

# Occupational disability insurance

For a good income if you become incapacitated.



**‘My standard of living is guaranteed if I become ill’**

**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 thanks to your employer's contract with Loyalis
- As the premium is deducted from your gross salary, the net cost to you is lower
- The premium is not age-dependent
- No medical questions to answer if you apply within 6 months of commencing employment

# How much does the insurance cost per month?

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

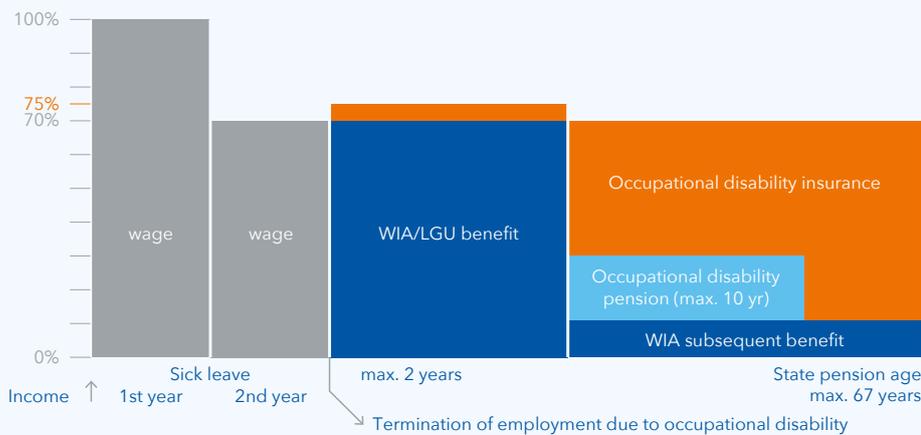
Insured gross monthly income	€ 2,000	€ 4,000	€ 6.000
full and partial disability coverage	€ 7	€ 15	€ 18



Calculate your premium quickly and easily on [www.loyalis.nl](http://www.loyalis.nl).

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.

# What benefits does the insurance provide?



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

- Employer
- Public sector
- Pension fund
- Loyalis



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

- Employer
- Public sector
- Loyalis

The above figures are based on a standard situation. Your CLA may include other agreements.

Want to know more?  
Visit [www.loyalis.nl](http://www.loyalis.nl)



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