



Helping you
and your
employer



Sick **Leave**

4health



4health



A GENERATION OF INSURANCE

for those who want to work with peace of mind

+ DIGITAL

+ SIMPLE

+ PERSONALISED

4Health is a generation of insurance policies designed to make your life more comfortable and help you when you need it most.

SICK LEAVE insurance preserves your salary when you are on leave due to accident or illness



Enjoy complete cover.¹ Includes a daily indemnity² in the event of illness or accident and a lump sum of €15,000 in the event of death.



For all types of workers and situations. Whether you are an employee or self-employed, you will be covered for a common or occupational illness or a work-related or non-work-related accident.

MANAGE YOUR SICK LEAVE FROM HOME WITH OUR



With our **XatBot** you can send us your start of sick leave, extension or end of sick leave documents from any mobile device conveniently and quickly.

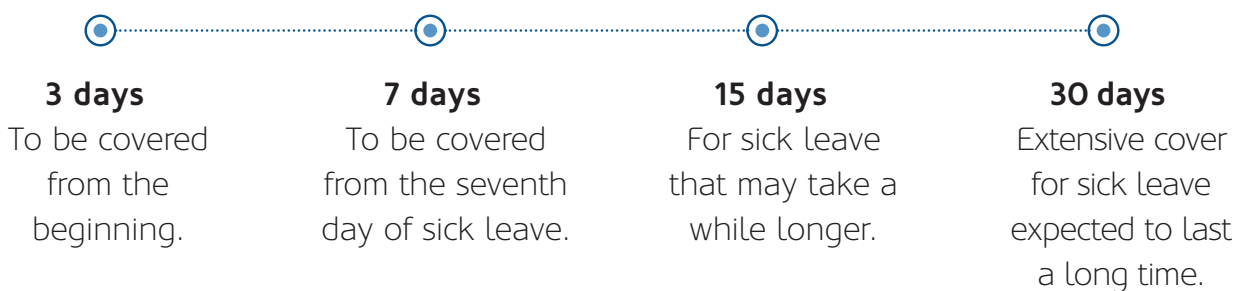
Go to xatbotassegurances.morabanc.ad or click on the icon in our app.



Flexible insurance adapted to your needs

Choose the waiting period, the sum insured and the beneficiaries, and change them whenever you need to.

Waiting period



Find out more at moraassegurancas.ad or request a simulation at your branch

1. The maximum cover is 12 months of continuous sick leave.
2. The daily indemnity is calculated based on your declared monthly salary.

