

Document Guide Proof of Participation (*Bewijs van Deelname*)

Version April 2020

If your employer has an agreement with Elips Life AG and you are a participant of this agreement, you will receive a yearly Proof of Participation (*Bewijs van deelname*). For your convenience, we have made a translation / explanation of this Proof of Participation.

You cannot derive any rights from this document.

General information:

Calculated premium

The premium will be calculated annually and paid by your employer. It depends on the agreement you have with your employer if he / she asks you to pay a part of it.

Insurance contract and terms and conditions

The insurance contract with all terms and conditions is available for inspection at the employer.

Bewijs van deelname / Proof of Participation:

Verzekering overlijdensrisicokapitaal / Insurance of death risk

Your personal data

<i>Contractnummer</i> / contract number:	Administration number of the collective contract
<i>Voor u (verzekerde)</i> / For you (insured person):	Name of the insured person
<i>Geboortedatum</i> / Date of birth:	Date of birth of the insured person
<i>Geslacht</i> / Gender:	Gender of the insured person

Your Insurance data

<i>Verzekeringnemer</i> / Policyholder:	Policyholder <name of the employer>
<i>Verzekeraar</i> / Insurer:	The name of the insurance company (Elips Life AG)
<i>Soort overeenkomst</i> / Type of agreement:	Insurance of death risk
<i>Aanvang deelname</i> / Start date participation	Start of the insured period
<i>Stand per</i> / Date of:	Date of calculation

With the terms and conditions that apply to the insurance contract concluded between employer and insurer, the following principles apply:

Insurance details

<i>Stand per</i> / Date of calculation:	Insured capital on the date of calculation
<i>Deelname</i> / Participation:	Here is stated whether the participation is voluntary (<i>Vrijwillig</i>) or mandatory (<i>Verplicht</i>).

Einddatum dekking/ End of coverage:

The coverage ends at the first moment when:

1. The agreement between employer and insurer ends.
2. The insured person leaves the company.
3. The insured person retires, but no later than the age of <age> year.
4. The insured person no longer meets the conditions for participation.

Premievrijstelling/ Waiver of premium:

Here is stated whether or not a waiver of premium in the event of incapability to work is included.

If it is included it says here:

Premievrijstelling bij arbeidsongeschiktheid is meeverzekerd.

If it is not included it says here:

*Premievrijstelling bij arbeidsongeschiktheid is **niet** meeverzekerd.*

Premie/ Premium:

Here the premium for the insured period is stated:

- premium mortality risk
- premium waiver of premium (in case this is insured)

Begunstiging/ Beneficiaries

If the risk capital is claimable, it is paid out to the designated beneficiaries. Under the terms and conditions of the insurance contract, the following order of beneficiaries applies:

1. partner of the insured person, if not alive, the
2. children of the insured person, if not alive, the
3. inheritors of the insured person in equal parts.

Explanation of beneficiaries

Partner:

The spouse or registered partner according to the terms and conditions of the insurance contract.

Children:

The legal children of the insured person.

The inheritors of the insured person:

The inheritors are those who, according to the civil code, are the legal heirs of the insured person regardless of whether they accept or reject the inheritance in whole or in part or to what extent they are entitled to the inheritance.

To determine your rights, the terms and condition of the insurance contract are decisive. You cannot derive any rights from this document.