

Policy Conditions valid from 1 January 2022  
Replaces Policy Conditions of 1 July 2018

Page 1 of 2

## Table of contents

<b>1. Partial disbursement of disability benefits</b>	<b>page 2</b>
1.1 Right to partial disbursement	page 2
1.2 Insured event	page 2
<b>2. Coverage for and calculation of compensation in connection with partial disbursement of disability benefits</b>	<b>page 2</b>
2.1 Basis of calculation	page 2
2.2 Loss of future earnings	page 2
2.2.1 How compensation is calculated	page 2
2.2.2 Determining the degree of disability	page 2
2.2.3 Partial disbursement and permanent disability	page 2
2.2.4 Right to new compensation period	page 2
2.2.5 Term and conditions for the settlement of claims	page 2

*This document is a translation of the Norwegian original. In the event of any discrepancies between the translation and the original, or doubt about the interpretation, please refer to the original.*

Blanketnummer 952



## 1. Partial disbursement of disability benefits

Applies if NAV(the Norwegian Labour and Welfare Service) has granted a work capacity assessment allowance or classified the Insured as at least 40 % permanently incapacitated for work.

This supplementary provision supplements and must be seen in the context of DNB Liv's conditions and conditions for Employer's Liability Insurance – other Sickness.

### 1.1 Right to partial disbursement

If the Insured has been afflicted by a sickness covered by the insurance during the period of insurance, he/she shall be entitled to partial disbursement once an insured event had occurred as described in section 1.2, with the following exceptions:

The Insured will not be entitled to partial disbursement if he/she on the date the insured even occurred, combines work capacity assessment allowance with education or the start-up of his/her own business representing minimum 50% of a full-time position, and/or receives benefits under a contractual pension agreement.

### 1.2 Insured event

An insured event shall be deemed to have occurred at the point in time when the insured has been at least 40% incapacitated for work continuously for the number of months that has been agreed and is specified in the insurance certificate, and that, at the time in question, there is official documentation confirming that the insured has been granted a work capacity assessment allowance or has been classified as at least 40% permanently incapacitated for work.

The granted work capacity allowance and any transition to disability pension must apply continuously for an uninterrupted period that starts as of the date when the sickness allowance period expires and lasts longer than the agreed disbursement period(s) that has/have been chosen. If the insured was incapacitated for work prior to the insured event, this must have been for an uninterrupted period.

## 2. Coverage for and calculation of compensation in connection with partial disbursement of disability benefits

### 2.1 Basis of calculation

The disability compensation is calculated on the basis of the employee's pensionable earnings in the calendar year prior to the first day of the last uninterrupted sick leave period

### 2.2 Loss of future earnings

#### Basic compensation

In the event of 100% permanent incapacity for work, the basic compensation will be determined as follows: (c.f. section 6.2 of the Policy conditions for Other Sickness)

Pensionable earnings (basis of calculation) the year before the illness occurred	Basic compensation
Portion of income of up to 7 G	22 G
Portion of income from 7 G to 8 G	24 G
Portion from 8 G to 9 G	26 G
Portion from 9 G to 10G	28 G
Portion above 10 G	30 G

Otherwise the provisions in section 6.2 of the Policy Conditions - Other Sickness regarding basic compensation given the age of the insured and the degree of disability.

### 2.2.1 How compensation is calculated

It will be stipulated in the insurance certificate whether the sum(s) insured for the selected disbursement period(s) is/are specified as a percentage of the disability benefits under Other Sickness, expressed in conditions of "G" (the basic amount under the Norwegian National Insurance), or as a fixed amount.

In cases where the insurance sum for a partial disbursement is specified as a percentage of the disability compensation under Other Sickness, the compensation will be calculated in accordance with the rules set out in section 6.2 of the Policy Conditions for Other Sickness, based on the age of the insured and the basic amount (G) under the Norwegian National Insurance at the time when the insured event occurred, according to the rule in section 1.2.

In cases where the sum insured is expressed in terms of "G" (the basic amount under the Norwegian National Insurance scheme), the value of G that applied on the date when the insured event occurred will be used. If the sum insured has been agreed as a fixed amount, that amount will be disbursed. The compensation will be proportionate to the actual degree of disability at the time of disbursement.

No compensation will be paid if the insured is less than 40% incapacitated for work.

Agreed advances shall never exceed the amount to which the insured would be entitled if he/she were classified as permanently disabled at the time when compensation is calculated. In such event, any paid advance will be regarded as the full and final settlement of the claim.

### 2.2.2 Determining the degree of disability

The degree of disability used to calculate the size of the compensation is determined on the basis of the insured's average degree of disability for the last 30 days prior to the occurrence of the insured event. The average degree of disability is determined on the basis of information provided by NAV (the Norwegian Labour and Welfare Administration).

### 2.2.3 Partial disbursement and permanent disability

If partial compensation has been paid to the insured in accordance with section 1 herein, the amount in question will be deducted from any subsequently approved compensation for permanent disability, calculated in accordance with the rules regarding the age, degree of disability and salary of the insured.

### 2.2.4 Right to new compensation period

If the insured has received partial benefits during a period when he/ she was incapacitated for work, the insured must be fit for work for at least 26 consecutive weeks before once again being eligible for compensation under the same coverage. Under this coverage, the insured will be entitled to additional compensation in the event that he/she has been at least 40% incapacitated for work for a continuous period up to the agreed disbursement date. Otherwise, the provisions in section of the policy conditions shall apply.

### 2.2.5 Terms and conditions for the settlement of claims

When filing a claim for compensation under the Other Sickness insurance, the terms and conditions in force on the Insured's first day of the last uninterrupted sick leave period that resulted in the insured event, shall apply.