

Online you are safe!



Make sure your team knows
you are there for them, when it
matters the most!

LIFE-PROTECT



You know without your team, without their dedication and involvement, your company will not be a successful one.

A good wage, always paid on time, a friendly work environment which is appealing to them are normal benefits for all employees. Yet, in order to really motivate them, more is needed. When your employees know they are important to you, when they rely on your understanding of how valuable their health and welfare are, then you can be sure they will work hard and will have exceptional results.

For you and for your second family, we created **Life-Protect**.

Life-Protect is a **life insurance** dedicated to Romanian companies, with coverage in case of death by any cause, including death caused by the new coronavirus – SARS-CoV-2.



Life-Protect - premiums and packages:

Cover	Specification	Sum insured by package	
		Basic 31.12.2020	Extended 31.12.2020
Death by any cause:	Lump sum paid, if death caused by any cause, including Covid-19.	2.000 euro / 9.600 lei	2.000 euro / 9.600 lei
Hospitalization daily indemnity:	<ul style="list-style-type: none"> - If exceeding 5 days - Indemnity starting with 6th day of hospitalization - Maximum 14 days* indemnified in total. 	20 euro / 96 lei / day	40 euro / 192 lei / day
*Intensive Care Unit (ICU) treatment daily indemnity:	<ul style="list-style-type: none"> - Indemnity for ICU hospitalization is double the hospitalization daily indemnity. - Starting with 1st day up to 14th day at ICU. 	40 euro / 192 lei / day	80 euro / 384 lei / day
Expenses:	<ul style="list-style-type: none"> - If (initial) hospitalization exceeds 5 days - Expense insurance for recovery period, after hospitalization, to cover a part of the basic needs. - Expense examples: medicine, food delivery, patient, transport, other Covid-19 illness related expenses. 	300 euro / 1.440 day	500 euro / 2.400 day
Unique premium per person:		11 euro / 53 lei	17 euro / 82 lei

*Hospitalization daily indemnity and ICU daily indemnity will not be cumulated.



Life-Protect - terms and conditions:

Life-Protect is a **life group insurance**, a new product, which offers coverage in case of **death by any cause, including death caused by Covid-19 illness.**

You can **conclude** this policy if your team consists of **minimum 10 employees** and the maximum age for the insured is 65 years.

We offer **coverage** for **hospitalization**, including ICU units, as well as following expenses.

Insurance premiums are fixed, they can not be reimbursed and there are no discounts applied based on the number of insured participants.

You have **immediate coverage** without waiting periods and there is **no need** for your teams **medical history.**

The policy is valid until maximum 31th December 2020, without automatic renewal possibility.

*If you own contracts with one of Generali Romania's partners, please contact your broker.

Generali is here for you, ready to deliver on the promise.