

Loyalis disability insurance (AOV)

Informatiedocument over het verzekeringsproduct

Onderneming: ASR Schadeverzekering N.V., schadeverzekeraar, vergunning: 12000478 (NL)

Product: Loyalis disability insurance (AOV)

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

What is this type of insurance?

Loyalis disability insurance provides cover for your income in the event of disability.

Extra informatie

This disability insurance supplements your income by up to a minimum of 70% of your insured income.



What is insured?

- ✓ If you become disabled and can therefore no longer work as much or at all, then this insurance will supplement your income by up to at least 70% until you become eligible for your old-age pension (AOW).

Benefit

- ✓ The amount of the benefit depends on how much you can still work, the amount of the insured income, the cover chosen, and any contractual agreements with your employer.

Extra informatie

What does this insurance pay out? For a disability of up to 35%, 80% of the income lost will be paid out. In the case of partial disability, a supplement to at least 70% of the insured income will be paid out. In the case of full disability, 10% of the insured income will be paid out.

Cause of disability

- ✓ You are insured for all causes of disability, unless there is a medical exclusion applicable.

Extra informatie

If you are currently entitled to a partial disability benefit under the Work and Income (Capacity for Work) Act (Wet werk en inkomen naar arbeidsvermogen, WIA), then you can also insure yourself. Cover only applies to causes of illness other than those for which you receive the WIA benefit. Any increase in psychological complaints is excluded at all times.



What is not insured?

- ✗ Any disability caused intentionally by yourself, through recklessness, or through the use of drugs is not insured. If you would like to find out more about the situations when we do not pay out, please see our policy terms and conditions.



Are there any restrictions cover?

- ! i) If, on the date that the insurance starts, you were absent from work due to illness, or ii) if you do not pay the premium, or iii) if there is an exclusion on the policy, or iv) in the event of fraud or deception.

Extra informatie

You are not entitled to a benefit paid out by the insurance if you are incarcerated or if your WIA benefit is suspended or denied.

Qualified period

- ! Our medical advisor may set out a qualifying period, depending on your answers to our questions about your health. The qualifying period can be up to 48 months. If you become ill during the qualifying period, then we will not pay out any benefit.

Extra informatie

The qualifying period does not apply if you become disabled due to an accident.

Disability criterion

- ✓ There must be evidence of an illness, defect, or an accident that caused the disability. This must be confirmed by an official UWV insurance doctor. You must not be able to carry out your work, either in whole or in part, as a result.

Extra informatie

We are guided by the judgement and the decision of the UWV for determining the degree and the cause of your disability.

When do we pay out?

- ✓ When you have been ill for more than 2 years. After 2 years of continued payment of wages, you will be reposted to an adapted position or dismissed on the grounds of the disability. We will then supplement your income by up to a minimum of 70%.

Disability of less than 35%

- ✓ You will also receive a benefit in the event of a disability of less than 35%, depending on the terms of your employer's collective labour agreement.

Indexation

- ✓ The benefit may increase annually.

Extra informatie

The benefit may be increased annually by a variable or fixed percentage, depending on what we contractually agree with your employer.

Health

- ! We will ask you a few questions about your health. Depending on your answers, exclusions may apply to the policy. If the insurance is provided through your employer, we will not ask you any questions about your health if you started work for your employer no earlier than six months before you register for the insurance.



Where am I covered?

- ✓ You are insured for disability worldwide, no matter where it occurred.

Extra informatie

If you wish to spend longer than 6 months abroad, you need to report this to us. Depending on the situation, the insurance may then be continued, suspended, or terminated.



What are my obligations?

Before you can take out the insurance, we need to ask you a few questions about your health. You must answer these questions honestly. Your responses may affect your insurance cover. Otherwise, you may not take out the insurance.

Extra informatie

You will need to pay a premium for your insurance. If you stop paying the premium altogether, we will terminate the insurance. If you receive a benefit from us, we are allowed to deduct any unpaid premium and any other costs from our benefit payments to you. Inform us at least in the 42nd week of your absenteeism due to illness.



How and when do I pay?

If the insurance is provided through your employer, then the premium will be deducted from your gross monthly income. If you pay the premium directly to us and not through your wages, then the premium is deductible from your income tax. The benefit is taxable.

Extra informatie

You can choose whether to pay your premium monthly or annually. This only applies if you pay the premium directly. A discount is available if you pay annually. Payment can be made by direct debit or bank transfer.



When does the cover start and end?

The insurance starts on the date stated on the policy. If there are any changes to your situation, please let us know. You may terminate the insurance under the circumstances mentioned in the policy terms and conditions. The insurance ends when you become eligible for your old age pension (AOW).



How do I cancel the contract?

After the first insurance period, you can cancel the insurance at any time, subject to a notice period of 1 month. Please call us on +31 (0)45 645 91 90 or visit our website loyalis.nl.

Extra informatie

You can also cancel your insurance in writing by emailing us at aov@loyalis.nl.