



**MAKLER S.A.**  
ASESORES EN SEGUROS

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**LIFE**





PRODUCT  
FEATURES

LIFE

*Life insurance protects you and your family against adversities and unforeseen circumstances that can appear in daily life.*

# MANDATORY REQUIREMENTS

## Mandatory Life

This is an insurance cover established by Presidential Decree 1.567/74 covering all legally registered employees.

**COVERAGE:**

Death only by any cause.

**TECHNICAL ASPECTS:**

- » The cost of insurance is paid for by the employer.
- » The sum insured per employee is ARS 382.250,00 and is updated periodically by the Superintendencia de Seguros de la Nación.
- » The premium per employee is set at ARS 0,205 per month for every ARS 1.000 insured, amounting to ARS 78,36 per month per employee.

**PREMIUM PAYMENTS:**

On a monthly basis.

**PAYROLL DECLARATIONS AND PERMIUM PAYMENT:**

- » Through Tax bureau form #931, declared to the Sistema Unico de Seguridad Social (SUSS).
- » Obligation to keep beneficiary designation information updated.



## Labour Contract Law

Coverage for organizations who must comply with employers' obligations set forth in the Labour Contract Law.

**COVERAGE:**

In case of employee's death: half a monthly salary for every year worked for the employer.

In case of total permanent disability caused by accident or illness: one full monthly salary for every year worked for the employer.

**PREMIUM PAYMENTS:**

Every month.

## Commerce Trade Union Agreement

Mandatory insurance covering employees registered under to the commerce trade collective bargaining agreement. The sum insured is updated periodically according following the collective bargaining agreement dealings.

**COVERAGE:**

Death and total permanent disability in case of accident or illness.

## Burial

Upon the death of a loved one, family members receive contention y companionship to define the necessary arrangements for the funeral.



# COMPLEMENTARY GROUP LIFE INSURANCE COVERS:

## **ANNUAL SALARIES:**

Covers each employee for a pre-determined number of salaries.

## **SCALES:**

The limit insured varies depending on the employee's hierarchy.

## **FIXED LIMIT:**

A fixed insured limit is established, regardless of the employee's hierarchy or salary.

## **BASIC COVERAGE:**

- » Death by accident and/or illness.
- » Total and permanent disability by accident and/or illness.
- » Double indemnity for accidental death.
- » Dismemberment.

## **COVERAGE EXTENSIONS:**

- » Cover for widower.
- » Coverage in case of posthumous child.
- » Advancement in case of grave illness
- » Advancement in case of terminal illness.
- » Organ Transplants.





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We **proposed** it to ourselves

and we **made it.**

Our first **37** years!



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