Which personal insurance products should be offered to a newly self-employed person? (life & non-life)

GOALS

A self-employed person is only entitled to basic social protection. If they wish to improve their social protection, they must do so using their own professional income.

The objective of this training is to examine the personal insurance products that best meet the needs of self-employed persons in order to cover their financial losses, both upon retirement and in the event of an accident or illness.

SUMMARY

Category:

- Insurances
- Financial business management

Difficultylevel:

Basic

Price:

- Member: € 185.00
- Non member: € 210.00
- Partner BZB: € 185.00
- Incompany: custom tailored, prices on demand

CPD hours:

- Bank: **3h** general
- Insurances: **3h** general and **4h** sector specific

INTENDED AUDIENCE

The training is mainly intended for professionals :

- who perform a regulated function in life and non-life insurance, in particular;
- who are exempt from the examinations on the basis of their diploma;
- who have obtained a certificate of knowledge and wish to refresh and deepen the knowledge acquired through this continuing education;
- who perform a function other than insurance distribution and wish to become acquainted with the insurance sector.

FOREKNOWLEDGE

Basic level training: this training requires no prior knowledge and covers the basics of the subject.

CONTENT

CONTENT

- **Part 1: Personal insurance other than life insurance for self-employed persons**
  - Belgian social security for self-employed persons and the main protection gaps

    - Personal insurance other than life insurance: definition, legal nature and common exclusions
    - Bodily accident insurance, including 24-hour formulas for self-employed persons
    - Sickness insurance regulation: individual and collective policies, continuation rights and waiting policies
    - Incapacity-for-work insurance / guaranteed income insurance
    - Hospitalisation insurance: benefits, covers, exclusions and tax treatment
- **Part 2: Second-pillar life insurance policies for self-employed persons**
    - The Belgian pension system and the four pillars of pension funding
    - Statutory pension conditions and pension calculation for self-employed persons
    - Supplementary Pension for Self-Employed Persons (VAPZ/PLCI), including ordinary and social VAPZ/PLCI
    - Pension Agreement for Self-Employed Persons (POZ/CPTI)
    - Individual Pension Commitments (IPT/EIP) for self-employed company directors
    - Supplementary covers as an alternative to accident insurance and guaranteed income insurance: AVRI and AVRO

PRACTICAL INFORMATION

- **Duration:** 7 hours
- **Number of syllabus pages:** approximately 52 pages
- **CPD hours:** This training includes an online test consisting of multiple-choice questions. CPD hours will only be granted if you pass the test. You are entitled to 2 attempts to pass the test. If you do not pass (result lower than 60%), CPD hours will not be granted. We therefore recommend that you take the test only when you are sure you master the subject matter.

METHODOLOGY

An '**E-learning - distance learning**' is 100% self-study. It is a form of learning in which the participant processes individually, at his or her own pace, learning content that is provided in the form of a syllabus drawn up by the teacher. This content is provided in a digital format (PDF) via the MyFA learning platform, possibly supplemented with an exercise platform.

Training material:

- Syllabus
- Training questions