

## Optional Benefits

EURO 2010

<b>Accidental death and dismemberment</b>	<p>The Personal Accident cover will guarantee the payment of a lump sum in case you die in an accident or incur a permanent disability of at least 20%.</p> <p><b>Cash benefit after accidental death</b> up to a maximum of €500.000 with a minimum of €50.000; • available for you and your adult dependants.</p> <p><b>Cash benefit after permanent disability</b> from at least a permanent disability degree of 20%; • cash benefit = sum insured x degree of disability when disability &lt;100%</p>
<b>Temporary incapacity</b>	<p><b>Protection up to 80%</b> With the temporary incapacity plan option, you will feel more secure knowing your family will be protected financially if you are totally unable to perform your professional occupation due to illness or accident. You can choose the level of income benefit that is appropriate to you and your family.</p> <ul style="list-style-type: none"> <li>• up to 80% of their gross monthly salary;</li> <li>• minimum monthly allowance is € 1.000;</li> <li>• subject to a maximum monthly benefit limit of € 10.000.</li> </ul> <p><b>Income protection during 24 months</b> We will pay you a regular income for as long as you are unable to return to work. After a waiting period of 90 days, the income will start up to a maximum of 2 years. If you are still unable to resume work after 24 months, you continue to receive an income through the permanent disability option.</p>
<b>Permanent disability</b>	<p><b>A regular monthly income up to 80%</b> With this option, you receive a monthly income in case you are affected by a permanent disability of at least 33,33% caused by illness or accident. You can choose the level of income benefit that is appropriate to you:</p> <ul style="list-style-type: none"> <li>• up to 80% of pre-disability gross monthly salary;</li> <li>• subject to a maximum of € 10.000 per month and a minimum of € 1.000;</li> <li>• cash benefit = sum insured x degree of disability when disability between 33,33% and 66,67%.</li> </ul> <p><b>Additional payment of €25.000</b> If your degree of disability exceeds 66,67% and you need the assistance of a third person to perform the basic activities of daily living (such as feeding, washing yourself), an additional sum of €25.000 will be paid.</p> <p><b>Income protection up to the age of 65</b> With the permanent disability plan we will continue to pay you for as long as you are unable to resume your activities and this up to the age of 65</p>