



Life and Disability Insurance

Prague, 12th February 2020



Vždy ve Vašem zájmu.

What are we Going to Discuss?



**purpose
of the life
insurance**



**benefits of
the group
insurance**



**Alteryx
benefits in
details**



**what the
insurance
doesn't
cover**

Purpose of the Life Insurance



to insure the
loss of income



Advantages of the Group Scope

- High sums insured **without filling in any financial or medical questionnaire**
- **Easy administration**
- **Worldwide validity including leisure activities**
(„validity 24/7“)
- Considerably **lower price** compared to individually arranged insurance policies



Alteryx Benefits

- Group policy with the insurer **UNIQA pojišťovna, a.s.**
- The **premium is fully paid by Alteryx**
 - there is no obligation on your side to pay the contribution to the health insurance, social security, and income tax
- **No medical underwriting** required up to a certain level
- In case of death, accident or sickness the insurance benefit is not subject to the tax

| What is covered? | Sums insured |
|--|------------------------|
| Term Life (Risk of Death) | 2x annual salary |
| Permanent Total Disability | 2x annual salary |
| Permanent Consequences due to the Accident | 2x annual salary |
| Critical Illness | 750 000 CZK |
| Income Protection | 40 % of monthly salary |

Term Life (Risk of Death)

■ insufficient inheritance pensions for survivors

(average monthly pension)

| widow's | widower's | orphan's |
|-----------|-----------|-----------|
| 8 029 CZK | 7 137 CZK | 6 351 CZK |

■ what the insurance should cover?

- ✓ breadwinner's loss of income (financial reserve for at least 2 years, unpaid mortgage and other debts, children's studies, ...)
- ✓ disposable expenses linked to death

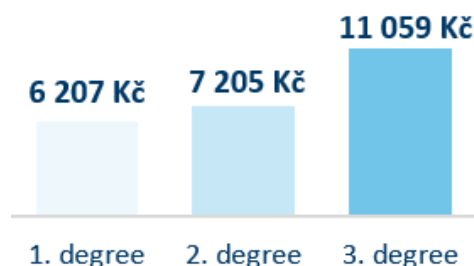
■ covers accident and sickness

■ possibility to determine beneficiary person



Permanent Total Disability

■ low disability pension



■ what should the insurance cover?

- ✓ decrease of the income that is necessary for the family expenses (incl. housing, mortgage payment and other debts, ...)
- ✓ disposable expenses linked to disability

■ covers accident and sickness

■ benefit covers 3rd degree of disability (the most serious cases)



Permanent Consequences due to the Accident

- accident which **causes permanent bodily damage** (permanent consequence)
- evaluation of the seriousness of the permanent consequence due to the accident according to the **insurer's tables**

one eye loss
35 %

bilateral
deafness
40 %

one kidney
loss
35 %

loss of the final
thumb cell
8 %

loss of a leg
under the knee
50 %

critical damage
to the spine
and back
up to 100 %

- **up to 600 % progressive indemnity**



Critical Illness

- diagnose of critical illness may lead to **unexpected expenses**:
 - ✓ medicine, care service
 - ✓ new equipment/house redesign
 - ✓ rehabilitation, spa, ...
- most frequent diseases (new cases annually)

| | | |
|-----------------------------------|------------------------------|-----------------------------------|
| cancer (78 000) | stroke (35 000) | heart attack (30 000) |
| Alzheimer's disease (7 000) | kidney failure (5 000) | Parkinson's disease (2 000) |
- list of covered critical illnesses in the insurer's terms and conditions (**UNIQA 36 diagnoses**)



Income Protection

■ what should the insurance cover?

- ✓ decrease of the income that is necessary for essential expenses (incl. housing, mortgage payments and other debts, ...)
- ✓ additional expenses related to therapy of a long term disease

■ salary compensation and sickness benefit



- covered work disability **longer than 28 days**
- **maximum period 548 days** for each claim



Good to know...

- **Exclusions** (complete list in document „terms and conditions“)
 - ✓ insurance does not cover intentional bodily harm and commitment of a crime
 - ✓ insurance does not cover injuries occurred during aviation sport, motor racing and exhibitions, competitions in skiing and snowboarding, rock climbing above 5000 m
 - ✓ in case of an insured event result from an alcohol or narcotics consumption the indemnity is reduced
- **In case of death, accident or sickness**
 - ✓ contact UNIQA pojišťovna **immediately** (as soon as possible) and announce the claim
 - ✓ via email, website, over the phone



For further information, please contact Stepanka,
who provide answers in cooperation with RENOMIA



**We are looking
forward to our
cooperation**