

Overview of premiums for general insurance and additional policies 2012



Reduction of **7%** on general insurance
Reduction of **10%** on additional insurance

General insurance: the higher your deductible, the lower your premium

In the table below you will find the monthly premium for 2012 for CZ's two different general policies: the 'Zorg-op-maatpolis' and the 'Zorgkeuzepolis'. There is a mandatory deductible of € 220. That has been determined by the government. If you opt for a higher deductible, you pay a reduced premium. You can choose from the deductibles in the table. These amounts include the mandatory deductible of € 220. Policyholders up to the age of 18 do not pay a premium and do not have a deductible.

Annual deductible	€ 220	€ 320	€ 420	€ 520	€ 620	€ 720
Zorg-op-maatpolis	€ 100.25	€ 94.62	€ 89.75	€ 85.62	€ 82.25	€ 79.62
Zorgkeuzepolis	€ 102.58	€ 96.95	€ 92.08	€ 87.95	€ 84.58	€ 81.95

Your collectivity has been incorporated in this table.

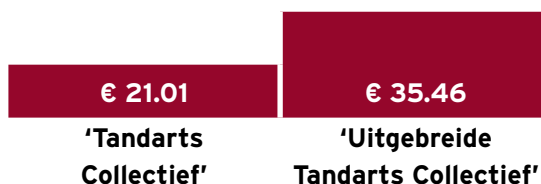
Additional policies

Do you wish to take out additional insurance? You have a choice of different additional CZ policies: 'Basis Collectief', 'Plus Collectief' or 'Top Collectief. Your collectivity reduction has been incorporated in the premiums. In the package comparer 2012 you will find all the reimbursements. You will also find this at www.cz.nl/package-comparer.



Dental insurance

If you wish to take out the additional insurance '50+', 'Basis Collectief', 'Plus Collectief' or 'Top Collectief' as well as dental cover, you can add one of the two separate CZ dental packages: 'Tandarts Collectief' or 'Uitgebreide Tandarts Collectief'. Your collectivity reduction has been incorporated in the premiums. In the package comparer 2012 you will find all the reimbursements. You will also find this at www.cz.nl/package-comparer.



Other additional policies



Other additional policies

CZ also has additional policies that fit into different phases in your life: 'Jongeren' and '50+'. These are customised additional policies. The great thing about these policies is that you only pay for the things you need. An overview of all the reimbursements under the additional policies can be found in the package comparer 2012. Your collectivity reduction has been incorporated in this table.



Additional insurance 'Jongeren'

per month
incl. dentist &
orthodontics

18 up to 30
years of age
€ 15.52

from 31
years of age
€ 21.82



Additional insurance '50+'

per month

€ 14.17

If you pay the annual premium in full in advance, you will receive a reduction of 3% on the total amount. The annual payment reduction has been incorporated in this premium overview. You do not have to pay any policy costs. If you do not want to take out general insurance with CZ, but you would like one of the additional policies, you have to pay a surcharge of 25% of the premium. For the additional policy 'Uitgebreide Tandarts' we first have to assess a dentist's declaration.

Income-dependent contribution (via employer/tax)

employer	7.75 %
independent	5.65 %
pensioners	
• AOW	7.75 %
• Additional pension	5.65 %

These are percentages from 2011. At the time of printing the percentages for 2012 were not yet known. The stated percentages are levied on contribution income. Contribution income: taxable income, revenue from other work, operating profit and certain regular benefits or payments.

The maximum contribution income in 2011 was € 33,427.

No rights can be derived from this premium table.