

Daily Allowance Insurance

Ensuring wage payment continuation

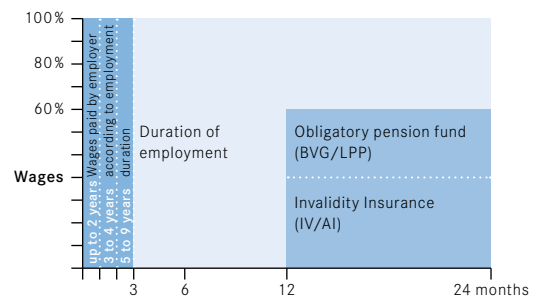


Daily Allowance Insurance relieves employers of the obligation to continue paying wages when employees are ill or have accidents. With Daily Allowance Insurance, even unexpected costs remain calculable.

Daily Allowance Insurance can be widely adapted to fit the needs of the individual company. A supplement to the maternity indemnity according to the Federal Law on Compensation for Loss of Income (EOG/LAPG) can also be included.

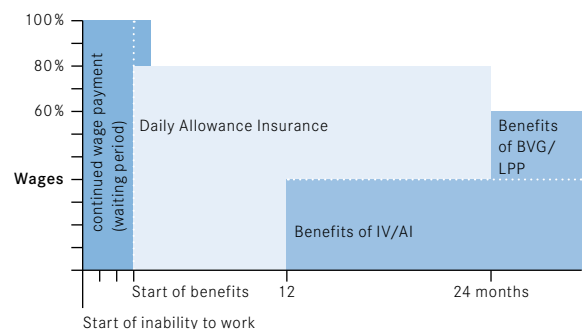
**Without Daily Allowance Insurance:
a risk for both sides**

In the event of illness, the employer is under a legal obligation to continue paying wages. After the expiration of the obligation, an insurance gap occurs for the employee.



**With Daily Allowance Insurance:
security for everyone**

Daily Allowance Insurance starting with 80% of wages frees the employer from his legal obligation to continue paying wages provided that he agrees to pay at least 50% of the insurance premiums. Depending on the employment contract, the employer can supplement the daily allowance benefits during the obligation to continue paying wages or the waiting time up to 100%.



Daily Allowance Insurance: Advantages That Score Points

- Payment of benefits already starting at a 25% inability to work
- Benefits coordinated with the BVG/LPP (Swiss Federal Law on Occupational Retirement, Survivors' and Disability Pension Plans)
- Surplus participation

Insurance type	Daily Allowance Insurance Percentage: The allowance is set as a percentage of the annual salary in accordance with Old-age and Survivors' Insurance contributions (AHV/AVS).
Insurable risks	Illness Accident Maternity benefit as a supplement to maternity indemnity according to the Federal Law on Compensation for Loss of Income (EOG/LAPG) <ul style="list-style-type: none"> - Topping up from 80% (in accordance with EOG/LAPG) to 90% or 100% (period of benefit: 98 days) - Supplemental insurance: period of benefit extended from 99 (in accordance with EOG/LAPG) to 112 days - Surplus insurance for an annual salary in excess of CHF 77,400
Surplus participation	Annual premium starting at CHF 2,500
Amount of insurance benefits	As a rule, 80% of the salary that is subject to AHV/AVS (90% or 100% is also possible)
Waiting period	Illness/accident: <ul style="list-style-type: none"> - Waiting times adapted to fit your needs Maternity benefit: <ul style="list-style-type: none"> - Waiting times adapted to fit your needs
Benefit period	Illness/accident: <ul style="list-style-type: none"> - 730 or 365 days minus the waiting time
Expiration of the insurance	Upon reaching the age to receive Old-age and Survivors' Insurance benefits (AHV/AVS)
Right of transfer to individual insurance	A transfer to the individual insurance is possible within 3 months of leaving the collective insurance.

The General Insurance Conditions regarding the Daily Allowance Insurance of CONCORDIA Swiss Health and Accident Insurance Ltd are decisive.



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