

Sickness assessment insurance

Document with information about the insurance

DNB

Selskap: DNB Livsforsikring AS

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For complete information about what the insurance covers and what limitations apply, please refer to the insurance certificate and the terms and conditions of the insurance policy. Insurance policy terms and conditions are available at dnb.no.

What does the insurance policy include?

The insurance entitles the employee to compensation in the event of becoming permanently incapacitated for work as a result of a long-term illness that is not an occupational disease, and may be extended to cover incapacity for work irrespective of the cause.



What the insurance covers

- At least 40 per cent continuous incapacity for work for more than 18 months.

Two types of coverage:

- Incapacitated for work, irrespective of the reason.
- Incapacitated for work as a result of illness that is not an occupational disease.

The insurance may include one or more coverages (disbursement periods):

- Sickness assessment 18 months
- Sickness assessment 24 months
- Sickness assessment 30 months
- Sickness assessment 36 months
- Sickness assessment 42 months
- Sickness assessment 48 months

The insurance certificate will state the chosen coverage and scope of the coverage.



What the insurance does not cover

- Incapacity for work that occurs within two years after the company/enterprise's liability commenced and which is due to illness or a defect that the employee had at the time and of which it must be assumed that the employee was aware of.



Are there any limitations to the insurance coverage?

The insurance may have limitations as a result of:

- Intentional/negligent provocation of the insurance event.
- Requirement for fitness for work equivalent to a full-time position.
- Injuries, illnesses, disorders or defects for which reservations have been made when assessing a medical certificate.
- When a medical certificate is required: The insurance does not cover incapacity for work that is a result of illness, defect or disability and that has been detected or has shown signs or symptoms within three months after the insurance policy came into force.



Where is the insurance valid?

The insurance is valid worldwide.



What are my obligations?

The company is obliged to provide DNB Liv with correct information when purchasing the insurance and when any subsequent changes may have an impact on the insurance policy. If the company becomes aware of an employee injury that may lead to a claim for compensation, this must be reported to DNB Liv without undue delay.



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**When and how do I pay?**

The insurance must be paid within the deadline stated in the payment notice.

**When does the insurance commence and how long is it valid?**

The insurance commences from the time that the company accepts the offer. If a future start date is agreed, the insurance will commence at 00:00 on that date. The insurance is valid for one year at a time unless otherwise stated in the insurance agreement, and is automatically extended for another year unless terminated before the renewal date.

**How can I terminate the insurance policy?**

You may terminate the insurance if the need for insurance lapses, if you move the insurance to another company or there are other special reasons, cf. Section 12-3 of the Norwegian Insurance Contracts Act. Termination must be made in writing to DNB Livsforsikring AS with one month's notice.