

Addendum to the general terms and conditions of collective insurances

- incapacity for work with reference numbers (6104/6105) or (6130/6131) or (5.150N 12.2004/5.150F 03.2004)
- waiver of payment of premium for pension agreements with reference numbers (6106/6107)
- physical accidents with reference numbers (6108/6109) or (5.151N 12.2004/5.151F 03.2004)

This addendum contains a number of changes to the above-mentioned general terms and conditions of VIVIUM and forms an integral part thereof.

The following changes come into effect immediately.

Provisions in the special terms and conditions that stipulate a deviation from the general terms and conditions will continue to apply insofar as they are not in breach of applicable statutory provisions.

Determination of the rights of affiliates who are not full-time employed

Taking time credit and thematic leave:

The rights for all forms of time credit, motivated or non-motivated (in accordance with the provisions of CLA 103), and for all forms of thematic leave, excluding parental leave, are determined as follows:

- for the first three months, counted from the change date, the rights are further defined as if the affiliate's level of employment had remained unchanged;
- as from the fourth month, counted from the change date, the following provisions apply:
 - in case of full-time time credit or full-time thematic leave: premiums will no longer be due and the collective insurance policies for incapacity for work, waiver of payment of premium for pension agreement and physical accidents will be terminated. On resumption of work, the premiums are again due as from the first of the month coinciding with or following the date of resumption of work. The insurer grants immediate cover on resumption of work.
 - in case of part-time time credit or part-time thematic leave: the rights are determined in accordance with the procedure described under "Affiliates with an employment contract for part-time work" in the general terms and conditions.

For **parental leave**, the rights are defined as follows:

- for the first **four** months, counted from the change date, the rights are further defined as if the affiliate's level of employment had remained unchanged;
- as from the **fifth** month of partial parental leave, counted from the change date, the rights are determined in accordance with the procedure described under "Affiliates with an employment contract for part-time work" in the general terms and conditions.

Part-time early retirement or time credit "end of career":

The legislator has abolished the concept of "part-time early retirement" effective from January 1, 2012.

Contrary to the provisions described above, for affiliates who take time credit "end of career" the rights will, for the entire period of the time credit, not be reduced according to the level of employment but will continue to be defined as though the level of employment of the affiliate had remained unchanged.

For affiliates receiving part-time early retirement pension or affiliates older than 50 receiving part-time time credit in accordance with the provisions of CLA 77bis, the provisions that applied on commencement of the "part-time early retirement pension" or "part-time time credit" will continue to apply.

Remarks:

1. If your group insurance rules refer to the **general terms and conditions (ref. 5.150N 12.2004/5.150F 03.2004 and/or 5.151N 12.2004/5.151F 03.2004)**, contrary to the above provisions for all forms of full-time time credit or thematic leave, effective from the change date the payability of the premiums will be discontinued and the group insurance policies for incapacity for work, waiver of payment of premium for pension agreement and physical accidents will be terminated.
2. The provisions on time credit and thematic leave only apply to wage earners, **not to the self-employed.**

(This translation is provided as an aid for policyholders or insured who are English-speaking. In the event of any differences arising as to the meaning or interpretation of any part of the general conditions, only the original Dutch/French wording will be considered valid)