

CONCORDIA

Bound by trust



Daily allowance

Individual Daily Allowance Insurance

Wage loss due to incapacity to work – your daily allowance insurance covers the difference.

CONCORDIA Daily Allowance Insurance offers you financial security in the event of wage loss due to incapacity to work.



Flexible daily allowance amounts

Select the daily allowance personally



Flexible start date

Select the start of benefits personally



Flexible combination

Combine illness and/or accident risks

Daily allowance

Individual Daily Allowance Insurance

In the event of incapacity to work due to illness, complications during pregnancy, or an accident, Daily Allowance Insurance offers financial security.

STANDARD Daily Allowance Insurance	Particularly for employees whose daily allowance insurance with their employer covers less than 100 % of their wages, or who have not taken out a daily allowance insurance policy with their employer. CONCORDIA pays benefits up to the amount of the forgone wage.
PLUS Daily Allowance Insurance	Particularly for self-employed persons as well as heads of household. CONCORDIA pays the stipulated benefit in any case – independent of the amount of the loss of earnings accrued. In the event that there are benefits from other private and social insurance providers or others that have a duty to pay, the daily allowance is not reduced. Proof of the earnings lost is not necessary.

Flexible start of benefits

The start of benefits in the event of incapacity to work can be chosen personally with both STANDARD Daily Allowance Insurance and PLUS Daily Allowance Insurance. The waiting period always begins with the medically certified incapacity to work. In the event of a partial incapacity to work of at least 50 %, a corresponding percentage of the insured daily allowance will be paid out.

Further information: www.concordia.ch/dailyallowance

This leaflet is provided for informational purposes and does not represent a binding offer. The General Insurance Terms and Conditions of STANDARD and PLUS Individual Daily Allowance Insurances prevail.

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