



## DAILY SICKNESS ALLOWANCE INSURANCE – FOR PEOPLE WITH PRIVATE INSURANCE

# Overview of the daily sickness allowance insurance

## ? Why do I need daily sickness allowance insurance?

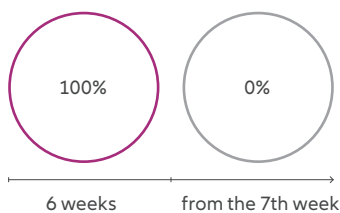
What if it takes longer to get better? Then you don't want to worry about your financial situation, but just recover in peace. For privately insured employees, income gaps occur after six weeks, and for the self-employed immediately. These gaps are covered by the daily sickness allowance from Allianz. Reliable protection when it counts.

### Loss of earnings in the event of illness

Moritz falls and breaks his thighbone. Recovery is delayed, despite surgery followed by outpatient treatment. Moritz remains on sick leave. What income gaps does he have?

#### Employee with private insurance

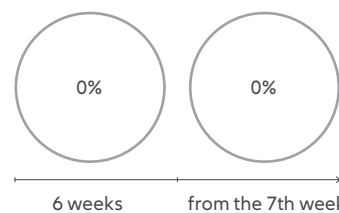
Income in the event of illness:



**Shortfall of 100%**  
from the 7th week

#### Self-employed with private insurance

Income in the event of illness:



**Shortfall of 100%**  
from the 1st day

• Continued payment of salary by the employer

## How does daily sickness allowance insurance work?

The daily sickness allowance compensates you for any loss of income or revenue that you suffer in the event of long-term illness or during statutory maternity leave periods. You personally determine the amount of your daily sickness allowance. This way, you can insure yourself up to the amount of your net income, just in case. Get healthy again with no financial worries.



**Example 1:** Privately insured employee with 6 weeks of continued payment of wages

Gross income	EUR 6,500
<b>Net income</b>	<b>EUR 4,200</b>
Continued payment of wages for max. 6 weeks	EUR 4,200
Income after 6 weeks – without daily sickness allowance insurance	EUR 0
<b>BENEFIT FROM ALLIANZ</b>	
A daily rate <sup>1, 2</sup> of EUR 170 makes up for the gap:	
<b>EUR 170 x 30 days</b>	<b>EUR 5,100</b>



**Example 2:** Privately insured trader on the first day of incapacity for work

Profit for the year, less taxes plus depreciation on fixed assets	
<b>Net income per year<sup>3</sup></b>	<b>EUR 60,000</b>
<b>Net income per month<sup>3</sup></b>	<b>EUR 5,000</b>
Income from incapacity for work – without daily sickness allowance insurance	EUR 0
<b>BENEFIT FROM ALLIANZ</b>	
A daily rate <sup>2</sup> of EUR 170 makes up for the gap:	
<b>EUR 170 x 30 days</b>	<b>EUR 5,100</b>

<sup>1</sup> Employees can insure 80% of gross income, since in addition to net income, the employer's contributions to health, long-term care and pension insurance should be covered.  
<sup>2</sup> The daily rate is rounded to the next higher value divisible by five. <sup>3</sup> Tradespeople can insure a maximum of their annual profit minus taxes plus depreciation of fixed assets. Without concrete proof, this can be set at 70% of the annual profit plus operating depreciation. We have assumed this amount in the example as calculated net income.



**More information at**  
[www.allianz.de/krankentagegeld](http://www.allianz.de/krankentagegeld)

**Für Ihre Gesundheit da –  
ein Leben lang.**



## 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



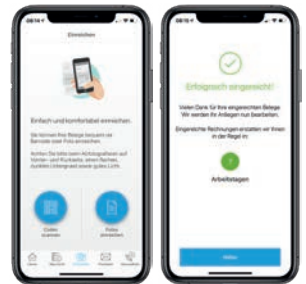
We ensure the best medical care. Talk to our top experts and get **medical advice around the clock**.



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: