

Individual continuation of collective disability insurance Provision of information from employer to employee

You are losing the cover of our collective disability insurance. Under the provisions of the Verwilghen Act you now have the possibility of taking out an **individual disability insurance policy**.

You can do this WITHOUT any waiting periods and WITHOUT any medical formalities if you have been affiliated to a disability insurance plan for at least 24 months without interruption. In this case, any previously existing disorders that are currently insured also remain covered.

If you would like to continue the insurance on an individual basis, then strict deadlines apply:

- You should submit your request for continuation within 30 days of receipt of this document. This term can be extended with 30 days if you write a letter or e-mail to the insurance company saying that you wish to use this option to extend.
- The insurer will then contact you and make you an offer within a period of 15 days.
- Finally, you in turn have 30 days to accept this proposal.

It is extremely important to abide by these deadlines. If they are not observed, then the right to individual continuation lapses. To request an offer for individual continuation, you can contact our Vanbreda Risk & Benefits manager on 03 217 50 45 or via mailbox incomecare@vanbreda.be.

Loss of affiliation

You are no longer affiliated to the collective disability insurance as of ___/___/_____.

Data concerning the insured member of staff

Surname and first name of insured member of staff:

Drawn up in _____, on ___/___/_____.

Signature of the employer,

Signature of the member of staff,