



**S&P
LIFE & DISABILITY PLAN
ALL EMPLOYEES**

The below guarantees are expressed including Social security reimbursements

GUARANTEES	ALL EMPLOYEES
Death in service lump-sum / Permanent and total disability	
Single, widowed, divorced - with no dependent child	320% base salary
Married, common-law married with no dependent child	400% base salary
Whatever the family situation with a dependent child	100% base salary
Per additional dependent child	100% base salary
Minimum amount	Non Cadres : 170% SSAC Cadres : 340% SSAC
Accidental death / Permanent and total disability as a result of an accident	
Whatever your family situation	100% death in service lump-sum
Additional lump sum for traffic accidents	
All employees with no dependent child	420% base salary
Per additional dependent child	105% base salary
Additional lump sum for traffic accidents in the workplace	
All employees with no dependent child	720% base salary
Per additional dependent child	180% base salary
Educational allowance	
- Until 12 years old	12 % base salary
- Between 12 and 18 years old	12 % base salary
- Between 18 and 26 years old (school/university enrolment required)	15 % base salary
Funeral expenses	
Funeral expenses (common-law married, partnered, dependent child)	100% SSMC limited to real expenses if child < 12 years old
Simultaneous/ Posterior death of spouse	
Lump-sum	170% of death-in-service lump-sum - Until 18 years old : 12 % base salary
Educational allowance per dependent child	- Between 18 and 26 years old (school/university enrolment required) : 15% base salary
Short-term disability	
Waiting period	90 consecutive days
Allowance	100% of reference salary after deduction of Social security allowance
Compensation up to 100% of net income (after deduction of Social security allowance)	Yes
Short-term disability in case of workplace accident or occupational disease	
Waiting period	90 consecutive days
Allowance	100% of reference salary after deduction of Social security allowance
Compensation up to 100% of net income (after deduction of Social security allowance)	Yes
Long-term disability	
1st category	60% of reference salary after deduction of Social security pension
2nd or 3rd category	100% of reference salary after deduction of Social security pension
Long-term disability resulting from an occupational condition/accident	
Incapacity rate (N) above or equal to 33% and below 66%	100% *3n/2 reference salary after deduction of Social security pension
Incapacity rate (N) above or equal to 66%	100% reference salary after deduction of Social security pension

SSAC: Social Security Annual Ceiling: EUR 47,100 (2025 value)

Ces informations sont données à titre indicatif. Seule la notice de l'assureur fait foi. / This information is given for information only. Only the insurer's notice is authentic.