

Additional benefit cover provided by an employer



June 2025

Why are you receiving this form?

Your employee is discussing a mortgage with ABN AMRO. Together with your employee, we will look at possible events during the term of the mortgage. Such as incapacity for work and the death of your employee. Such events may have consequences for the repayment of the mortgage. It is important for your employee to know what these consequences entail. An important part of this concerns the measures you take as an employer in relation to the risk of occupational disability and death. These measures are also referred to as additional benefit cover provided by an employer.

How to complete this form

Your employee asks you by means of this form what you have arranged for him/her. It is therefore important that you indicate on the form which cover applies to this employee. Please find answers to the most frequently asked questions about this form in the appendix to this form.

Ask your employer to complete this form.

Employer details

Employer name

Employer address

Postcode and place of residence

Employee details

Employee name

Employee address

Postcode and place of residence

Date of birth (dd-mm-yyyy)

Employed since (dd-mm-yyyy)

Position

Death

Could or would you *not* like to share the details requested below with your employee? Check the box and state the reason.

Surviving Dependants Act shortfall insurance (ANW-hiaatverzekering)

This insurance provides an additional annual benefit on the death of the employee (to their surviving dependants).

Has your organisation taken out a group policy that will pay out an additional annual death benefit to the surviving dependants of your employees?

Yes
No

Is this employee covered by this Surviving Dependants Act shortfall insurance?

Yes
No

If so, when will this insurance pay out?

Immediately after the death of the employee
After the employee's youngest child turns 18

If so, how much will the insurance pay out?

€

Incapacity for work

Could or would you *not* like to share the details requested below with your employee? Check the box and state the reason.

First two years of sick leave

As the employer, you are obliged to continue to pay your employee during the first two years of illness. The benefit percentage depends on the Collective Labour Agreement (CLA) that applies to your company. Or on the agreements you have made with your employee.

How is the benefit divided?

1st year 100%, 2nd year 70%
1st year 70%, 2nd year 70%
other, namely 1st year %, 2nd year %

After the first two years of sick leave

After two years of sick leave, your employee will receive a benefit from the UWV in proportion to their degree of incapacity. These are also referred to as WIA benefits. Despite this benefit, your employee's income often falls sharply. Many employers therefore arrange additional WIA cover for their employees. This is also mandatory in many CLAs.

Have you arranged additional group WIA cover for your employees? Either as part of your pension scheme, or directly through your occupational disability insurer.

Yes
No

If you enter 'No' here, you may proceed from the 'Signature' heading. You will then no longer need to fill in the other questions below.

The continued payment of wages is a percentage of:

The salary
The salary with the WIA salary limit as a maximum

Please note: the percentage referred to is a percentage of the employee's current income. The WIA wage limit may be set as a maximum in a CLA. In that case, the employer pays the WIA income in the event of incapacity for work.

Additional WIA insurance

WGA shortfall insurance (basic variant)

Under the WIA, your sick employee receives a maximum of 70% of the last salary earned. WGA shortfall insurance (basic variant) supplements the income of your employee who is incapacitated for work. It does so up to 70% of the last salary earned. In the event your employee does not become fully incapacitated for work. The supplement based on the insurance never exceeds the WIA wage limit.

Have you as the employer taken out WGA shortfall insurance (basic variant) for your employees?

Yes
No

Is this employee covered by this WGA shortfall insurance (basic variant)?

Yes
No

If so, how long does the insurance pay out?

5 years
10 years
Until the state pension age
Other, namely

WGA shortfall insurance (comprehensive version)

Under the WIA, your sick employee receives a maximum of 70% of the last salary earned. WGA shortfall insurance (comprehensive version) ensures that the income of your employee who is incapacitated for work is at least 70%. The insurer does not look at the degree of incapacity for work. The top-up from the insurance never exceeds the WIA wage limit.

Have you as the employer taken out WGA shortfall insurance (comprehensive version) for your employees?

Yes
No

Is this employee insured for the WGA shortfall insurance (comprehensive version)?

Yes
No

If so, how long does the insurance pay out?

5 years
10 years
Until the state pension age
Other, namely

Fixed WIA supplement

The fixed WIA supplement provides additional income on top of the WIA benefit. This may be an IVA benefit in the event of full incapacity for work. Or a WGA benefit in case of partial incapacity for work. The fixed WIA supplement never exceeds the WIA wage limit.

Have you as employer taken out a fixed WIA supplement for your employees?	Yes No
Is this employee insured for this fixed WIA supplement?	Yes No
If so, how long does the insurance pay out?	5 years 10 years Until the state pension age Other, namely
What is the benefit based on?	A fixed amount, namely € A coverage ratio of the last % earned salary up to a maximum of € (if applicable)

WIA additional income insurance

The WIA additional income insurance can provide a supplement to the income in the event of occupational disability. For income up to the WIA wage limit, this is a supplement in addition to the WIA benefit. Your employee will not receive any WIA benefit for the income above the WIA wage limit. You can insure a percentage of this part of the income. It does not matter whether the employee receives an occupational disability benefit (WGA or IVA).

Is it a supplement up to the WIA wage limit?	Yes No
If so, to what percentage of the last earned salary?	%
What is the maximum amount that this insurance pays out? (If there is a maximum)	€
Is this a supplement in excess of the WIA wage limit?	Yes No
If so, to what percentage of the last earned salary?	%
What is the maximum amount that this insurance pays out? (If there is a maximum)	€
How long does this insurance pay out?	5 years 10 years Until the state pension age Other, namely

The undersigned declares on behalf of the employer that all information has been provided truthfully.

Date (dd-mm-yyyy)

Position signatory

Signature

Explanation of collective insurance and definitions

WIA

Work and Income (Capacity for Work) Act.

WGA

Return to Work (Partially Disabled Persons) Regulations.

IVA

Fully Disabled Persons Income Scheme.

Wage-related WGA benefit

Wage-related WGA benefit: the benefit paid to an employee for a limited period after a WGA benefit has been granted. The duration of this benefit depends on the employee's years of service.

WGA salary top-up benefit

If an employee becomes subject to the WGA and utilises at least 50% of their residual earning capacity, they will be paid a benefit based on their income before they became incapacitated for work.

WGA follow-up benefit

If an employee becomes subject to the WGA and utilises less than 50% of their residual earning capacity, they will be paid a benefit based on the minimum wage.

WIA wage limit

Maximum amount of earnings covered by social security. Also referred to as wage for national insurance purposes, wage assessable for social insurance or daily wage. The employee's salary is capped at this amount for social security purposes.

WGA shortfall insurance (basic variant)

WGA shortfall insurance (basic variant) provides an income supplement to an incapacitated employee who is paid a statutory WGA follow-up benefit. The policy usually pays out a supplement of up to 70% of the employee's last earned salary multiplied by the degree of incapacity that has been determined by the Employee Insurance Agency (UWV). The employee's salary is capped at the amount of the social security wage limit.

WGA shortfall insurance (comprehensive variant)

WGA shortfall insurance (comprehensive variant) ensures that if your employee receives a WGA salary top-up benefit or WGA follow-up benefit, his income is at least 70% of the salary he earned before he became ill. Unlike what is offered under the WGA shortfall insurance (basic variant), this benefit is not multiplied by the degree of incapacity. The employee's salary is capped at this amount for social security purposes.

Fixed WIA supplement

This fixed WIA supplement provides a supplement to the WIA benefit. This may be a supplement to the IVA benefit (in case of full incapacity for work) or WGA benefit (in case of partial incapacity for work). The employee's salary is capped at this amount for social security purposes.

WIA additional income insurance

The WIA additional income insurance may relate to the income up to the WIA wage limit and/or their income above the WIA wage limit. For income up to the WIA wage limit, this concerns a supplement on top of the benefits provided by the government. The government does not provide any benefits for income above the WIA wage limit. For this part of the income, it is possible to opt to cover a percentage of the income above the WIA wage limit, irrespective of whether the employee falls under the WGA or the IVA.