

Prevoca, the unique collective loss-of-income coverage in the event of sickness and accident, tailored to attorneys.

We all know someone in our direct vicinity who suffered from a severe ailment, depression or burn-out. In any case, the facts don't lie: 1 in 10 persons has ever been unable to work for a long period of time, due to sickness or accident. If that happens, PRECURA provides a replacement income. After all, the compulsory sickness insurance usually doesn't help much.

Prevoca is an **incapacity insurance from PRECURA Insurances**. Since 1953, we have been an independent social insurance company. We focus on products that protect against the consequences of incapacity, by providing financial benefits, information, assistance and prevention.

Prevoca is tailored to attorneys. After all, our customers help determine our company's policy through their representation in the General Meeting and the Board of Directors. Together with them, we make choices that ensure your future.

The majority of Belgian attorneys has a Prevoca basic coverage with PRECURA Insurances through the Bar. In addition, many of them opt for additional coverages: the Prevoca extended coverage and an individual supplement under the common Precura name.

Please note that Prevoca also covers **mental illnesses**. For a complete overview of the coverage and all excluded risks (such as pregnancy, chronic fatigue syndrome (CFS), an accident while practising 'extreme' sports such as a rally, aerial sports, deep-sea diving,...), check out the Prevoca General Terms & Conditions and Regulations at the secretariat of your Bar. Please read the practical guidelines below before completing your affiliation form.

Affiliation conditions

Which formalities do I have to fulfil? Complete an affiliation form and a medical questionnaire.

Maximum age limit: 50 years (for the extended coverage).

Is there a waiting period? There is only a 24-month waiting period for mental illnesses (only for new affiliates). In the event of incapacity due to pregnancy complications, a 10-month waiting period applies.

Termination of affiliation

Until when am I insured? Until the age of 65. Under certain conditions, it is possible to extend this to 75 years for the Basic Coverage and to 70 years for the Extended Coverage.

Can I terminate my affiliation? Yes, you can.

Can PRECURA terminate my affiliation? No, unless you fail to pay the premium.



Prevoca, tailored to attorneys

Which benefits am I eligible for?

What amount? The amount of the daily benefit under the Basic Coverage is determined by your Bar. You can choose to extend the coverage yourself.

On which days am I entitled to a daily benefit? Every day, excluding Sundays and holidays.

From when? Is there a benefit-waiting period? There is a benefit-waiting period. This depends on the choice made by your Bar. The hospitalisation days during the benefit-waiting period are compensated, however.

What do I need to do when I am unable to work? Report your incapacity to PRECURA within 4 workdays before the benefit-waiting period expires. Provide a medical certificate every month.

How long will I receive benefits? Insofar as your incapacity is recognised, the daily benefits apply until you resume your professional activity or any other profitable or remunerated activity, until the date of your demise, until your retirement or until the end of the contract.

When are the daily benefits paid? Monthly.

Are the benefits indexed? This depends on the choice made by your Bar.

Are the benefits taxed? Yes, as a replacement income. PRECURA will deduct the advance business tax.

Can I accumulate the benefits? The benefits can be accumulated with the legal sickness insurance benefits.

What do I need to pay?

What premium? The premium for the Basic Coverage is included in the Bar contributions. An Extended Coverage must be paid to PRECURA through direct debit.

Other practical and legal information

Where can I get a quotation?

PRECURA's account managers will gladly help you:

Peter Van der Speeten: 02 304 11 11, peter.vanderspeeten@precura.be

Géraldine Jacobs: 02 304 11 11, geraldine.jacobs@precura.be

What is the applicable law?

Belgian law applies.

When can I file a complaint?

Complaints can be filed with PRECURA Insurances, attn. Filip Ringoot: 02 304 11 11, filip.ringoot@precura.be

If the solution proposed by PRECURA is unsatisfactory, the dispute can be presented to the Insurance Ombudsman, de Meeûsquare 35 in 1000 Brussels, www.ombudsman.as or via mail: info@ombudsman.as



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