

GROUP PROVIDENT INSURANCE



GROUP PROVIDENT INSURANCE PROTECTS A COMPANY'S EMPLOYEES IN THE EVENT OF ACCIDENT OR ILLNESS

Whether in the event of sick leave, disability or death, a provident insurance policy supplements Social Security benefits and provides financial security for the employee or their dependants.

Its objectives are to:

- › Guarantee income support in the event of temporary or permanent disability
- › Protect next of kin in the event of the employee's death
- › Strengthen the company's social policy
- › Meet obligations under collective agreements

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Who benefits?

- › All employees of the company, or a defined objective category (e.g. managers/non-managers)
- › Dependants (spouses, children) for certain cover (e.g. death)

What guarantees are offered?

1. Temporary incapacity to work (ITT)

- › Payment of daily allowances in addition to those provided by Social Security
- › Customisable waiting period (e.g. 30 days)

2. Disability

- › Invalidity pension based on recognised degree of invalidity

3. Deaths

- › Death benefit paid to rightful claimants
- › Education allowance for children
- › Spouse's pension (optional)

4. Support

- › Home help services
- › Psychological support
- › Help with professional reintegration

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What are the conditions for implementation?

- › **Funding method:** employer contributions alone or shared between employer and employee
- › **Contributions:** expressed as a percentage of gross salary

What are the conditions for implementation?

With an appropriate Group Provident contract, the company is committed to a social policy, retaining its talent and meeting its obligations under collective bargaining agreements.

Employees benefit from greater financial protection against unforeseen events, as well as attractive rates thanks to the pooling of risks.

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