



Temporary total disability

This insurance makes sure that you still have an income for up to 1 year if you aren't able to work at all, due to illness or because you've been in an accident. This also applies if you are a student and aren't able to physically attend lectures and such. This cover will pay out, so long as you meet its conditions, wherever and whenever you suffer the accident or illness.

You're covered if you're registered with Temper, you've worked over 10 shifts via Temper, of which your last shift has been less than 3 months ago. Your earnings via Temper are the basis for calculating the payments this insurance will make.

What's the insured sum?

Your monthly benefit depends on how much you've earned each month on average via Temper in the 3 months before you became unable to work. Then you'll receive 70% of that amount each month.

Additionally, and separately to the temporary disability cover, the insurance will make a one- off payment for bereavement or if you have or adopt a baby – this is a lump-sum of € 500 per event, once per year.

What's covered?

- + (Monthly) benefit in case of illness or an accident that leaves you unable to work
- + Lump-sum payment for bereavement or family leave
- + Damages to personal belongings due to an accident
- + Personal health coach
- + Cover for urgent temporary practical support (max. € 1,000 once per year)

Check out the terms & conditions for a complete overview of what's covered.

What isn't covered?

- Accidents caused by your misuse of alcohol, drugs and comparable substances
- If you have acted with intent and/or gross negligence and/or been deliberately reckless
- Mental health issues
- Accidents that happen where you commit or attempt to commit a crime
- The waiting period (the first 2 weeks)

Check out the terms & conditions for a complete overview of what isn't covered.

Need to file a claim?

Do you need to file a claim? Make sure you've confirmed your insurance!

Once you know for sure, go to the Temper app. Fill out the form, and we'll get to work!