



DAILY SICKNESS ALLOWANCE INSURANCE FOR PROFESSIONAL FOOTBALLERS WITH STATUTORY HEALTH INSURANCE

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** from the 7th week.

Professional with statutory health insurance

Income in the event of illness:



- Continued remuneration or sickness benefit from the health insurance

¹ The sickness allowance of the SHI is limited to a maximum of EUR 3,858 per month. If your income is above the contribution assessment threshold of the health insurance, your income gap will increase.

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: Professional with statutory health insurance and sickness allowance entitlement from the 7th week

Gross income excluding premiums	EUR 315,000
Net income excluding premiums per year	EUR 177,500
Net income excluding premiums per month	EUR 14,800
Sickness allowance of SHI after 6 weeks (70% of gross, max. from EUR 5,175)	EUR 3,858
Social security contributions of 13% ² from EUR 3,858	-EUR 502
Sickness allowance	EUR 3,356
Monthly income gap	EUR 11,444
BENEFIT FROM ALLIANZ	
A daily rate ³ of EUR 385 makes up for the gap:	
EUR 385 x 30 days	EUR 11,550

²Contributions to pension, unemployment and long-term care insurance from 2025: 13%. Persons with children are subject to staggered lower contribution rates.

³Daily 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		Daily sickness allowance from the 14th week
Daily rate amount	max. EUR 700	plus	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 for an unlimited period.

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

You will receive the benefits during your loss of earnings period 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: