



# Cigna Eurprivileges DEATH & DISABILITY INSURANCE

The statutory cover foreseen by your employer guarantees a capital in case of death or disability but is limited to the accident risk. **Cigna Eurprivileges** together with **Afiliatys** therefore offers you a special group contract that guarantees a payment in case of death and total and permanent disability in any circumstance (accident and illness). You can freely choose the insured capital sum and the cover, according to your personal needs, your family circumstances, etc.

## WHO CAN SIGN UP?

Signing up for this insurance is optional; however, you can only join during your career at one of the European Union institutions. You can also insure your spouse and/or children.

The following persons can sign up:



- **Officials and temporary staff of the European Union institutions and bodies;**
- **Members of the European Union institutions and bodies;**
- **Employees of the European Investment Bank, the European Central Bank, the European University Institute in Florence, the European Schools or any other organisation created by a European Union treaty.**

## CONDITIONS FOR AFFILIATION

- **Providing all medical information requested by the insurance company (at least the declaration of state of health);**
- **Being a member of Afiliatys (the application for membership can be submitted simultaneously with the registration to the insurance);**
- **Affiliation is possible until the age of 65.**

When the official retires, the guarantee of this insurance will also end. However, the death cover can be continued until the age of 80, taking into account the specific conditions determined by the insurance company.

## WHAT ARE THE BENEFITS?

You are entirely free to indicate the beneficiaries of the death cover. It is also possible to indicate a bank as beneficiary for a part of or the total amount of the insured capital. In case of a mortgage loan we can offer you a special product, the Debt Balance Group Insurance.

## FORMULAS AND INSURED CAPITALS

### Formulas

#### Death insurance

In case of death ('all causes' = accident and illness) of the insured person, the insured capital will be paid out to the beneficiaries mentioned in the contract.

#### Disability insurance

In case of total and permanent disability ('all causes' = accident and illness) of the insured person, the insured capital will be paid out. This cover can not be taken separately and must consequently be combined with the Death insurance. The insured capital for Disability may not exceed the insured capital of the Death insurance.

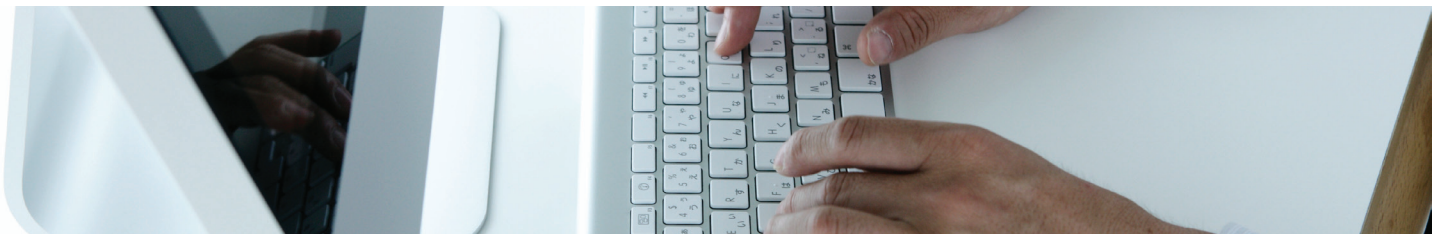
### Insured capitals

#### The insured capital is a multiple of the monthly basic salary of the individual subscriber

- The individual subscriber has free choice of the insured amount (max 60 x the monthly basic salary without exceeding the amount of 500,000.00 EUR);
- the disability capital can not exceed the death capital;
- the insured amount will change automatically when your monthly basic salary changes after you have joined this insurance;
- the insured amount will be based on the monthly basic salary of the individual subscriber earned when he/she died or became disabled, multiplied by the chosen coefficient;
- the insured capital of the spouse will also be based on the monthly basic salary of the individual subscriber and can not exceed the capital insured by the subscriber himself;
- the premiums will be deducted automatically from the salary.

#### The insured capital is a fixed sum

- The individual subscriber and his/her spouse have free choice of the insured amounts (max 500,000.00 EUR). The capital insured by the spouse can not exceed the amount insured by the subscriber;
- the disability capital can not exceed the death capital;
- the insured capital will remain fixed during the entire duration of the insurance (except for explicit request);
- the premiums will be collected through a monthly standing payment order.



## PREMIUMS

The premium rates will be determined in function of your age and will change when you enter a new age category.

### EXAMPLE 1

Age of the insured person	37 years	
Death capital	250.000,00 EUR	
Disability capital	250.000,00 EUR	
<b>Monthly premium</b>	<b>death cover</b>	<b>28,50 EUR</b>
	<b>disability cover</b>	<b>21,25 EUR</b>
	<b>Total premium</b>	<b>49,75 EUR</b>

### EXAMPLE 2

Age of the insured person	44 years	
Death capital	250.000,00 EUR	
Disability capital	250.000,00 EUR	
<b>Monthly premium</b>	<b>death cover</b>	<b>42,75 EUR</b>
	<b>disability cover</b>	<b>33,25 EUR</b>
	<b>Total premium</b>	<b>76,00 EUR</b>

## REQUEST FOR AN OFFER?

Before making a decision, you can of course ask an offer first. Therefore please fill out the document in attachment and send it back to us. We will then send you a detailed offer so that you can take the necessary time to make a decision.

## HOW CAN I JOIN?



Send us the affiliation form signed for agreement as well as the filled out declaration of state of health. After acceptance by the medical consultant we will do the necessary for your contract.

## PLEASE SEND THE APPLICATION DOCUMENTS TO:

### By post

Cigna Eurprivileges  
Plantin en Moretuslei 299  
2140 Antwerpen  
BELGIUM

### By email

info@eurprivileges.com



For more detailed explanations, please visit the **FAQs** on our website [www.eurprivileges.com](http://www.eurprivileges.com) or contact us at +32 3 217 65 76.

# Request for an insurance proposal

## Death & Disability Insurance

Contract Allianz 909.478

### Identity of the subscriber

Name	First name
Date of birth (d - m - y)	Sex <input type="radio"/> M <input type="radio"/> F
Private address: Street	No. Box
Postal code	City
Private email	Private tel. no.
Marital status <input type="radio"/> single <input type="radio"/> married <input type="radio"/> divorced <input type="radio"/> cohabiting * <input type="radio"/> widow(er)	
Institution	Personnel no.
Place	Grade and step
Office address	
Office email	Office tel. no.
Membership no. Afiliatys	

\* providing the presentation of a cohabitation contract

### Other persons to be insured

Spouse

Name	First name	Date of birth
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Child(ren) at charge

Name	First name	Date of birth
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Name	First name	Date of birth
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Name	First name	Date of birth
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Others at charge

Name	First name	Date of birth
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Name	First name	Date of birth
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### Insurance inception date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

## Coverages

- Death 'all causes'
- Disability 'all causes'

## Insured capitals

1. Expressed as a multiple of the monthly basic salary ( = MBS = \_\_\_\_\_ EUR)

or

2. Expressed as fixed capital

	Death 'all causes'		Disability 'all causes'	
Subscriber	1.	x MBS = _____ EUR	1.	x MBS = _____ EUR
	2.	_____ EUR	2.	_____ EUR
Spouse	1.	x MBS = _____ EUR	1.	x MBS = _____ EUR
	2.	_____ EUR	2.	_____ EUR
Child 1	1.	x MBS = _____ EUR	1.	x MBS = _____ EUR
	2.	_____ EUR	2.	_____ EUR
Child 2	1.	x MBS = _____ EUR	1.	x MBS = _____ EUR
	2.	_____ EUR	2.	_____ EUR
Child 3	1.	x MBS = _____ EUR	1.	x MBS = _____ EUR
	2.	_____ EUR	2.	_____ EUR

Date \_\_\_\_\_ Place \_\_\_\_\_

Signature \_\_\_\_\_

The personal data provided may be used by Cigna, Plantin en Moretuslei 299, 2140 Antwerpen, Belgium, keeper of the file, for the purpose of rendering due service to the insured parties, for the management of the insurance policies, and the processing of claims. Solely to that end, the undersigned gives his/her specific and informed consent for the use of the medical data regarding his/her own person and/or the members of his/her family. The law bearing on the protection of individual privacy with regards to the use of personal information, dated December 8, 1992, provides the subject with right of access to the data and to their correction as well as with the right to consult the public records.