

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

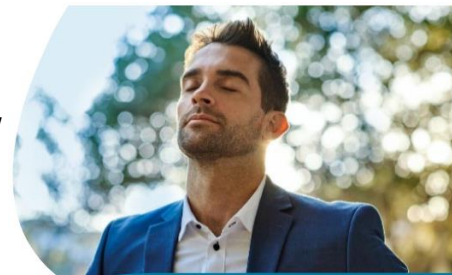
TOP benefits under your private contract

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

- **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)
 - Increase monthly disability pension by max. of € 500
- **Follow-up insurance guarantee** with certain events up to age 50 (for instance when purchasing a property, marriage or birth of a child and many other events)
 - Increase monthly disability pension (incl. guaranteed extension) by max. of € 1.500.

- **Beginner bonus for career starters**

- Increase monthly disability pension by max. of € 1.500
- Extension and follow-up insurance guarantee also available
- Increase monthly disability pension (incl. guaranteed extension and follow up insurance guarantee) by a total of € 2.500.
- Increases must be reasonable for the individual's income
- All increases are granted without a new risk assessment.

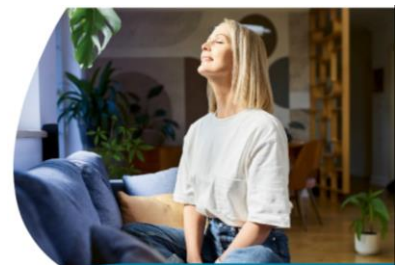
Customer-friendly conditions

- 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

- 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



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

- 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.

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

Our fantastic disability protection – simply outstanding!

