

Application for Disability Insurance through your employer

- Read the Service Provision Document and then fill in the knowledge and experience test first. Even before you fill in this registration form. Send the knowledge and experience test along with this registration form back to Loyalis.
- In order to assess your application properly, we would like to know more about your medical situation. We need additional information, therefore. We work with the ReMedicalGroup for our medical acceptance process. They request medical details from you if necessary.
- Loyalis uses your personal data to process your application. Loyalis explains how it handles your data at loyalis.nl/privacy.

YOUR CHOICE

Yes, I am applying for disability insurance and am selecting the income security option in the event of disability as follows (choose one).

Complete coverage:

coverage for **full** disability and for **partial** disability.

or

Coverage for **partial** disability only.

Coverage for **full** disability only.

PERSONAL INFORMATION

Birth name

Initials

Gender

Male

Female

By which name(s) would you like us to address you?

Street and house number*

* Including any suffix

Postal code

City/town

Country

Date of birth

dd mm yyyy

E-mail

Telephone

I give Loyalis permission to communicate with me digitally in the future about my products.

Employer name

Employer number*

* You can obtain this number from your Personnel Officer.

Employee number*

* You can obtain this number from your Personnel Officer.

Gross year income*

€

Parttime percentage*

, %

* See loyalis.nl/parttimepercentage (in Dutch) for more information

Date of employment

dd mm yyyy

* Fulltime, including holiday pay and end of year bonus. See loyalis.nl/brutojaarinkomen (in Dutch) for more information.

Inkomen & Zekerheid

Loyalis
een merk van a.s.r.

POWER OF ATTORNEY FOR DIRECT DEBIT OF DISTRIBUTION COSTS

The undersigned hereby authorizes ASR Schadeverzekering N.V. to once-only automatically deduct the distribution costs due from his/her account number.

IBAN account number*

* This number is shown on your bank statement. Or visit ibanbicservice.nl.

In the name of

Date

dd mm yyyy

Signature

SIGNATURE

The undersigned declares that he/she has completed this form truthfully.

Date

dd mm yyyy

City/town

Signature

Make sure you send the Knowledge and experience test (filled and signed).

EXPLANATORY NOTES AND DECLARATION

When does your insurance commence?

You insurance will commence on the first day of the month following the month in which we accept your application. The issue date is shown on your membership certificate.

Declaration

By signing this form you declare:

- that you are aware that any already existing and observed disability or illness for which you are currently on leave and that results in disability is excluded from this insurance
- that you authorize your employer to deduct the premium from your salary
- that you have familiarized yourself with the Service Document
- that you have truthfully completed this form. Any inaccuracies or incompleteness of the answers provided on this form that become apparent at a later stage can result in any rights under this insurance contract to be extinguished
- that you are in agreement with the application of the insurance conditions. The insurance conditions can be viewed at loyalis.nl and you will receive a copy when the policy is issued
- that you're aware that your personal data will be saved in the customer administration of Loyalis.

When you apply for or wish to change an insurance policy or financial service, we ask for personal data and other details. We use these data to contract and perform your insurance agreement or financial service, to manage the business relationship, for statistical analysis, and in order to comply with statutory requirements.

We also use the data to help us safeguard the security and integrity of the financial sector, our organization, employees and clients. We handle your personal data carefully and adhere to the General Data Processing Regulation and the Code of Conduct for the Processing of Personal Data by Financial Institutions (Gedragscode Verwerking Persoonsgegevens Financiële instellingen). Visit loyalis.nl/privacy for information on how we handle your personal data and what rights you have.

Assessment of insurance application

-In order to assess your application properly, we would like to know more about your medical situation. We need additional information, therefore. We work with the ReMedicalGroup for our medical acceptance process. They request medical details from you if necessary. If you have questions about the medical acceptance of your application, please phone the ReMedicalGroup on telephone number +31 025 167 46 74.

Return to:
Loyalis Verzekeringen
Antwoordnummer 4041
6400 VC Heerlen
The Netherlands

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

Product: Arbeidsongeschiktheidsverzekering Loyalis

Deze Verzekeringskaart geeft alleen een samenvatting van de verzekering. In de [polisvoorwaarden](#) staat uitgebreid waarvoor iemand wel en niet is verzekerd.

Welk soort verzekering is dit?

Met een arbeidsongeschiktheidsverzekering verzekert u zich van een inkomen bij arbeidsongeschiktheid.

Extra informatie

Deze arbeidsongeschiktheidsverzekering vult het inkomen aan tot minimaal 70% van uw verzekerde inkomen.



Wat is verzekerd?

- ✓ Raakt u arbeidsongeschikt en kunt u daardoor minder, of niet meer, werken? Dan vult deze verzekering uw inkomen aan tot minimaal 70%. We keren uit tot de AOW-leeftijd.

Uitkering

- ✓ De hoogte van de uitkering hangt af van hoeveel u nog kan werken. En van de hoogte van het verzekerd inkomen, de gekozen dekking en eventuele contractafspraken met de werkgever.

Extra informatie

Wat keert deze verzekering uit? Bij 0-35% arbeidsongeschiktheid 80% van het inkomensverlies. Bij gedeeltelijke arbeidsongeschiktheid aanvulling tot minimaal 70% van het verzekerd inkomen. Bij volledige arbeidsongeschiktheid 10% van het verzekerd inkomen.

Oorzaak arbeidsongeschiktheid

- ✓ U bent verzekerd voor alle oorzaken, tenzij er sprake is van een medische uitsluiting.

Extra informatie

Hebt u momenteel een WIA-uitkering voor gedeeltelijke arbeidsongeschiktheid? Dan kunt u zich ook verzekeren. De dekking geldt alleen voor andere ziektes dan die waarvoor u de WIA-uitkering hebt. Toename van psychische klachten is in alle gevallen uitgesloten.

Criterium arbeidsongeschiktheid

- ✓ Bij arbeidsongeschiktheid moet er sprake zijn van een ziekte, gebrek of ongeval. Dit is vastgesteld door een arts. U kunt uw werkzaamheden hierdoor (gedeeltelijk) niet meer uitvoeren.

Extra informatie

Wij volgen voor de vaststelling van de mate en de oorzaak van uw arbeidsongeschiktheid het oordeel en de beslissing van UWV.



Wat is niet verzekerd?

- ✗ Arbeidsongeschiktheid die veroorzaakt is door uw eigen opzet, roekeloosheid of gebruik van verdovende middelen is niet verzekerd. Wilt u meer weten over de situaties waarin wij niet uitkeren? Lees dan onze polisvoorwaarden.



Zijn er dekkingsbeperkingen?

- ! Als u vanwege ziekte verzuimde op de ingangsdatum van de verzekering of als u de premie niet betaalt. Als er sprake is van een uitsluiting op de polis. Of bij fraude en verzwijging.

Wachttijd

- ! Mogelijk stelt onze medisch adviseur een wachttijd vast. Dit is afhankelijk van uw antwoorden op onze gezondheidsvragen. De wachttijd duurt maximaal 48 maanden. Wordt u ziek tijdens de wachttijd? Dan keren wij niet uit.

Extra informatie

De wachttijd geldt niet als u arbeidsongeschikt wordt door een ongeval.

Gezondheid

- ! We stellen u een aantal vragen over uw gezondheid. Afhankelijk van uw antwoorden ontvangt u mogelijk een uitsluiting op de polis. Sluit u de verzekering via uw werkgever? Bij aanmelding binnen zes maanden na indiensttreding stellen wij geen vragen over uw gezondheid.

Wanneer keren we uit?

- ✓ Als u langer dan twee jaar ziek bent. Na twee jaar loondoorbetaling wordt u herplaatst in een aangepaste functie of ontslagen wegens arbeidsongeschiktheid. Wij vullen uw inkomen dan aan tot minimaal 70%.

Minder dan 35% arbeidsongeschikt

- ✓ U ontvangt ook een uitkering bij minder dan 35% arbeidsongeschiktheid, afhankelijk van de cao van uw werkgever.

Indexeren

- ✓ De uitkering kan jaarlijks stijgen.

Extra informatie

De uitkering kan jaarlijks verhoogd met een variabel of vast percentage. Dit is afhankelijk van de contractafspraken met uw werkgever.



Waar ben ik gedekt?

- ✓ U bent wereldwijd verzekerd tegen arbeidsongeschiktheid, het maakt niet uit waar deze is ontstaan.

Extra informatie

Gaat u langer dan zes maanden naar het buitenland? Dan moet u dit aan ons doorgeven. Afhankelijk van de situatie kan de verzekering dan doorlopen, worden opgeschort of beëindigd.



Wat zijn mijn verplichtingen?

Voordat u de verzekering kunt afsluiten stellen wij u een aantal vragen over uw gezondheid. Deze vragen moet u eerlijk beantwoorden. Uw antwoorden kunnen invloed hebben op de dekking van uw verzekering. Of u kunt uw verzekering niet afsluiten.

Extra informatie

Daarnaast betaalt u premie voor uw verzekering. Betaalt u helemaal geen premie meer, dan beëindigen wij de verzekering. Als u een uitkering van ons ontvangt, mogen wij de niet betaalde premie en eventuele andere kosten daarop inhouden.



Wanneer en hoe betaal ik?

Sluit u de verzekering via uw werkgever? Dan wordt de premie ingehouden op uw bruto maandinkomen. Betaalt u de premie rechtstreeks aan ons en niet via uw loon? Dan is de premie aftrekbaar van de inkomstenbelasting. De uitkering is belast.

Extra informatie

U kunt kiezen of u uw premie maandelijks of eenmaal per jaar betaalt. Dit geldt alleen als u de premie rechtstreeks betaalt. Bij betaling per jaar krijgt u korting. Betalen kan via een automatische incasso. Of u maakt zelf het bedrag over.



Wanneer begint en eindigt de dekking?

De verzekering begint op de datum die op de polis staat. Verandert er iets in uw situatie? Meld dat dan aan ons. U kunt de verzekering beëindigen in de genoemde situaties in polisvoorwaarden. De verzekering eindigt bij het bereiken van de AOW-gerechtigde leeftijd.



Hoe zeg ik mijn contract op?

Na de eerste verzekeringsperiode kunt u de verzekering dagelijks opzeggen met een opzegtermijn van 1 maand. Dit kan via 045 - 579 61 11 of via onze website loyalis.nl.

Extra informatie

U kunt uw verzekering ook schriftelijk opzeggen via aov@loyalis.nl

Knowledge and experience check

Disability insurance

- We feel it is important that you take out insurance in a manner that suits you. Loyalis does not advise you. You make a decision independently. With a maximum of six questions we would like to see whether taking out insurance without seeking advice is a good idea for you.
- Fill in the questionnaire completely. Then determine your score and see what this score means for your personal situation. If you do not fill in the questionnaire completely or do not return it with your application, we cannot process your application.

QUESTION 1.

Have you already received advice on disability insurance from a financial advisor in the past year?

No, go to question 2
Yes*

* We assume that you know enough about occupational disability insurance to take out the insurance with us now. You do not need to answer the rest of the questions but can proceed immediately to sign.

QUESTION 2.

There are different types of financial products, for example life insurance, occupational disability insurance, or a mortgage. Have you ever taken out a financial product?

No, never 1 point
Yes, I have taken out a financial product before 2 points
I don't know 0 points

QUESTION 3.

If you become disabled, your income usually declines. Do you know what impact becoming disabled would have on your own financial situation?

No, I don't know 0 points
Yes, I know enough 1 point
Yes, I know a great deal 2 points

QUESTION 4.

Disability insurance can provide you with a monthly supplement to your income if you become occupationally disabled. Is it clear to you what that means?

No, that's not clear to me 0 points
That is somewhat clear 1 point
Yes, that's entirely clear 2 points

QUESTION 5.

Disability insurance only pays out if you become disabled. Is it clear that you are choosing to receive a payment if you become partially disabled, if you become fully disabled, or in both cases?

No, that's not clear to me 0 points
That is somewhat clear 1 point
Yes, that's entirely clear 2 points

QUESTION 6.

Would you like further information or advice?

No 0 points
Yes** 0 points

** You can contact our customer service with questions at telephone number +31 45 579 61 11 (on working days between 8 am and 5.30 pm). For advice please contact a financial advisor.

DETERMINE YOUR SCORE

Add up the points from your answers.
On the next page you can see what the outcome means for you.

Total score points

TOTAL SCORE OF 4 POINTS OR FEWER

the advice of a financial advisor before taking out the insurance. You can contact our customer service with any final questions at telephone number +31 45 579 61 11 (on working days between 8 am and 5.30 pm).

Do you nonetheless want to take out the insurance without seeking advice? Then check here to indicate that you have read the warning, sign the form and send it to Loyalis together with your application.

I have read your warning, but I opt to take out this insurance anyway without seeking advice.

TOTAL SCORE OF 5 POINTS OR MORE

We assume that you know enough about disability insurance to take out the insurance with us now. Sign this form and send it to Loyalis together with your application.

Don't forget to sign the Knowledge and experience check! Return it together with the completed and signed application form.

SIGNATURE

The undersigned declares that he/she has completed this form truthfully.

Name

Initials

Gender

Male

Female

Date

dd mm yyyy

City

Signature

Return via e-mail to:
aov@loyalis.nl

or via postal service:
Loyalis Verzekeringen
Antwoordnummer 4041
6400 VC Heerlen
The Netherlands

Inkomen & Zekerheid

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Service document

Covering risks

This document explains what we can do for you. And what it costs. Other financial service providers also have this kind of document. So that you can compare us to others. And you can also compare our costs.

Please note!

This document describes what we normally do and what the average price is for those services. This information is therefore not specifically tailored to your personal situation. That is why you should always make clear agreements with your financial service provider.

You are interested in taking out insurance

Are you interested in taking out insurance? For example for the event you or your partner were to die? Or for if you were to become disabled or unemployed? In that case this document explains what we can do for you. And what our service provision costs. In situations like this, you have questions about what risks are covered and there are a number of things you must consider.

For example:

- Do you need the insurance?
- How much premium do you pay for the insurance?
- In what situations does the insurance pay out?
- In what situations does the insurance not pay out?

This document informs you whether we can help answer these questions, how we do that and the approximate costs for this.

IN SUMMARY: WHAT WE CAN DO FOR YOU.

We are a financial service provider and we have set out below what we can do for you. What financial service providers can do for you can be divided into five different types of activities. Not every financial service provider does all five of these. We do the activities that are shown in dark print. We do not do the activities shown in light print.

We do not give you any advice on insurance. We can ensure that you receive the contract, however.

1. Research

What is your personal situation?

2. Advice

What financial solution is the best fit for you and your situation?

3. Search

What provider offers the financial solution that is the best fit for you?

4. Contract

Have you already made a choice? Then we can ensure that you get the contracts.

5. Maintenance

You have the contract. After that we keep an eye on whether things are going well.

Average costs

Advice	Activities aimed at taking out insurance	Combination
N/A	€ 40	N/A

EXPLANATION: WHAT CAN WE DO FOR YOU?

1. Research

What is your personal situation?

We do not give you any advice on your need for insurance and do not map out your personal situation.

2. Advice

What financial solution is the best fit for you and your situation?

We do not give you any advice on your need for insurance and therefore do not help you by looking for a financial solution that ties in with your personal situation and wishes.

3. Search

What provider offers the financial solution that is the best fit for you?

You have chosen a financial solution yourself and selected a provider for this. Therefore, we do not make a comparison of products from providers in order to find a suitable offer.

- This is what this service provider offers
- This is what this service provider does not offer

- No comparison of products
- Comparison of limited number of products
- Comparison of large number of products

4. Contract

Have you already made a choice? Then we can ensure that you get the contracts.

We can ensure that you get the contracts for the product that you have chosen yourself.

We give you detailed information on our insurance products. Based on this information, you decide whether the product is a good fit for your personal situation. So you yourself are responsible for choosing the product. In the application, we ask you a number of questions in order to determine whether it is wise for you to take out the insurance without seeking advice.

5. Maintenance

You have a contract. After that we keep an eye on whether things are going well.

The contract is often for a long period of time. After you have signed the contract, your personal situation could change. The product might no longer suit your personal situation in the future. It is important that you know that during the term of the contract you are entitled to information about, among other things, important changes in the product.

Please note!

What financial service providers can do for you after you have the contract can vary greatly. Therefore, make clear agreements on what the provider does and does not do. And what it costs.

In addition to the statutory obligations that we already have, we cannot perform any maintenance activities for you after the contract has been concluded.

COSTS: HOW MUCH DO YOU PAY?

Costs for the service provision

	Standard rate
Costs for advice	N/A
Costs involved in taking out a product	€ 40
Both	N/A

The costs are charged separately via a fixed rate.

You pay a one-time fee of € 40 for taking out the contract. These are the costs that we incur in order to arrange the insurance contract for you. This amount is not tax deductible.

Depending on the services you choose, the costs that are charged may vary. You can use this document when making concrete agreements on the service provision.

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6401 JR Heerlen
The Netherlands

+31 45 579 61 11

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