

Personal Accident Insurance



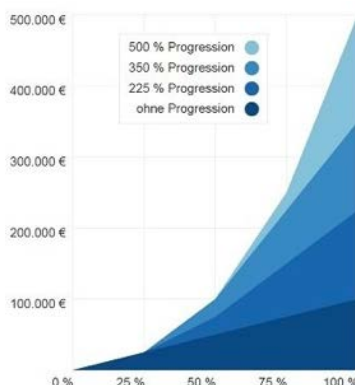
BLACKTOWER
EXPAT SOLUTIONS GMBH

A Private Accident Insurance (Unfallversicherung) is designed to offer you financial protection in the event of an accident where you do not recover your full abilities. Depending on the tariff you choose you will either receive a lump sum payment, a lifelong annuity paid in monthly installments or a combination of both. In Germany, at work or on the way to and from work (and school), you have limited state insurance cover. A Private Accident Insurance, however, offers you protection worldwide and around the clock. The concept is that the insured sum should cover all costs that occur through disability, for example physical assistance, temporary or permanent, alterations to your vehicle or your house, etc. The loss of any income should be covered separately by Occupational Disability Insurance; this offers more protection than an accident insurance annuity, because it covers you in case of disability through illness also. For this reason an accident annuity only makes sense if, for health reasons, you cannot insure yourself for occupational disability.

To determine how large the disability is and therefore how large your benefits will be, an extremities table is used. In this table each body part is given a percentage value of the overall reduction in your full mental and physical abilities. In this table a finger is worth, for example 10% of the insured sum, sight on one eye is worth 60%, sight on both eyes 100%, loss of a leg above the knee is worth 75% and taste and smell are each worth 20% (these values can vary slightly depending on the insurance company and tariff).

To work out what sums you should insure, you first need to think about how much money you need available to make your life as easy as possible, should you become fully disabled through an accident. Once having determined that amount, there are different options available to you. How to configure your insurance cover regarding the benefits in case of an accident depends on which model suits you. You can then work out the base amount you need to insure to achieve your desired coverage.

Nearly all accidents have linear benefits (dark blue in diagram below) up to a degree of disability of 25%, after which you have the choice of either linear or progression. Progression means the higher your degree of disability, the more payment you will receive in relation to your base amount. As of 26% the progression table takes effect leading up to the maximum agreed progression of the base amount, with a disability of 90% or over (see diagram - €100,000 base amount)



For example, an insured base amount of €100,000 with an agreed 500% progression, would offer the following benefit payments (dependent on tariff):

Loss of finger (10%)	€10,000
Loss of taste (20%)	€20,000
Loss of 1 eye (60%)	€160,000
Loss of 1 leg above knee (75%)	€250,000
Loss of 1 leg above knee (75%) and 1 finger (10%)	€350,000 (85%)
Loss of sight in both eyes (100%)	€500,000

Please answer the following questions in order to enable us to offer you the cover that best suits your needs and at the best price. Once you have returned the questionnaire you will be contacted to talk through the next steps.

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Angaben gem. § 11 VersVermV

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Schlichtungsstelle für die außergerichtliche Beilegung von Streitigkeiten zwischen Versicherungsvermittlern und Versicherungsnehmern im Zusammenhang mit der Vermittlung von Versicherungsverträgen: Versicherungsombudsmann e.V., Postfach 080632, 10006 Berlin. Ombudsmann private Kranken- und Pflegeversicherung, Postfach 06 02 22, 10052 Berlin

PERSONAL DETAILS

DATE _____

CLIENT NAME(S) _____

DATE OF BIRTH _____

ADDRESS _____

CONTACT NUMBER _____ **E-MAIL** _____

INSURANCE RELEVANT DETAILS

REQUIRED BASIC AMOUNT _____ **REQUIRED MONTHLY ANNUITY** _____

PROGRESSION REQUIRED **LINEAR** **225%** **350%** **500%**

HEALTH STATUS _____

HIGH RISK HOBBIES _____

DO YOU REQUIRE COVER FOR ANY OF THE FOLLOWING?

REHABILITATION MANAGEMENT (COORDINATION OF DOCTORS, HOSPITALS)

COVER IN CASE OF DEATH THROUGH ACCIDENT

HOUSEHOLD HELP DURING RECOVERY (CHILDCARE, CLEANING, SHOPPING)

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