

Amendment to the provisions in the event of a relapse

ADDENDUM (dated July 2026) to the General Terms and Conditions:

- Collective insurance incapacity for work with reference 6130/6130B/6131/6131B and 6138/6139
 - Collective insurance incapacity for work for "company managers" with reference 6132/6133 and 6140/6141
 - Collective insurance disability with reference 6104/6105
 - Collective insurance disability for "company managers" with reference 6118/6119
 - Collective insurance waiver of payment of premium for the pension commitment with reference 6106/6106B/6107/6107B
 - Collective insurance waiver of payment of premium for the pension commitment for "company managers" with reference 6120/6121
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This addendum forms an integral part of the above-mentioned General Terms and Conditions (including any addenda) of Vivium, a trademark of P&V Verzekeringen cv / P&V Assurances sc.

This addendum aims to amend the General Terms and Conditions in order to ensure they align with the Act of 19 December 2025 implementing a stronger return-to-work policy in the event of incapacity for work, as published in the Belgian Official Journal on 30 December 2025. This law has introduced new provisions regarding the relapse periods and the employer's contribution period for guaranteed salary.

The provisions below shall enter into force on 1 July 2026 for all new claims. Provisions in the Special Terms and Conditions that stipulate a deviation from the General Terms and Conditions shall continue to apply insofar as they are not in breach of applicable statutory provisions.

ADDENDUM (dated July 2026)

In all the aforementioned General Terms and Conditions, the article relating to relapse contains the following sentence: "In case of a relapse within 30 days no new waiting period will apply." The 30-day period must be replaced by a 60-day period.