



What is Income Disability Assurance?

An employee who is totally and temporarily, or permanently, disabled receives a certain percentage of his/ her salary as an income after the waiting period has expired.

Income Disability insurance pays a monthly benefit to an employee who becomes totally and permanently or temporarily disabled, until the employee recovers, dies or reaches the benefit cessation age/normal retirement age.

As soon as a benefit in respect of an employee becomes payable, payment of premiums in respect of the employee's Income Disability insurance is discontinued.