



MAKLER S.A.
ASESORES EN SEGUROS

Great **Solutions**,
better *Results.*

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.





25 de Mayo N°596, 3rd. Floor
C1002ABL

Ciudad Autónoma de **Buenos Aires**
Argentina.

phone: (+54 11) **5275 7400**
e-mail info@maklerseguros.com.ar

We **proposed** it to ourselves
and we **made** it.
Our first **39** years!



www.maklerseguros.com.ar

