



DAILY SICKNESS ALLOWANCE INSURANCE FOR PRIVATELY INSURED PROFESSIONAL FOOTBALLERS

Overview of the daily sickness allowance insurance

Why do I need daily sickness allowance insurance?

As a professional, you receive good medical support in the event of injuries and illnesses. But what if it takes longer to get better? In that case, as a professional, you will have income gaps that you can cover with an Allianz daily sickness allowance. This will enable you to concentrate fully on your recovery and give you optimal protection.

Loss of earnings due to illness

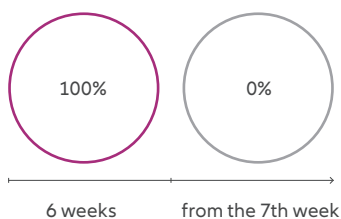
Example:

Tim tears his cruciate ligament in a fall during training. Following an operation involving a stay in hospital, he is subsequently treated as an outpatient. He is on sick leave for the 6-month healing process.

There is a **shortfall of 100%** from the 7th week.

Professional with private insurance

Income in the event of illness:



• Continued payment of salary by the employer

How does daily sickness allowance insurance work?

Daily sickness allowance compensates for the loss of income suffered in the event of long-term illness or during statutory maternity leave. You personally determine the amount of your daily sickness allowance. This allows you to safeguard your net income, just in case. Get healthy again with no financial worries.

Sample calculation: Privately insured professional with 6 weeks of continued payment of wages

Gross income excluding premiums EUR 315,000

Net income excluding premiums per year **EUR 252,000**

Net income excluding premiums per month **EUR 21,000**
(Continued payment of wages for max. 6 weeks)

Income after 6 weeks – without daily sickness allowance insurance EUR 0

BENEFIT FROM ALLIANZ

A daily rate¹ of EUR 700 makes up for the gap:

EUR 700 x 30 days **EUR 21,000**



¹Daily rates are rounded to the next higher value divisible by five.



More information at
www.allianz.de/krankentagegeld

Für Ihre Gesundheit da –
ein Leben lang.

Customise your protection

	Daily sickness allowance from the 7th week	plus	Daily sickness allowance from the 14th week
Daily rate amount	max. EUR 700		max. EUR 1,100
Applies from	...the 7th week of incapacity for work or loss of earnings during statutory maternity leave.		...the 14th week of incapacity for work or loss of earnings during statutory maternity leave.



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.



Good to know

Especially recommended for: Professional footballers from the 1st to 3rd Bundesliga.

Not suitable for: Athletes in other sports or leagues.

Transition period (waiting period): The period in which the loss of earnings must be borne by the insured person (6 weeks or 13 weeks).

Income change: Please inform us of any reduction in income. If your income has increased, you can adjust your daily sickness allowance within two months without a health check.

Change of club: You can continue your contract within Germany.

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: