

Customers / Alte Leipziger Life / January 2025

## Disability insurance – Tariff BV10

### Customer-friendly conditions

- No abstract referral to other careers for any professional group – even if you permanently stop working
- Generous additional earnings limit while receiving disability benefits
- No premium increases – even if your life circumstances change (for instance if you change careers)
- Right to review professional group after changing careers
- No pre-contractual disclosure obligation between application and the commencement of insurance
- If you have difficulties making your payments:
  - Premium pause for up to 24 months – reduction in benefits or increase in subsequent premiums
  - Deferment or partial deferment of premiums for a maximum of 24 months available – and always interest-free!
- Global insurance coverage – on the job or off
- Unrestricted disability protection in road traffic
- 18 months immediate pension in case of cancer\* – co-insured free of charge
  - Simplified verification process
  - Reviewed within 5 business days
- Optional: Benefits just in case of longer illness
  - Agreed benefits after 6 months of continuous illness or after 4 months, if the illness is expected to last a further 2 months

### Design your flexible disability coverage

- Option for dynamic premium payments available – let your disability pension grow with you (and prevent loss of purchasing power)
  - Your right to dynamic premium payments does not expire, even with multiple denials (Does not expire, even after dynamic right is denied multiple times).
- Guaranteed increase in your disability pension in case of an insured event can be included (guaranteed inflation protection)
- Comprehensive extension guarantee (event-specific) and follow-up insurance guarantee with event (such as career entry, marriage or increase in income) to increase your disability protection without a new risk assessment

### Fair and professional benefit processing

- 100 years of experience in disability protection
- Separate department with medically trained personnel to review benefits
- Tele-claiming: We provide support by phone in completing your disability benefit application.
- Local service: We are happy to assist you with reviewing and processing your benefit application.
- No reporting deadline for disability
- Benefits always granted from the start of disability – including retroactively
- No reporting obligation if your health improves in case of an insured event or if you begin working again
- Service guarantee: Submitted documents will be reviewed within 8 business days

\*Benefits will only end earlier if the insurance policy expires.