

Disability insurance (BV10) Supplementary-disability insurance (BZ10 / BZ11 / BZ30)

Highlights of our disability insurance

Disability benefits in case of cancer

- 18 months of immediate assistance in case of cancer¹
- Simplified verification process
- Reviewed within 5 business days

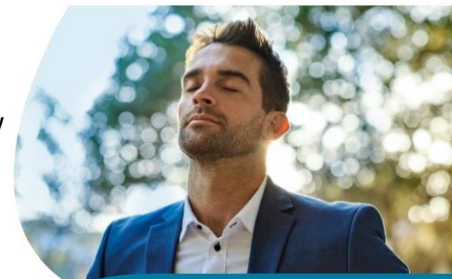
TOP benefits under your private contract

Benefits in case just of longer illness possible

- Additional module: Available for up to **24 months** under your private contract
 - After a continuous 4-month period of illness, the insured pensions will be paid retroactively if a specialist physician certifies that the illness is expected to last a further 2 months.
 - If the specialist physician is not able to determine this, benefits will be due retroactively at the latest after a continuous 6-month period of illness.
- A "yellow slip" and information on the type of illness are sufficient to assert benefits!

Flexibility

- **New:** Premium pause to assist in financial planning for time off work
 - Halt premium payments for up to 24 months
 - For instance during parental leave, a sabbatical, or when caring for family members
 - Maintain insurance coverage during this time
- Dynamic premiums available to increase disability coverage
 - Can be suspended **at any time**
 - Does not expire, even after dynamic right is denied multiple times.
- Premium-free dynamic adjustments in main insurance in case of disability²
 - To increase pension / capital at the time of expiration
 - Up to 10 %, maximum double amount of dynamic premium
- Guaranteed pension increase of 1 % to 3 % possible (to compensate for inflation)
- Always receive benefits – with "investment fund" appropriation option (not taxed)



Take a breather.
 The new premium pause makes it possible.

Increase options

- **Guaranteed extension** without an event in the first 5 years up to age 40 (at least to age 20)
- **Follow-up insurance guarantee** with certain events (for instance when purchasing a property, marriage or birth of a child and many other events)
- **Beginner bonus for career starters**
 - Increase monthly disability pension by max. of € 1,500
 - Extension and follow-up insurance guarantee also available
- Increases must be reasonable for the individual's income
- All increases are granted without a new risk assessment.³

Customer-friendly conditions

- Global insurance coverage
- General exclusion of **abstract assignment**
- **No reorganization review required for self-employed persons**
 - The self-employed person has successfully completed an academic degree and carries out at least 90 % commercial or organizational duties during their daily work, or
 - The self-employed person has employed on average less than 5 staff members in their company during the last two years. Apprentices, trainees and working students are not included! **And:** The following applies to independent physicians, dentists, veterinarians, pharmacists or psychotherapists: Employees only include workers with an academic degree in the healing professions!
- When customers go back to work
 - Precise definition of the conditions for ongoing disability, and of the term “reasonable” in the framework of specific assignment and reorganization (for self-employed persons).
 - It is not reasonable
 - for work to be harmful to health, or
 - for the yearly gross income, or for self-employed persons the taxable profit to be 20 % or more below their gross income in their last profession.
- No premium increase if personal risk increases (for instance when changing careers or starting a dangerous sport)
- Right to review the premium after a career change or change in another career-related characteristic
 - If the premium is less expensive, it will be reduced at the next due date.

80 % additional earning limit!

Other highlights

- **New:** Health services for your mental health.
 - Professional support to get healthy or stay healthy
 - All information is available at www.alte-leipziger.de/bu-services
- **Real disability protection** for primary school students (over the age of 10), university students and apprentices
- Review for most favorable conditions for university students and apprentices!
 - The capability of working in a profession regularly associated with the degree or training program is also reviewed.
- Infection clause for all professions
- Applications made easy: Only a 3 year period is reviewed for many health questions – 5 years is the market standard!
- Extension option if the standard age limit increases under German pension insurance and in professional pension schemes
- Unrestricted disability protection in road traffic
- In your private contract:
 - Start-up assistance of 6 months of pension if you begin a new career
 - Reorganization assistance for self-employed persons of 6 months of pension in case of possible reorganization of your company
 - Cost-sharing for rehabilitation treatment: Up to 6 monthly pension payments, maximum € 6,000
- Alte Leipziger has an excellent security and earnings situation, as the foundation for ensuring long-term fulfillment of insurance coverage commitments.



A reassuring thought.
 Our dream services are here for you!

Flexible premium payments

- Premium pause to assist in financial planning for time off work
- Deferment or partial deferment of premiums for a maximum of 24 months with full disability protection – with no interest in case of unemployment, parental leave, reduced earning capacity or needed nursing care (always interest-free under tariff BV10, even without one of the events indicated).
 - Customer-friendly repayment options in installments over 48 months.
- Option to restore insurance coverage within 12 months after stopping premium payments without a new risk assessment

Professional benefits processing

- No reporting deadline for occupational disability
 - Benefits always granted retroactively
- No time limit for recognizing disability
 - Exception: 18 months of immediate assistance in case of cancer
- When you become disabled, only your last profession is reviewed (even if you stop working entirely or take a temporary break, for instance during parental leave).
- Mixes of different part-time jobs are taken into consideration!
 - Special feature: We treat housewife / househusband work as a profession!
- A projection “6 months of likely disability” is sufficient
- Free choice of doctors
- **First class benefit review** with tele-claiming and on site service
 - All information on our customer-focused benefit reviews is available [here](#).
- We pay typical travel and overnight lodging costs, as well as costs associated with the specific individual case if you need to travel from abroad for your medical examination.
- **Our service guarantee:** Documents reviewed within 8 business days – claims for damages can be filed if this term is exceeded
- No reporting obligation if disability is reduced or if you begin working again

Part-time clause!

¹ At maximum through the end of the contract. This benefit does not apply to company pension plans.

² Does not apply for BV10; the following applies for persons under 18 years of age and for simple release from premium payments: Maximum 5 % dynamic premiums

³ The following applies for primary school students and housewives/husbands: The increase in the existing contract is possible only if the professional group for the current job is equal or better (otherwise new contract with current job).

Our fantastic disability protection – simply outstanding!

