



Business set up. Business built up.
Business backed up.

THE INCOME PROTECTION INSURANCE FOR FREELANCERS AND THE SELF-EMPLOYED

The income protection insurance: So that the outcome is bright even without the income.

You are self-employed or a freelancer. Your independence and your life style depend crucially on your full capacity for work. You will also want to enjoy your accustomed living standard, even during illness. With the DKV income protection insurance for the self employed and freelancers, you can optimally protect yourself against income losses owing to sickness or accident.

If you are insured on a voluntary basis in the statutory system, you will receive cash benefits that cover only part of your accustomed income in the event of sickness.

When insured by DKV, you are entitled, with no time limitations, to cash benefits which – depending on agreement – are already paid out from the 4th day of disability. You receive the payments from the DKV income protection insurance tax-free – for Sundays and public holidays as well. This enables you to meet your current commitments easily and gives you and your family the best possible financial security.

Benefits that offer security:

- No limits to duration of benefits in case of disability
- Tax-free benefits for Sundays and public holidays as well
- Flexible start of benefits
- Start of benefits from 4th day of disability if so desired
- Possibility of adjusting cash benefits to general income developments.

DKV Deutsche Krankenversicherung AG

D-50594 Köln

Phone +49/18 01/358 100, Fax +49/1 80/5 78 60 00

service@dkv.com, www.dkv.com