



## Cigna Eurprivileges DEBT BALANCE INSURANCE

This insurance is ideal when you borrow a substantial amount of money to buy land or a house. Before granting you this mortgage loan, the credit institution will ask for an insurance that covers the outstanding balance of the loan in the event of your death. We therefore worked out a policy that meets that requirement and protects your heirs financially in such a situation.

### WHO CAN SIGN UP?

Signing up for this insurance is optional; however, it needs to be done during your career at a European Union institution.

The following persons can sign up for this insurance:

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

You can also sign up your spouse provided that the insured capital does not exceed the one insured on your own name.

### CONDITIONS FOR AFFILIATION

- **Providing all medical information required by the insurer (at least the medical questionnaire);**
- **Being member of Afiliatys (the application can be submitted simultaneously with the registration to this insurance);**
- **Affiliation is possible until the age of 65.**

## FORMULAS

You have the choice between three different formulas:

### Annual adaptation of the insured capital

The insured capital per person is unlimited (= no maximum amount defined) but cannot exceed the borrowed capital. It will be adapted each year (= the 1st of the month following the month in which the insured person has his/her birthday) to the outstanding balance of the loan at that moment. In case of death of the insured person by whatever cause, the outstanding balance will be paid to the bank.

### Five-yearly adaptation of the insured capital

The insured capital per person is unlimited (= no maximum amount defined) but cannot exceed the borrowed capital. It will be adapted every five years (= the 1st of the month following the month in which the insured person has his/her birthday and changes of age category) to the outstanding balance of the loan at that moment. In case of death of the insured person by whatever cause, the insurance foresees the payment of the outstanding balance to the bank. The balance (= difference between the insured capital and the amount paid to the bank) will be paid out to the indicated beneficiaries.

### Fixed capital

This formula can only be chosen when:

- The subscriber has not yet reached the age of 56 years when signing in;
- The insured capital does not exceed the amount of 250,000.00 EUR.

The insured capital will remain unchanged during the whole duration of the contract. In case of death of the insured person by whatever cause, the insurance provides the payment of the outstanding balance of the loan to the bank. The balance (= difference between the insured capital and the amount paid to the bank) will be paid out to the indicated beneficiaries.

## BENEFICIARIES

The beneficiary of this contract is the bank that granted you the loan. If you choose for the formula in which the capital is adapted every five years or is fixed, you can also indicate other beneficiaries. They will receive the difference between the outstanding balance and the insured capital.

## PREMIUMS

The premium rates are determined in function of your age and will be collected quarterly, half-yearly or yearly by Cigna Eurprivileges.

### EXAMPLE

Inception date	September 1 <sup>st</sup> 2003
Duration of the insurance	120 months
Date of birth	10/04/1965 (38 years)
Initial insured capital	350,000.00 EUR
<b>Chosen formula</b>	annual adaptation of the insured capital



Outstanding balance	Age	Insurance period	Monthly premium
350.000 EUR	38	01/09/03 - 01/05/04	39,90 EUR
332.000 EUR	39	01/05/04 - 01/05/05	37,85 EUR
297.000 EUR	40	01/05/05 - 01/05/06	33,86 EUR
262.000 EUR	41	01/05/06 - 01/05/07	44,80 EUR
225.000 EUR	42	01/05/07 - 01/05/08	38,48 EUR
188.000 EUR	43	01/05/08 - 01/05/09	32,15 EUR
151.000 EUR	44	01/05/09 - 01/05/10	25,82 EUR
113.000 EUR	45	01/05/10 - 01/05/11	19,32 EUR
76.000 EUR	46	01/05/11 - 01/05/12	19,45 EUR
39.000 EUR	47	01/05/12 - 01/05/13	9,98 EUR
16.250 EUR	48	01/05/13 - 01/09/13	4,16 EUR

## REQUEST FOR AN OFFER?

Before taking a decision, you can of course ask for an offer first. We therefore ask you to fill out the document in attachment and send it back to us together with the repayment schedule you received from the bank. We will then send you a detailed offer so that you can decide.

## HOW CAN I JOIN?



Send us the affiliation form signed for agreement as well as the duly filled out medical questionnaire and the official document of the bank. After acceptance of your request by the medical consultant, we will do the necessary for your file.

All documents can be found on <https://www.eurprivileges.com...>  
Please send the application documents to:

### By post

Cigna Eurprivileges  
Plantin en Moretuslei 299  
2140 Antwerpen  
BELGIUM

### By email

[info@eurprivileges.com](mailto: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 offer

## Debt balance 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

### Identity of the spouse to be insured

Name	First name	Date of birth
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### Initial insured capital

EUR	
The borrowed sum should be insured according to the following proportion	
% subscriber	% spouse

### Term of the loan

From	till
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### Bank details

Name
Address

Contact person

Tel.

Reference of the loan

## Chosen formula

- Annual adaptation of the insured capital
- Five-yearly adaptation of the insured capital
- Fixed capital

Date

Place

Signature

The personal data provided may be used by Cigna International Health Services BVBA, 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.