

INTERNATIONAL LIFE & DISABILITY INSURANCE FROM MSH INTERNATIONAL, IT'S SO SIMPLE!

The life & disability benefits provided under your plan have been designed to support you through life's difficult times: sick leave from work, loss of autonomy, death... These benefits allow you to maintain your standard of living and protect your loved ones from financial hardship.

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BASIC COVERAGE: **DEATH/PERMANENT TOTAL DISABILITY BENEFIT**

The sudden loss of a loved one, following an accident or illness, is, unfortunately, often accompanied by financial difficulties. In the event of death or Permanent Total Disability, your designated beneficiary (or beneficiaries) will receive the lump sum specified by you in your enrollment form.

Choose your level of Death/Permanent Total Disability benefit (All Causes). This is the only compulsory Life & Disability benefit you need to select in order to access the other optional benefits.

This lump sum can be of any amount between **€25,000/\$30,000** and **€1,000,000/\$1,200,000** (in multiples of €25,000/\$30,000).

You can also opt to double this lump sum in case of Accident.

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OPTIONAL: **DISABILITY BENEFIT (ALL CAUSES)**

Your **Disability Benefit (All Causes)** is a cash payment which is paid as a lump sum if you are disabled and if the degree of disability is greater than 33% according to the scale set out in the plan.

This lump sum can be of any amount between **€25,000/\$30,000** and **€1,000,000/\$1,200,000** (in multiples of **€25,000/\$30,000**) and can not exceed the level of the Death lump sum already selected.

OPTIONAL: **INCOME PROTECTION**

In case of temporary total incapacity to work, your level of income may fall sharply. **Our income Protection benefit allows you to maintain your standard of living** and honor your financial commitments by paying you a daily allowance.

This daily allowance will replace **70% of your income**.

There are two types of benefits which can be taken out individually.

Short-term disability: you will be covered from the 1st day in the event of sick leave from work due to hospitalization or accident, and from the 7th day in the event of illness.

Payment of this allowance will end on the day on which you completely recover from the accident or illness but no later than after expiration of a period of time chosen by the insured member: **30 days, 60 days** or **180 days**.

Long-term disability: this allowance can supplement the Short-term disability benefit but is not compulsory. Therefore the benefit can be purchased even if you have not opted for the Short-term disability benefit. This benefit will be paid after expiration of a total and uninterrupted period of sick leave from work known as the "waiting period", which can be chosen from these options: **30 days, 60 days, or 180 days**, for a maximum duration of 1,095 days of sick leave.