

# #360 VIP protection coverage

Disability insurance with no medical exam

## Mission

The risk of occupational disability is high. Statistically speaking, this fate is suffered by every 4th job holder. The German Retirement Insurance Fund alone registers approx. 180,000 new members every year who become annuitants because of insufficient earning capacity. The reasons for a total loss of earning capacity/labor income are manifold and can range from mental illnesses to musculoskeletal disorders to cancer illnesses.

In many cases, insurance companies in Germany do not offer adequate solutions for groups of top-earning professionals who require appropriate insurance coverage that matches their high income. Our cooperations allow us to offer you the opportunity to benefit from the English insurance market.

## Experts in the areas

### Temporary disability insurance (TDI) = monthly disability annuity

- Up to EUR 250,000 mthly. disability annuity / up to 75 % of the last gross annual income
- Benefit period up to 120 months
- Benefit until completion of 67th year of life
- Waiting period freely selectable

### Total permanent disability (TPD) = single sum, selectable as an additional option

- Lump sum payment up to 10 times the amount of the yearly TDI annuity
- Benefit until completion of 67th year of life
- Occurrence of disability essential

## Highlights

- Exclusive for board members, directors and senior executives
- For the highest incomes – monthly annuities of up to EUR 250,000

## Sample calculation

Retirement age = 68 years of age, waiting period = 180 days

Age	Monthly TDI annuity	TPD lump sum	Ø premium per year 1-5 p. mo.	Ø premium p. mo. for term until retirement
40	5,000 EUR	600,000 EUR	111.21 EUR	220.82 EUR
45	8,000 EUR	900,000 EUR	240.11 EUR	391.43 EUR

## General benefits

- Insurance coverage world-wide
- No minimum number of insured – insurance coverage for 1st person possible
- No health questions up to a total insurance sum of EUR 4 million
- Benefit – starting at 50 % disability rating
- Occupation – insurance coverage always applies to occupation currently held Term up to 5 years with extension option

Risk coverage is provided by Lloyd's Insurance Company S.A. in Brussels, the primary insurer operating on the world's most renowned insurance market since 1688 - Lloyd's of London. Their enormous financial prowess is also reflected in the excellent ratings they have received, e.g. A+ from S&P or AA- from Fitch.



**#** #EXPERTISE  
#CUSTOMER SATISFACTION  
#RELIABILITY