

Occupational Disability Insurance

For a decent income if you are no longer able to work



If you become (fully) incapacitated for work due to illness or impairment this has a significant impact. On your income too. Luckily, you can make additional arrangements for this. Our occupational disability insurance provides you with a customized income supplement. Because our insurance reflects the WIA, your CLA and pension plan. That means you are never unnecessarily insured, but you can always rely on a good income.

Your income deserves additional protection

You'd rather not think about it, but illness and incapacity can happen to anyone. Sometimes partial, often temporary, but always with an impact on your income. Your pension plan and collective labor agreement may already provide for benefits for this. But that is probably not enough to maintain your current standard of living. Loyalis offers you occupational disability insurance to ensure you retain a decent income in the event you can no longer work.

Loyalis, supplementing what you already have

Loyalis is an insurer with roots in the world of pensions and social security. So we are familiar with your CLA and pension plan. We know what provisions are and aren't yet available in your sector. Where we see gaps we supplement. That means you can always rely on a good income. Now and in the future.

Advantages

- ✓ Always at least 70% income until your state pension retirement age
- ✓ Low premium: at least 20% collective discount as well as tax advantage
- ✓ The premium is not age-dependent
- ✓ No medical questions within 6 months of commencing employment

Register now? Visit loyalis.nl/aov

What benefits does the insurance provide?

Example of benefit payable during partial disability (35%-80%) without work.



Example of benefit payable during permanent and full occupational disability (80% - 100%).



The above is a simplified representation of the actual situation. The figures are based on a standard situation (different arrangements might have been agreed in your CLA) and on an income below the maximum daily wage (see uwv.nl).

Calculation example

Insured gross monthly income	€ 2,000	€ 4,000	€ 6,000
Net monthly premium indication	€ 9.20	€ 18.40	€ 22.35
Maximum gross monthly benefit	€ 939	€ 2,339	€ 3,739

Questions?

Phone our Customer Service Department.
+31 45 645 91 90

(on business days, between 8 am and 5.30 pm).

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Why Loyalis?

Loyalis is an insurer with roots in the world of pensions and social security that collaborates closely with your employer. We are familiar with your CLA and pension plan. So the insurance perfectly reflects arrangements that have already been made for you.

Register now - one less care forever!

Inkomen & Zekerheid

Loyalis
een merk van a.s.r.