



ADVIES & VERZEKERINGEN

To make you an offer for this insurance, I need to have some information:

- } Name and address of the company in Belgium
- } VAT-number
- } Description of the activities in Germany and in Belgium
- } Starting date of the activity in Belgium
- } date of birth of the employee
- } His salary (annual)

Based on these facts, I can give you asap an offer.

hereby also an overview of the insurances that I frequently offer to new companies in Belgium :

- } **workers compensation insurance : obligated by law.** Protects your employee against an accident at work, has to be signed with a Belgian insurance company, foreign insurances are not allowed. Has to be underwritten before the first working day of the employee.
- } **professional risk indemnity insurance + legal protection: not obligated but designated to insure this risk.** Protects your company due complains after a professional misconduct. When the company has taken wrong decisions or gave wrong advice to your clients, sometimes clients or other people want's a (financial) claim or a claim in court. This insurance will pay the claim and pays also the salary of the lawyer chosen by you. Only underwritten by companies who delivers intellectual advice/consulting
- } **Civil liability + legal protection: not obligated but designated to insure this risk.** A cover for your employee/company due non-contractual claims to and from a third person for material and physical damage. This insurance will pay the claim that your employee/company made to a third party. For example: fire in the office due a gas leak and the office of your neighbor has material damage.

- } **Group insurance: pension – disability – life insurance- medical costs: not obligated but mostly Belgian companies underwrite this in favor of their employees.** Is a top-up salary benefit that the company underwrites in the name of the employees to :
- Build an extra pension capital
 - Insure the salary by an incapacity of working after an accident or sickness
 - An extra capital to the successors in case of death
 - A coverage due medical expenses in case of an hospitalization
- **Average premium:** depends of several issues like date of birth, yearly salary and budget of the company