

Your employees are a precious asset to your company. If an employee suffers an accident while performing their work or work-related activities, you have a lot to deal with. Are you liable for the damage under the law? If so, you could be faced with hefty costs. But even if you have no obligation to pay compensation, you may still want to support your employee financially. Business liability insurance (AVB) or motor vehicle insurance (WAM) may not always offer sufficient cover.

Turien & Co. offers the perfect solution for employers with our WEGAS XL employers' liability insurance. We discuss the main features of this insurance below.

Cover of the insurance

WEGAS XL offers three different levels of cover: Primair, Prima and Premium. You choose the cover that suits you best. Whatever cover you have taken out, you can always call on our legal advice desk and emergency assistance service.

WEGAS XL Primair:

With our Primair cover you insure the damage to property and personal injury suffered by your employees while driving a motor vehicle when they are at work and for which you are liable as an employer.

WEGAS XL Prima:

This covers the damage to property and personal injury suffered by your employees while taking part in traffic, regardless of how they are taking part in the traffic. The accident must happen while they are at work and you must be liable for the damage as the employer. Damage they incur during home-to-work travel is also insured.

WEGAS XL Premium:

This covers the damage to property and personal injury suffered by employees during all work-related activities or during home-to-work travel. You do not have to be liable as an employer.

As standard, Premium also has occupant damage insurance (*schadeverzekering voor inzittenden – SVI*) for all motorbikes, cars, vans and lorries as well as work equipment owned, rented or leased by the employer. The SVI cover only applies to DGAs¹ (*directeur-groootaandeelhouders*) if they are registered for the insurance. There is also accident cover that provides additional benefits in case of death or permanent disability. The SVI and accident covers apply 24 hours a day.

Home-to-work travel

A specific component of the cover is damage that is incurred during home-to-work travel. Although the employer's statutory duty of care must be interpreted broadly, an employer is not normally liable for damage suffered by employees during home-to-work travel. WEGAS XL **Prima and Premium** offer cover for this damage as standard: even though you are not liable, you can still compensate your employees.

Emergency assistance

If a traumatic event happens to one or more of your employees while at work, you can turn to emergency assistance for the emotional processing of it. Professionals provide initial care and aftercare after a robbery, for example, or when employees witness a workplace accident.

Legal advice desk

If an employee is injured as a result of an accident you will be faced with a number of questions. You may want to know what obligations you then have, or about your liability. WEGAS XL insurance offers you an extra service, regardless of which category you have insured. If an employee has suffered an injury, you can use the independent Legal Advice Desk for first-line legal advice. This is handled for Turien & Co. by the legal expenses insurer DAS.

Payment in the event of hospitalisation

In the event an insured sustains personal injury while performing work or during work-related activities, and this injury is covered under the policy, we will make the insured an additional payment of €25 per day for the duration of their necessary hospital stay (maximum 30 days of hospitalisation per insured per accident).

¹By DGA we mean a director-major shareholder employed by a private or public limited company listed on the policy in any position existing within that company, and who owns at least 5% of the shares in that company. For the purposes of this insurance, the term DGA also includes:

a. the partners in a partnership and/or partners in a commercial partnership (*vennootschap onder firma – VOF*) or limited partnership (*commanditaire vennootschap – CV*) who work in the business specified on the policy;

b. the person on whose behalf the sole proprietorship, which is specified on the policy, is operated.



Product features

Cover	Primair, Prima or Premium
Insured amount	€3,000,000 per occurrence.
Insured amount of occupant damage insurance cover (Premium only)	€1,000,000 per occurrence.
Insured amount of accident cover (Premium only)	€7,500 in the event of death. €15,000 in the event of permanent disability.
Franchise	€1,000 per occurrence, but €1,500 per event for home-to-work travel.
Territory of cover	Worldwide
Circle of insured persons	<ul style="list-style-type: none"> • Employees with an employment contract. • Agency workers, on-call workers, trainees, holiday workers, seconded employees and salaried employees. • Volunteers with a volunteering agreement. • Independent contractors and freelancers. • DGAs (only if the policy indicates this).

Examples of damage

Example of Primair (+Prima and Premium):

A landscape gardener drives from one business location to another. For this, he has to cross a stretch of the main road. Due to an unfortunate steering move an accident happens to him, so serious that he is killed. His partner and student daughter are left bereaved and the gardener's income is missed, making it very difficult to pay fixed expenses and study costs. Fortunately, WEGAS XL insurance can be claimed for this purpose.

Example of Prima (+Premium):

To inspect a factory hall, a supervisor uses a bicycle. Somehow he falls and breaks a wrist. The complicated fracture means he cannot work for some time. His glasses are also broken and his clothes are torn. Personal injury and damage to his personal belongings are covered by WEGAS XL insurance. If the sick leave is such that there is loss of income, compensation for this can also be claimed under this insurance.

Example of Premium:

A cleaner is working after the company's closing time. In doing so, he catches a burglar who immediately attacks the cleaner. The cleaner tries to defend himself, but cannot avoid sustaining serious injury. Unfortunately, there is also complete loss of function of his ring finger and little finger. Personal injury is covered by WEGAS XL insurance. Any loss of earnings is also insured. He also receives an additional benefit under the accident cover for the loss of function of his fingers.



What is not insured?

Not everything is insured. Like most insurance policies, we do not cover damage caused by wilful intent, acts of war, natural disasters, nuclear reactions or terrorism. Please consult the terms and conditions for the exact specification. These are not available in English, but your insurance consultant will be happy to help you. Furthermore, we do not provide cover in the following cases, among others:

- The motor vehicle is used for activities that are not allowed by law.
- Competitions involving motorised vehicles or motorised vessels.
- Driving a motor vehicle without a licence.
- Use of alcohol or drugs.
- Damage due to transgressive behaviour when it is committed by the DGA or by another insured person while the DGA was aware of this behaviour.

WEGAS XL insurance does not provide cover if the damage is covered by another insurance policy or party. Is cover missing elsewhere? Then, fortunately, you can claim WEGAS XL insurance.

More info	Download the terms and conditions
Do you have any questions about the cover offered by this insurance? Or would you like to receive a quotation or apply for insurance? Then contact your insurance consultant.	Voorwaarden Wegas XL model 122024 (not available in English)