

Continuation of invalidity insurance - FAQs



Who has the option of continuing?

- All employees of the Vodafone Group in Germany.

What is special?

- Possibility of entering an Occupational Disability Insurance (Selbstständigen-Berufsunfähigkeits-Versicherung, SBU) **without health examination**.

Who is the provider?

- Zurich Deutscher Herold Lebensversicherung AG (ZDHL).

Why Zurich?

- Zurich was awarded "GERMANY'S BEST INSURANCE 2018" in the category of occupational disability insurance. Zurich convinced the awarders - the rating agency *Franke und Bornberg*, the German Institute for Service Quality and the news channel n-tv - in all four areas of investigation: quality, price, stability and service.

What are the benefits?

- The maximum pension benefit is 25% of the annual gross salary (based on the last full annual salary without additional fixed salary components and without variable salary components of the Vodafone Group) limited to the contribution assessment limit of the Rentenversicherung West applicable at the time of the application for SBU (at the time of signing the contract: EUR 85,200).

Which final insurance age can I choose?

- The maximum final insurance age corresponds to the maximum final insurance age of the group risk coverage (at the time of signing the contract: 67 years).

Is there a waiting period?

- The general waiting period is zero (0) months.

What do I have to consider?

- You must apply to the ZDHL for the completion of the SBU within three (3) months from the date of your exit from the company.
- The SBU is concluded in accordance with the general and special policy conditions of the SBU applicable at the time of the application.
- For signing an SBU contract, a residence in Germany is necessary.
- Signing an SBU without a health examination is excluded if:
 - ❖ an application from you for group risk protection (including the current group risk insurance agreement and, if applicable, previous group risk insurance agreements) has already been accepted by Zurich;
 - ❖ an application from you for group risk protection benefits (including the current group risk insurance agreement and, where appropriate, previous group risk insurance

agreements) has already been rejected, unless the rejection was due to a possible lack of disability (invalidity level 0%);

- ❖ you were not insured in the group risk insurance at the time of your departure from the company;
- ❖ you have reached the final entry age (at the time of signing the contract: 62 years);
- ❖ you were employed by Vodafone for less than 12 (twelve) months at the time of application; or
- ❖ the contract for group risk protection or for co-insurance of an entitlement to signing an SBU is no longer in force at the time of termination of your employment relationship.
- The continuation option ends if no contract is concluded between Vodafone GmbH and Zurich Eurolife S.A. via TEAM®.

When will benefits be paid?

- After recognition of the obligation to pay benefits by ZDHL in accordance with conditions.

How is the contribution calculated?

- The calculation of the monthly contribution is based on the age at the time of exit and the role at that time as well as the applicable general and special insurance conditions of the SBU.

Who do I have to contact and what is the process like?

- 1) After leaving the company, you send a registration for the continuation of an SBU to the Zurich Service Team via the QR code or the link.
- 2) You will then receive an application for disability insurance.
- 3) You send the completed application to the Zurich Service Team.
- 4) After examination, the preparation and sending of the insurance policy takes place.

Zurich Service Team

Application at:

- QR code:
- Link:
<https://forms.office.com/Pages/ResponsePage.aspx?id=unI2RwfNcUOirniLTGGEDkyxeX8dD79BoJmtx8xzuqFUN0ZJM0FPQkRFVVBQ0NORkIVMUNENjI5NCQIQCN0PWcu>



If you have any questions, please do not hesitate to contact us at telephone number: +4922177159620 or e-mail: online-direkt@zurich.com.