

Special Conditions Personal Accident Insurance
Occupational disability benefit (Section C)



These special conditions constitute a whole with the Personal Accident Insurance conditions.

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Article 1 Glossary

For the purposes of occupational disability benefit, the following is meant to refer to:

Profession/occupation or business

The profession/occupation or business of the insured mentioned in the policy schedule.

Occupational disability

- a** the extent of occupational disability, which we establish on the basis of reports from experts to be appointed by us; the AMA-guide serves as a guideline in this respect.
- b** it is only a question of occupational disability if it can be medically established in an objective manner that disorders arise in connection with an accident, as a result of which the insured is restricted in his or her performance.
Without prejudice to the foregoing, occupational disability is present if the insured is unfit for at least 25% to carry out duties related to the profession/occupation or business, or which may reasonably be required from the insured in the profession/occupation or business;
- c** we express the extent of occupational disability in a percentage. We refer to this percentage as the occupational disability percentage.

Article 2 Insured cover: occupational disability benefit

- 1** The policy schedule sets out the insured daily interest in case of occupational disability due to an accident.
- 2** The right to payment solely exists if the insured is unfit for work due to an accident (pursuant to article 1, of the Personal Accident Insurance conditions).

Article 3 Deductible period

- 1** The deductible period has been set at 8 days, unless otherwise mentioned in the policy schedule.
- 2** The first day of the deductible period is the day that follows the one on which the insured goes to a doctor in case of occupational disability.
- 3** As regards occupational disability, the right to payment enters into force following the deductible period.

Article 4 Calculation of the payment

- 1** After the expiry of the deductible period the right to payment applies to each day on which the insured is unfit for work.

- 2 The payment percentage equals the occupational disability percentage.
- 3 We calculate the payment by multiplying the daily insured interest by the payment percentage.

Article 5 Payment of the benefit

We calculate the payment each time over a period of one month. We will transfer this amount as soon as possible following the termination of this period.

Article 6 Termination of the payment

The right to the benefit terminates:

- 1 The day on which the insured is not unfit for work anymore.
- 2 At the end of the policy year in which the insured has reached the age of 65.
- 3 The day on which the insured passes away.
- 4 As of the date on which the insured does not comply with the obligations in case of an accident, which are mentioned by us in article 13 of the accident insurance conditions or in article 7 of these special conditions.
- 5 The day on which we make the payment due to permanent disability. If we make this payment within three months following the accident, then the right to payment remains in force as long as the insured is unfit for work, yet no later than up to three months after the accident.
- 6 As soon as the insured has been unfit for work during a consecutive period of one year.

Article 7 Supplementary obligations in case of an accident

These obligations apply as supplement to the obligations mentioned in article 11 of the Personal Accident Insurance conditions.

- 1 The insured who is unfit for work must notify us of the occupational disability within the deductible period.
- 2 The insured who is unfit for work must notify us immediately when he or she has wholly or partially recovered.
- 3 The insured who is unfit for work must notify us immediately if he or she intends to:
 - a stop entirely or partially with actually practising his/her profession/occupation or carrying on his/her business;
 - b change the profession/occupation or business;
if the insured who is unfit for work changes his/her profession/occupation or business or his/her activities and we accept these, we will recalculate the extent of occupational disability starting from the new situation;
 - c change the activities related to his/her profession/occupation or business.

Article 8 Obligations in case of altering the occupational disability risk

- 1 You or the insured must notify us immediately if the insured:
 - a entirely or partially stops to actually practise his/her profession/occupation or carry on his/her business;
 - b changes his/her profession/occupation or business;
 - c changes the activities connected to his/her profession/occupation or business
- 2 You or the insured must notify us immediately if the insured enters employment.
- 3 You or the insured must notify us before the insured leaves the country for longer than two months.
- 4 You or the insured must notify us immediately if you or the business of the insured is granted suspension of payment or is declared bankrupt.

Article 9 Consequences of alteration of risk for this cover

- 1** If the occupational disability risk alters, we may as of the date on which we are notified thereof set other conditions, change the premium, lower the insured daily rate or terminate the cover.
- 2** If we want to introduce in this insurance, one of the changes referred to in the first paragraph, you may terminate this cover as of the date on which we take cognizance of the alteration of risk. Your written cancellation must have been received by us no later than one month following the day on which we notify you of the changes.

Article 10 Consequences of alteration of risk for occupational disability benefit

If the insured who is unfit for work has not notified us of a change of profession/occupation or business referred to in article 8, paragraph 1, or change in the activities related thereto and this implies a risk increase, we will calculate the payment with due observance of article 9 paragraph 1. If the premium paid is lower than the premium that should have been paid considering the actual risk, we will reduce the payment proportionally to the difference in premium.

Article 11 Termination of the cover

The cover of Section C terminates:

- 1** the day on which the cover of the accident insurance ends or the day on which the cover for permanent disability ends for the insured.
- 2** at the end of the policy year in which the insured reaches the age of 65.
- 3** the day on which we terminate the cover by virtue of article 9 paragraph 1.

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