

Overview of benefits

The purpose of this annex is to provide an overview of the differences in coverage between your current insurance product and the one offered for free transfer.

Daily allowance in case of incapacity for work (JAM01)	Daily allowance in case of incapacity for work (PIGA01)
Current coverage	Suggested new coverage

These two insurance products provide daily allowance benefits in the event of incapacity for work. However, there are differences in insurance coverage.

A non-exhaustive list is presented below:

Insured risks

Maternity included	Maternity excluded
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Duration of entitlement to benefits

The daily allowance is payable for one or several illnesses/accidents, during 720 days in a period of 900 consecutive days.	The daily allowance is payable for one or several illnesses/accidents, during 730 days in a period of 900 consecutive days.
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Entitlement to benefits

An incapacity for work of less than 50% does not give entitlement to benefits.	An incapacity for work of less than 25% does not give entitlement to benefits.
In the event of partial incapacity for work, but at least 50%, a reduced daily allowance is paid accordingly.	In the event of incapacity for work, benefits are fixed in accordance to the degree of earning incapacity.
Only a 100% incapacity for work rate gives entitlement to a full daily allowance.	If the rate of incapacity for work is equal to or greater than 66 2/3%, benefits are granted in full.