



Daily Allowance

Individual Daily Allowance Insurance

In the event of 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

Especially for persons undertaking gainful activity who want to secure their accustomed standard of living and avoid loss of income due to illness, maternity or accident. CONCORDIA pays the daily allowance in the amount of the effective loss of earnings, up to the maximum insured.

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 Terms and Conditions of Insurance regarding STANDARD and PLUS Individual Daily Allowance Insurances prevail.

CONCORDIA
your health, our priority

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