

CONVINCING: Your Accident Insurance



ACCIDENT INSURANCE AT FRESENIUS –

Your safety and security in mind

When it comes to our products and services, we have a high level of responsibility toward our fellow human beings and their health. So it goes without saying that we live by this value within the Group too: we provide comprehensive accident insurance to our employees – around the clock and around the world. To us, appreciating our employees means providing safety and protection both during and beyond working hours.

Your accident insurance at a glance

- No cost to you
- Around-the-world coverage
- 24-hour coverage
- On and off-the-job accidents
- Help is provided in a fast and easy way: In the event of a severe injury, you receive 5% of the insured sum (max. EUR 15,000) as emergency aid
- You can increase your own insurance cover and include your family too

What is covered in the event of an accident?

Since serious accidents often cause more than just the immediate injuries, our package provides you with all-around protection that also covers accident-related follow-up costs.

What should you keep in mind in case of an accident?

Information and contact details can be found on the back cover of this brochure!

The benefit package includes:

Disability benefit	} please refer to your employment contract	
Death benefit		
Medical expenses abroad	max. EUR	5,000
Rescue costs	max. EUR	5,000
Rehabilitation allowance	max. EUR	5,000
Convalescent treatment allowance	max. EUR	5,000
Cosmetic surgeries	max. EUR	25,000
Modification measures	max. EUR	15,000
Cast coverage	max. EUR	500

If your health is permanently damaged as a result of an accident, you receive a disability benefit. As a general rule the more severe the injury, the higher the benefit. Starting at a 25 % degree of disability, the benefit even increases at a proportionally higher rate – providing special protection in the event of severe accident consequences.



Security for your family

The following table shows several examples:

Loss of...	Degree of disability	Total benefit level*
arm or hand	100 %	225 %
leg or foot	100 %	225 %
vision – one eye or both eyes	100 %	225 %
hearing – both ears	100 %	225 %
hearing – one ear	40 %	55 %
thumb	30 %	35 %
finger	15 %	15 %

*The total benefit is based on the “base amount” (Grundversicherungssumme) specified in your employment contract.

Extra protection – Among other things, coverage also includes:

- tick-borne encephalitis (TBE) and Lyme disease transmitted by tick bite
- typical diving-related damage to health, without being able to determine that an accident occurred
- damage to health due to extreme weather conditions

In the event of an accident, you as a Fresenius employee are protected by accident insurance anytime and anywhere in the world. This coverage is exclusively financed by Fresenius. In addition, you can increase your own insurance coverage and co-insure your spouse/partner through the voluntary, private **supplementary insurance**. If you take out such partner insurance, your children (up to max. 18 years of age) are automatically co-insured premium-free. If you are a single parent, your children are covered once you take out additional insurance for yourself. With the supplementary insurance, your entire family benefits from the advantages of accident insurance.

Participation is easy: Application forms are available at our Insurance Department. Fresenius automatically deducts the premium from your net salary each month and pays it directly to the insurer. You may cancel the arrangement at the end of any month. The insurance automatically terminates once you leave Fresenius. Your advantages in comparison to private coverage: You don't have to bother with monthly premium payments and you benefit from the favorable rates of the group accident insurance. You may choose from three different types. Additional information is available at the Insurance Department.

FAST AND EASY

Soundly insured – regardless of where and when an accident might happen. Getting help quickly can be crucial. Therefore you receive 5% of the insured amount as emergency aid in case of a severe injury.



Checklist – What needs to be done in the event of an accident?

1. Please consult a doctor immediately and follow his/her instructions after any accident that presumably will result in a claim.	✓
2. Promptly inform the Insurance Department at Fresenius about the accident. (See below for contact information.)	✓
3. The Insurance Department will send you forms for the claims notification. Please fill these out and return them as soon as possible.	✓
4. The Insurance Department will then handle the further settlement of the claim with the insurer.	✓

Please note:

Any accidents during working hours should immediately be reported to your superior, the plant medical service, or a first aider.

Deadlines: According to the contractual terms, any incapacity to work due to an accident must occur within 12 months and be confirmed in writing by a doctor within 18 months after the accident. The policyholder must submit claims to the insurance provider within 24 months. All deadlines are measured from the accident date.

Your direct line to the Insurance Department:

Ms. Carola Wagner
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The Fresenius Group provides free accident insurance coverage to Fresenius employees within the scope of the employee benefits applicable at that time. It is based on a group accident insurance for the benefit of Fresenius employees for the duration of their employment with Fresenius.

This is a voluntary benefit provided by the employer; it is not an entitlement. This brochure merely represents a brief summary of the insurance benefits. In the event of a claim, the General Accident Insurance Conditions as well as the special agreements on the accident insurance serve as the basis of settlement.