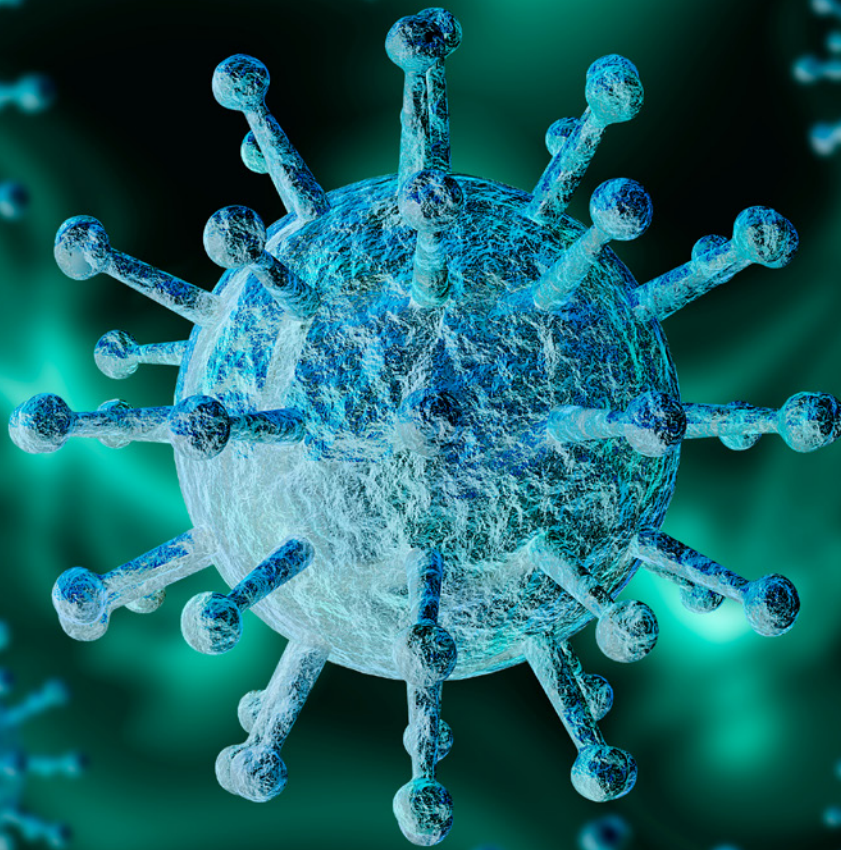




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## COVID 19 – Corona, update 18 march 2020

There are a lot of concerns regarding the corona outbreak in Europe. In this memo, we aim to inform you on how this is covered in the various lines of employee benefits insurances. Dutch government has recommended all employees to work from home as far as possible. Entertainment, restaurants, sports activities and such are all closed as of Sunday 15th of March 2020.

### Scenarios and insurance cover

The virus triggers insurance cover in various ways:

1. Employees get sick and are unable to work for some time
2. Employees that die as a result of complications
3. Business travel is interrupted
4. Employees that are sick during business travel

There are various insurance covers that get triggered. We describe them below. Also, per scenario we briefly describe the effects. Covers triggered:

- A. Health cover
- B. Sick leave cover
- C. Life cover
- D. Pension survivors benefit
- E. ANW Gap insurance
- F. Business Travel Insurance

### General Affairs

- [This card](#) shows the registered corona infections worldwide (by Johns Hopkins CSSE)
- [Link to the Dutch National Institute for Public Health and the Environment](#)
- [View the corona related website of the WHO](#)

## Scenarios and actions

### 1. Employee calls in sick and is unable to work

First action item is to inform the ARBO service as the regular sick leave protocol is to be effected.

- A. All medical costs are covered by the private medical insurance of the employee. First consult is to the General Practitioner, or family doctor. There is no deductible or out of pocket expense.  
Should hospitalization be necessary, this is covered at cost price as well. A mandatory deductible of € 385 will apply. This will be charged by the health care insurance company to the employee directly.
- B. If you as an employer have sick leave insurance and an employee gets sick, the policy will reimburse the sick pay following after the deductible (own risk period, for example 10 or 30 working days) has been met.  
Should the employee become long term disabled, (>2 years) the normal procedures will be followed.

### 2. Should the sickness lead to death of an employee, the following covers are triggered when placed.

- C. Group Life (Collectieve Overlijdensrisicoverzekering) pays out a lump sum in case of death due to a covered situation. This includes death as a result of sicknesses such as Covid-19.
- D. Pension plans in the Netherlands have cover for survivors of an employee in case of death in service. The insured benefit is called a partner's pension and entails an annual recurring payment, dependent on the employees salary and attainable years of service. Payment is done from the moment of the employees passing until the partner passes away (lifelong benefit).
- E. If part of the pension plan, an ANW Gap insurance pays out an annual recurring benefit of approximately EUR 15.800 (2020) per year. This cover is often a voluntary cover. It only pays out if the employee has opted to take out this insurance.

### 3. Business Travel is interrupted

Various countries have travel restrictions due to Covid-19 and employees might need to cut their travel short or cancel it altogether.

- F. **You want to cancel your (business) trip:** If the airline no longer flies to your destination, the cost of the ticket is for the account of the airline or for account of the travel company. If there are still flights and the area is accessible, there is no coverage on the cancellation insurance if you decide not to travel. A negative travel advice from the Ministry of Foreign Affairs is not connected to the cover on the policy.

**You want to abort your (business) trip:** This is also known as repatriation in professional jargon. If the authorities compel you to leave the area, there is coverage on your travel insurance for returning to the Netherlands. Without that obligation there is no coverage, neither for repatriation nor for accommodation costs.

The conditions of the travel insurance are available on [www.Meijers.nl](http://www.Meijers.nl). Contact us when you want to issue a claim.

### 4. When an employee gets sick during travel

Should an employee get sick during travel there is cover in the above mentioned insurance policies.

- F. The business travel insurance also provides an emergency service. The emergency details are reflected in the policy conditions. Make sure your employees have these details. Many carriers also offer an app allowing direct access to the emergency service. The service desk can assist in medical assistance and arrange settlement of costs.
- A. Medical expenses in a foreign country are first covered on the Health Care policy of the employee. Expenses are covered up to the level of Dutch Health care cost. Any expenses that are exceeding this cover, or are not covered on the Health policy, will be picked up by the Business Travel policy if medical costs are included in the cover.

Please know that the Health Care facilities in the Netherlands are among the best in the world. There are no signs that there are going to be shortages. Due to the fact that Health Care insurance is mandatory for all residents, care is available for all Dutch Residents. Should you have specific questions not addressed here, feel free to contact us.



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## About us

Meijers is an independent insurance broker for both corporate clients and private individuals. We mediate between the insurer and insured party. And advise on how our clients can cover their risks in the best way. Precisely on the leading edge of certainty and costs. This enables both our national and international clients to continue doing what they do with peace of mind. A sure step forward.