

# Tariff FKT

## Daily sickness benefit insurance for members of freelance professions

Version of January 2018

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### Essential Parts of the Tariff FKT

- Daily sickness allowance in the event of incapacity to work
  - Daily sickness allowance for maternity leave and childbirth
  - The daily sickness benefit shall be paid from the day indicated by the tariff rate.
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## Part III of the General Terms and Conditions of Insurance

This tariff (Part III of the General Terms and Conditions of Insurance) only applies in conjunction with Part I (German standard conditions 2009 of the Association of Private Health Insurance [MB/KT 2009]) and Part II (tariff conditions [TB/KT 2013]) of the General Terms and Conditions of Insurance.

### I. Insurability

Eligible for insurance shall be persons

- who belong to the freelance professions (§ 18 Section 1 number 1 Income tax law – EStG), if the exercised profession can be assigned to one of the following areas of freelance activity
  - free medical professions
  - free legal and economic consulting professions
  - free technical and scientific professions
  - free pedagogical, psychological and translating professions
- and
- for whose occupational group the insurer does not offer special rates (e.g. medical doctors) and
- who are resident in the insurer's area of activity at the commencement of the insurance.

### II. Insured event

An “insured event” shall mean:

- a) pursuant to § 1 MB/KT 2009, medically necessary treatment due to illness or the consequences of an accident during the course of which an incapacity to work is medically established;

- b) pursuant to § 1a MB/KT 2009, the loss of earnings during the maternity protection periods and on the day of delivery.

### III. Amount of daily sickness allowance; waiting period

1. The daily sickness allowance may only be insured up to the amount of the net income resulting from the professional activity, converted to the calendar day. Other sick days or sickness benefits must be taken into account.
2. In the insured event pursuant to II.b), any other appropriate compensation for loss of earnings shall be credited towards the agreed daily sickness benefit (e.g. any maternity benefit and/or parental benefit).
3. The waiting period shall apply anew to each incapacity to work in the insured event pursuant to II.a) and to the insured event pursuant to II.b).

#### **IV. Insurance benefits**

The insured daily sickness allowance shall be paid from the day indicated by the tariff rate:

- according to tariff rate FKT.22 from the 22rd day
- according to tariff rate FKT.43 from the 43rd day

The insured daily sickness benefit shall also be paid for Sundays and public holidays.