

# Life insurance presentation

Adobe Systems Romania

2024-2025

Businesses of Marsh McLennan

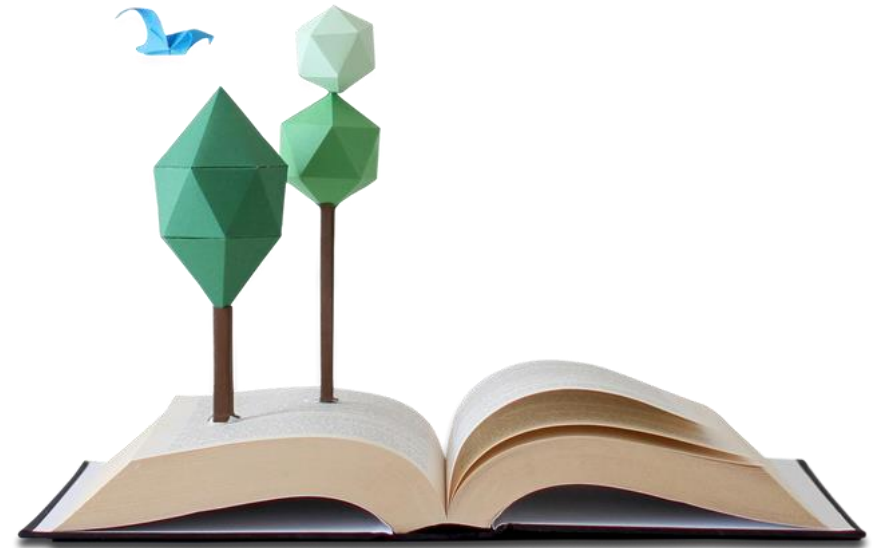


# General information



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- **Insurance period:** July 1<sup>st</sup> 2024 - June 30<sup>th</sup> 2025
- **Insurer:** Generali Romania
- **Eligibility:** All employees
- The insurance offers protection in case of unforeseen events and provides financial support in case of necessity when there is a change in your health condition or following an accident.
- **Territoriality:** Worldwide, 24h / 24



# Coverage details



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# Coverage and insured amounts

Coverage	Sum insured/ person/ year	Coverage details
Death by accident or illness	2 * Annual Gross Salary	In the event of the death of the insured (by accident or illness), the insurer pays the insurance indemnity to the heirs
Death by accident	2 * Annual Gross Salary	In the event of the death of the insured by accident, the insurer pays the insurance indemnity to the heirs
Permanent disability by accident or illness %	2 * Annual Gross Salary	The indemnity is paid if the insured person has a total or partial permanent disability due to accident or illness In the case of partial invalidity, an insurance indemnity is calculated and a percentage of the insured amount will be paid
Critical Illness coverage	1 * Annual Gross Salary	The insurer pays the insurance indemnity in case the insured is diagnosed for the first time in the insured period with a serious condition or suffers a surgical intervention: <ul style="list-style-type: none"> <li>○ 1. Stroke</li> <li>○ 2. Cancer</li> <li>○ 3. Acute Myocardial Infarction</li> <li>○ 4. Chronic renal failure</li> <li>○ 5. Multiple sclerosis</li> <li>○ 6. Surgical intervention type coronary artery bypass grafting</li> <li>○ 7. Coronoplasty or peripheral angioplasty with or without stent</li> <li>○ 8. Implant with pacemaker or implantable defibrillator</li> <li>○ 9. Organ transplant</li> <li>○ 10. Open heart surgical intervention</li> </ul>



# Claims procedure



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# Claims procedure

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- Send the notification of the event and the claims file in maximum 90 days after event to [daune\\_eb@marsh.com](mailto:daune_eb@marsh.com)

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- Marsh will check the documents and send the claims file to Generali for the evaluation

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- In case the insurer will need additional documents or information, Marsh will inform you

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- Maximum 30 days after the file is complete, the claims file will be finalized and you will receive the resolution



# Claims file

- ✓ Claims form & ID copy
- ✓ Employee certificate with the hire date mentioned in in
- ✓ Medical documents and/or specific documents released by the authorities in case of accidents

- ✓ You can ask Marsh support team to send the complete list of documents and for the claims form



# Date de contact

**Marsh Support team**

**E-mail: [daune\\_eb@marsh.com](mailto:daune_eb@marsh.com)**

**ASK MARSH SUPPORT TEAM FOR:**

Information regarding the coverage  
Claims file procedure  
Support with the claims file



