

Mannheimer Terms and Conditions for Invalidity Accident Insurance (2008)

Mannheimer VB-Unfall Invalidität '08 (as of 01/01/2008)
U_025_0108

The insurance conditions are subject to German law. The German wording alone is binding.

§ 1 Insurance benefits in the event of invalidity

1. If the accident results in lasting impairment of the insured person's physical and mental capacity (invalidity), there is a valid claim for benefit from the sum insured for the event of invalidity, as long as the invalidity takes effect within one year of the accident and is diagnosed as such in writing by a doctor, with mention of the resulting impairment, within 15 months of the accident. The claim for invalidity benefit must be submitted to the insurer in writing within 18 months of the accident. Impairment is judged to be lasting if it is likely to exist for longer than three years and if a change in the condition cannot be expected.
2. If a minimum degree of invalidity was agreed, then a claim pursuant to No. 1 can only be made if this degree of invalidity is reached.
3. Provided the policyholder reported the accident in time in accordance with § 17 of Mannheimer AB-Unfall '08 the insurer may only invoke non-compliance with the time limitations set out in No. 1, Sentence 1 if the policyholder was made aware of these limitations in writing following receipt of the accident report.
4. Benefit is provided in the form of a capital payment.
5. No claim for invalidity benefit exists if, resulting from the accident, the policyholder dies within one year of the accident.

§ 2 Calculating the capital payment

The capital payment is determined based on the agreed invalidity sum, the degree of invalidity (Paragraphs 3 & 4), and the agreed benefit model (§ 5).

§ 3 Degrees of invalidity

1. The following fixed invalidity grades apply, excluding evidence of greater or lesser invalidity:
 - a) In the event of loss or loss of use of:

| | |
|--|------------|
| an arm | 70 percent |
| an arm from above the elbow joint | 65 percent |
| an arm from below the elbow joint | 60 percent |
| a hand | 55 percent |
| a thumb | 20 percent |
| an index finger | 10 percent |
| any other finger | 5 percent |
| a leg from above the mid-thigh | 70 percent |
| a leg from the mid-thigh | 60 percent |
| a leg from below the knee | 50 percent |
| a leg from the middle of the lower leg | 45 percent |
| a foot | 40 percent |
| a big toe | 5 percent |
| any other toe | 2 percent |
| an eye | 50 percent |
| hearing in one ear | 30 percent |
| sense of smell | 10 percent |
| sense of taste | 5 percent |
 - b) In the event of partial loss or incapacity of any of the above-mentioned parts of the body or sense organs, the corresponding proportion of the percentage payment according to No. 1 a) applies.
2. If, as a result of the accident, parts of the body or sense organs are affected, whose loss or incapacity is not covered by No. 1, the governing criterion shall be the extent to which physical or mental capacity is impaired, strictly from a medical point of view.
3. If, as a result of the accident, several parts of the body or sense organs are impaired, the degrees of invalidity provided for by Nos. 1–2 will be combined. However, the combined degree of invalidity may not exceed 100 percent.
4. If, as a result of the accident, a physical or mental function was affected, which was lastingly impaired beforehand, then a deduction will be made based on the degree of this prior invalidity. The prior invalidity will be determined based on Nos. 1–3.
5. If the insured person dies within one year of the accident for reasons not connected with the accident, or – for whatever reason – dies later than one year following the accident, and if a valid claim for invalidity benefit had been established pursuant to § 1, benefit should be provided based on the degree of invalidity consistent with the person's most recent medical examination.

§ 4 Contributory illnesses or complaints

Notwithstanding § 6 of Mannheimer AB-Unfall '08, if prior illnesses or complaints contributed to the impairment of health resulting from an accident, the benefit will not be reduced in proportion to the extent of the illness or complaint but in proportion to the contributory share of the illness or complaint on the degree of invalidity, provided this share is 25 percent or greater.

§ 5 Benefit models

According to the basic model the capital payment corresponds to the percentage of the invalidity sum consistent with the degree of invalidity. According to the progression and multi-benefit models the percentage of the invalidity sum to be paid as capital payment will be higher in certain cases than the actual degree of invalidity. Calculations are based on the following table:

| Degree of invalidity in % | Benefit as % of the invalidity sum | | | | | |
|---------------------------|------------------------------------|-------------------|-----|-----|---------------------|----|
| | Basic model | Progression model | | | Multi-benefit model | |
| | | 225 | 300 | 500 | 75 | 90 |
| 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| 8 | 8 | 8 | 8 | 8 | 8 | 8 |
| 9 | 9 | 9 | 9 | 9 | 9 | 9 |
| 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| 11 | 11 | 11 | 11 | 11 | 11 | 11 |
| 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| 13 | 13 | 13 | 13 | 13 | 13 | 13 |
| 14 | 14 | 14 | 14 | 14 | 14 | 14 |
| 15 | 15 | 15 | 15 | 15 | 15 | 15 |
| 16 | 16 | 16 | 16 | 16 | 16 | 16 |
| 17 | 17 | 17 | 17 | 17 | 17 | 17 |
| 18 | 18 | 18 | 18 | 18 | 18 | 18 |
| 19 | 19 | 19 | 19 | 19 | 19 | 19 |
| 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| 21 | 21 | 21 | 21 | 21 | 21 | 21 |
| 22 | 22 | 22 | 22 | 22 | 22 | 22 |
| 23 | 23 | 23 | 23 | 23 | 23 | 23 |
| 24 | 24 | 24 | 24 | 24 | 24 | 24 |
| 25 | 25 | 25 | 25 | 25 | 25 | 25 |
| 26 | 26 | 27 | 28 | 30 | 26 | 26 |
| 27 | 27 | 29 | 31 | 35 | 27 | 27 |
| 28 | 28 | 31 | 34 | 40 | 28 | 28 |
| 29 | 29 | 33 | 37 | 45 | 29 | 29 |
| 30 | 30 | 35 | 40 | 50 | 30 | 30 |
| 31 | 31 | 37 | 43 | 55 | 31 | 31 |
| 32 | 32 | 39 | 46 | 60 | 32 | 32 |
| 33 | 33 | 41 | 49 | 65 | 33 | 33 |
| 34 | 34 | 43 | 52 | 70 | 34 | 34 |
| 35 | 35 | 45 | 55 | 75 | 35 | 35 |
| 36 | 36 | 47 | 58 | 80 | 36 | 36 |
| 37 | 37 | 49 | 61 | 85 | 37 | 37 |
| 38 | 38 | 51 | 64 | 90 | 38 | 38 |
| 39 | 39 | 53 | 67 | 95 | 39 | 39 |
| 40 | 40 | 55 | 70 | 100 | 40 | 40 |
| 41 | 41 | 57 | 73 | 105 | 41 | 41 |
| 42 | 42 | 59 | 76 | 110 | 42 | 42 |
| 43 | 43 | 61 | 79 | 115 | 43 | 43 |
| 44 | 44 | 63 | 82 | 120 | 44 | 44 |
| 45 | 45 | 65 | 85 | 125 | 45 | 45 |
| 46 | 46 | 67 | 88 | 130 | 46 | 46 |
| 47 | 47 | 69 | 91 | 135 | 47 | 47 |
| 48 | 48 | 71 | 94 | 140 | 48 | 48 |
| 49 | 49 | 73 | 97 | 145 | 49 | 49 |
| 50 | 50 | 75 | 100 | 150 | 50 | 50 |

| Degree of invalidity in % | Benefit as % of the invalidity sum | | | | | |
|---------------------------------|------------------------------------|-------------------|-----|-----|---------------------|-----|
| | Basic model | Progression model | | | Multi-benefit model | |
| | | 225 | 300 | 500 | 75 | 90 |
| 51 | 51 | 78 | 104 | 157 | 51 | 51 |
| 52 | 52 | 81 | 108 | 164 | 52 | 52 |
| 53 | 53 | 84 | 112 | 171 | 53 | 53 |
| 54 | 54 | 87 | 116 | 178 | 54 | 54 |
| 55 | 55 | 90 | 120 | 185 | 55 | 55 |
| 56 | 56 | 93 | 124 | 192 | 56 | 56 |
| 57 | 57 | 96 | 128 | 199 | 57 | 57 |
| 58 | 58 | 99 | 132 | 206 | 58 | 58 |
| 59 | 59 | 102 | 136 | 213 | 59 | 59 |
| 60 | 60 | 105 | 140 | 220 | 60 | 60 |
| 61 | 61 | 108 | 144 | 227 | 61 | 61 |
| 62 | 62 | 111 | 148 | 234 | 62 | 62 |
| 63 | 63 | 114 | 152 | 241 | 63 | 63 |
| 64 | 64 | 117 | 156 | 248 | 64 | 64 |
| 65 | 65 | 120 | 160 | 255 | 65 | 65 |
| 66 | 66 | 123 | 164 | 262 | 66 | 66 |
| 67 | 67 | 126 | 168 | 269 | 67 | 67 |
| 68 | 68 | 129 | 172 | 276 | 68 | 68 |
| 69 | 69 | 132 | 176 | 283 | 69 | 69 |
| 70 | 70 | 135 | 180 | 290 | 70 | 70 |
| 71 | 71 | 138 | 184 | 297 | 71 | 71 |
| 72 | 72 | 141 | 188 | 304 | 72 | 72 |
| 73 | 73 | 144 | 192 | 311 | 73 | 73 |
| 74 | 74 | 147 | 196 | 318 | 74 | 74 |
| 75 | 75 | 150 | 200 | 325 | 75 | 75 |
| 76 | 76 | 153 | 204 | 332 | 76 | 76 |
| 77 | 77 | 156 | 208 | 339 | 77 | 77 |
| 78 | 78 | 159 | 212 | 346 | 78 | 78 |
| 79 | 79 | 162 | 216 | 353 | 79 | 79 |
| 80 | 80 | 165 | 220 | 360 | 80 | 80 |
| 81 | 81 | 168 | 224 | 367 | 81 | 81 |
| 82 | 82 | 171 | 228 | 374 | 82 | 82 |
| 83 | 83 | 174 | 232 | 381 | 83 | 83 |
| 84 | 84 | 177 | 236 | 388 | 84 | 84 |
| 85 | 85 | 180 | 240 | 395 | 85 | 85 |
| 86 | 86 | 183 | 244 | 402 | 86 | 86 |
| 87 | 87 | 186 | 248 | 409 | 87 | 87 |
| 88 | 88 | 189 | 252 | 416 | 88 | 88 |
| 89 | 89 | 192 | 256 | 423 | 89 | 89 |
| 90 | 90 | 195 | 260 | 430 | 90 | 90 |
| 91 | 91 | 198 | 264 | 437 | 91 | 91 |
| 92 | 92 | 201 | 268 | 444 | 92 | 92 |
| 93 | 93 | 204 | 272 | 451 | 93 | 93 |
| 94 | 94 | 207 | 276 | 458 | 94 | 94 |
| 95 | 95 | 210 | 280 | 465 | 95 | 95 |
| 96 | 96 | 213 | 284 | 472 | 96 | 96 |
| 97 | 97 | 216 | 288 | 479 | 97 | 97 |
| 98 | 98 | 219 | 292 | 486 | 98 | 98 |
| 99 | 99 | 222 | 296 | 493 | 99 | 99 |
| 100 | 100 | 225 | 300 | 500 | 100 | 100 |

accident. In the case of children under the age of 14 the period is extended from three to five years.

- The insurer may only demand a re-assessment of the degree of invalidity in association with the declaration stipulated in § 7 No. 1. The policyholder must assert his right to a re-assessment before the time period stipulated in No. 1 expires.
- If the final assessment yields a higher degree of invalidity and therefore a higher invalidity benefit than that which the insurer had hitherto paid, the additional sum should be paid with four percent interest, unless there are legal grounds for paying a higher rate of interest.

§ 9, § 10 DELETED

§ 11 Terms and conditions of accident insurance in the event of invalidity and general conditions of the accident insurance

The Mannheimer VB-Unfall Invalidität '08 policy is supplemented by the Mannheimer AB-Unfall '08 policy and is only valid in combination with it.

§ 6 Insurance coverage for an unborn child

If an insured person suffers an insured accident during pregnancy and if she notifies the insurer of this accident, referring to the pregnancy, within 3 months, the child will be co-insured from the end of its birth against impairment to health arising from the accident for half of the sum agreed for the event of invalidity of the mother, but for no more than 50,000 euros. Progression and multi-benefit models and higher schedule of compensation that were agreed for the mother, as well as increases in insurance benefits agreed for her for recreational accidents, do not apply to the child.

§ 7 Special conditions for payment of invalidity benefit

- Notwithstanding § 18 No. 1 of Mannheimer AB-Unfall '08, the insurer is obliged to declare within a period of three months, whether and to what degree it recognizes a claim for invalidity benefit.
- The time period mentioned in No. 1 begins as soon as the insurer receives the documentation that the policyholder is required to submit as evidence of the circumstances of the accident and its consequences, and the certification of completion of medical treatment, insofar as this is required to determine invalidity, has been submitted.
- § 18 No. 2 of Mannheimer AB-Unfall '08 applies with the provision that, prior to conclusion of medical treatment, a claim for invalidity benefit can only be made within one year of the accident if the insurance policy included accidental death benefit, and only up to the amount of the insured death benefit.

§ 8 Re-assessment of the degree of invalidity

- The policyholder and the insurer may demand that the degree of invalidity be medically re-assessed annually during the first three years following the