





## Our excellent services – your benefits

**No maximum duration:** You will receive the insured daily sickness allowance indefinitely.

**Immediate protection – no waiting time.**

Your daily sickness allowance **is tax-free**.

**You will receive the benefits** during your loss of earnings or during your statutory maternity leave.

**Europe-wide:** We provide services within the EU, the European Economic Area, and Switzerland.

**Dynamics:** The daily rate can be increased up to the level of your net income every three years, without a new health check.

**Daily sickness allowance and occupational disability insurance from a single source:** Combine daily sickness allowance and occupational disability cover from Allianz to ensure a transition to occupational disability pension without payment defaults.

## Support every day



We ensure the best medical care. Talk to our top experts and get **medical advice around the clock**.



You are not alone! You can receive help with mental health, pain or chronic diseases such as diabetes, for example, with our **digital coaching and therapy services**.



With our **health app**, you can submit your bills and keep track of all your correspondence. **Very simply and digitally.**



## Good to know

**Especially recommended for:** Employees, self-employed people, and freelancers with private health insurance.

**Not suitable for:** Civil servants or as a substitute for business interruption insurance for the self-employed.

**Transition period:** Period of time during which the loss of earnings must be borne by the insured person (waiting period). The duration depends on the tariff that has been concluded.

**End of benefits:** Benefits will end with the onset of occupational disability or when the pension starts.

**Income change:** Please let us know if your income **has reduced**. If your income/profit **increases**, we recommend that you review the level of your daily sickness allowance. Employees can adjust their daily sickness allowance within two months **without a health check**.

**Insurance conditions:** This information only provides an overview of the benefits. The current insurance conditions at the time you take out the policy will determine your insurance cover.



**Want to find out more?** We would be happy to help. If you have any questions about our benefits, please call our service hotline: **0800 41 00 108**

Always there for you when it counts: