

Tariff FKT

Daily sickness benefit insurance for members of freelance professions

Version of January 2022

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 – see Annex), 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 Hallesche does not offer special rates (e.g. medical doctors) and
- who are resident in Hallesche'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 22nd 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.

Annex – Legislative texts

Income Tax Law [EStG]

§ 18

(1) Income from self-employed work is considered to be

1. Income from self-employed or freelance activities Self-employed or freelance activities include an activity which is carried out independently as an independent professional activity and includes scientific, artistic, literary, teaching or educational work, the independent professional activity of doctors, dentists, veterinary surgeons, lawyers, notaries, patent attorneys, surveyors, engineers, architects, commercial chemists, auditors, tax consultants, consulting economists and business economists, certified accountants, tax agents, non-medical practitioners, dentists, physiotherapists, journalists, photo-journalists, interpreters, translators, pilots and similar professions. A member of a liberal profession within the meaning of Sentences 1 and 2 will also be deemed to be working on a self-employed basis when they avail themselves of the assistance of professionally trained workers; the prerequisite is that he/she acts in a managerial capacity and on their own responsibility on the basis of their own specialist knowledge. A substitution role in the case of temporary prevention will not therefore prevent the assumption of a managerial and autonomous activity;