

# Group accident insurance for employees



## Information document on the insurance product

Company: Nationale-Nederlanden Schadeverzekering Mij. N.V., non-life insurer,  
licence: 12000475 (NL)  
Product: Group accident insurance

This Insurance Product Information Document only provides a summary of the insurance.  
What the insurance does and does not cover is described in detail in the [Policy terms & conditions](#).

### What type of insurance is this?

What if one of your employees becomes permanently disabled as the result of an accident? Or what if he/she dies? Then this insurance will pay a one-off amount. You take this insurance out for your employees.

#### Additional information

The insurance cover is for external employees of foreign nationality, but whose nationality falls within the EU, employed by the employment agency.



### What is insured?

- ✓ What if one of your employees becomes permanently disabled as the result of an accident? Or what if he/she dies? Then this insurance will pay a one-off amount. You take this insurance out for your external employees.

#### Permanent disability

- ✓ Permanent disability as the result of an accident is insured.

#### Death

- ✓ Death as the result of an accident is insured.

#### Additional information

We pay the insured amount out to your employee's legal heirs.

An accident is understood to mean a sudden, involuntary, violent impact on the body of the insured that directly and unrelated to other causes results in a medically established physical injury.

#### Insured amount

- ✓ The insured amount in the event of death is €25,000 and in the event of permanent disability €50,000.



### What is not insured?

- ✗ We will not pay out if the accident is caused intentionally.

#### Alcohol and drugs

- ✗ We will not pay out if the accident is caused by the use of alcohol and/or drugs.

#### Suicide

- ✗ We will not pay out in the event of suicide. Or an attempted suicide.

#### Gross negligence and deliberate recklessness

- ✗ We will not pay out in the event of gross negligence or deliberate recklessness.



### Are there any cover restrictions?

In the event of permanent disability, we pay out a percentage of the insured amount. This depends on the degree of disability. For example, in the case of loss of sight in one eye, we pay out 30% of the insured amount. In the case of loss of sight in both eyes, we pay out 100%.



### **In which countries am I covered?**

The insurance applies worldwide, 24/7.



### **What are my obligations?**

You must make every effort to prevent and to limit damage. Report damage as soon as possible. And report any changes in your situation as quickly as possible.



### **How and when do I pay?**

Payment of the premium is made through your employer.



### **When does the cover begin and end?**

During employment with the employment agency.



### **How do I cancel my contract?**

Cancellation is effected through your employer.