insurance.

Miscellaneous

- ✗ We will not pay if:
- you or your employee misleads us;
 - the incapacity for work is the result of civil unrest, a nuclear reaction or terrorism;
 - you or your employee fails to comply with our policy conditions or the obligations imposed by the UWV;
 - the UWV decides not to pay. If the UWV discontinues or reduces the WGA benefit as a result of a sanction, we will do the same.

Extra informatie

- We follow the UWV's decision on the degree of incapacity for work;
- We never pay more than the amount you must pay the UWV;
- The insurance reimburses the WGA benefit for a maximum of ten years. After ten years, the UWV takes over the benefit.

Changes

- ✗ If your business situation changes, report this to us as soon as possible. A merger or acquisition, for example, has a major impact on this insurance.



Are there any restrictions cover?

- ! You can only take out this insurance, if you have permission from the Tax and Customs Administration to be or to become a self-insurer for the WGA and the Sickness Benefits Act .

Extra informatie

You can register or deregister your company as a WGA self-insurer twice a year. If you wish to do that, your application must be submitted thirteen weeks before 1 January or 1 July.

Changes

- ! If your business situation changes, report this to us as soon as possible. A merger or acquisition, for example, has a major impact on this insurance.



Where am I covered?

- ✓ This insurance applies to employees paying income tax in the Netherlands and provides worldwide coverage.



What are my obligations?

You have an absence and reintegration policy. You also have an obligation to control the cost of claims. All information required to implement this insurance must be made available to us. You are obliged to report a sick employee to us within 42 weeks.

Your current or former employee must cooperate in their recovery. All information required to implement this insurance must be made available to us. This includes income data and changes in the degree of incapacity for work. You authorise us to request this data from the UWV through SIB-IRBC.

Extra informatie

Health

If you request this insurance, we will ask for general absenteeism information and WIA inflow, but not about your employees' health. You must mention who is sick at the start of the insurance. They are insured from the date they have been fully fit for work for four consecutive weeks.



How and when do I pay?

You pay the premium each year. The premium must be paid within thirty days of the invoice being sent. If the premium is not paid after a reminder and a final payment deadline, the cover lapses.

Extra informatie

Premium

Your premium percentage depends on the type of business you run and factors such as your employees' salaries and ages. Other factors include the number of employees who have been previously incapacitated for work and your absenteeism rates.



When does the cover start and end?

The insurance starts on the date specified in the policy. The standard policy term is three years. At the end of those three years, we will make you a proposal to renew your insurance, unless we cancel your insurance and do not make a proposal for renewal.

Your employee's cover ends at their state pension (AOW) age, when they leave their employment, on their death or on termination of the insurance. The benefit runs until their state pension age at the latest.

If you fail to pay the premium on time, we can terminate the insurance.



How do I cancel the contract?

Give us written notice of termination no later than two months before the end of the first contract term. After the first contract term, you can give notice of termination of the insurance on any day in writing subject to a one-month notice period, unless we have agreed a new contract term with you.