

Parental leave at Hiscox

Bermuda



Belgium



Maternity leave

Employees with at least one year of continuous employment, or who will have worked with us for one year by the expected date of delivery, are entitled to 12 weeks' paid leave at 100% of salary.

Employees with less than one year's continuous employment are entitled to eight weeks' unpaid leave.

Entitled to 15 weeks' (at least one week before and nine weeks after birth):

- 82% of salary for the first 30 days (paid by health insurance)
- 75% of salary for the following weeks (paid by health insurance).

Maternity leave can be extended up to 19 weeks for multiple births.

If the baby has to stay in the hospital longer than seven days, leave can be extended up to a maximum 24 weeks.

Paternity leave

Employees with at least one year of continuous employment, or who will have worked with us for one year by the expected date of delivery, are entitled to five days' paid leave at 100% of salary.

Entitled to:

- three days' leave at 100% of salary (paid by the company)
 - seven days at 82% of salary (paid by health insurance).
- Under Joined Committee 306 rules: for the first two days of the seven days leave paid by the health insurance, Hiscox pays the difference between the allowance paid by health insurance and the employee's full salary.

Parental leave and shared parental leave

n/a

This depends on how the leave is taken:

- full-time break: a maximum of four months can be taken
- if you choose to work 50% of the working week: a maximum of eight months can be taken (split into periods of at least a month)
- if you choose to work 80% of the working week: A maximum of 20 months can be taken (split into periods of at least five months)
- if you choose to work 90% of the working week: the employee reduces his/her hours either by one day every two weeks or by half a day every week. This leave can be taken for a maximum of 40 months. It is possible to split this into periods of ten months or a multiple thereof.

It is possible to alternate these different options.

Adoption leave

Same as maternity and paternity leave.

Entitled to four months of unpaid leave per legal guardian.

Parental leave at Hiscox

France



Maternity leave

Entitled to 20 weeks' leave at 100% of salary (16 statutory weeks, plus an additional four weeks paid by Hiscox).

Up to 26 weeks' for a third child, 34 weeks' for twins and 46 weeks' for triplets.

The mother is entitled to have two additional weeks before and four additional weeks after birth in the event of illness linked to pregnancy.

Paternity leave

Entitled to:

- three days' leave during/ immediately after the birth
- 11 additional days taken within four months of the date of birth.

This is capped at the Social Security allowance.

Parental leave and shared parental leave

Parental leave is open to any employee with at least one year's service. With each birth, the maximum initial leave is one year but it can be renewed depending on the number of children born. For example, if one child is born, a parent can take up to a year of leave. This can be renewed twice with an end date of the child's third birthday. For twins, the same applies but with an end date of the child's entry to kindergarten.

(paid by the state).

Adoption leave

Adoption leave varies according to the number of adopted children, the number of children already dependent on the parent (before the adoption) and the possible distribution of leave between the parents. This starts at a minimum of ten weeks (for one adopted child where there are no or one dependent child and one parent takes the leave) to 22 weeks and 18 days (for two or more adopted children where both parents split the leave; paid by the state).

Germany



Entitled to 14 weeks' paid leave at 100% of salary (six weeks before birth, eight mandatory weeks after birth).

In addition, the government pays a maximum of 67% of salary for 12 months (14 months if both parents request parental leave) following the birth date.

n/a

Entitled to 36 months' unpaid leave split between the parents.

(grants paid by the state)

Entitled to six weeks per legal guardian (plus one extra week for one of them):

- three days paid at 100% of salary (by Hiscox)
- the following days are paid at 82% of salary (by health insurance).

Parental leave at Hiscox

Guernsey



Maternity leave

Employees with at least 15 months' continuous employment are entitled to 12 weeks' paid leave at 100% of salary and may take up to a further 14 weeks of unpaid leave. They will also receive a return-to-work bonus of 50% of their basic weekly pay for six weeks on their return to work.*

*If an employee chooses to leave the company within 12 months of returning from maternity leave, they would be required to repay the bonus.

Employees with less than 15 months of continuous employment are entitled to 12 weeks' unpaid leave.

Paternity leave

Employees with at least 15 months' continuous employment are entitled to two weeks' paid leave at 100% of salary.

Employees with less than 15 months' continuous employment are entitled to two weeks' unpaid leave.

Parental leave and shared parental leave

n/a

Adoption leave

Same as maternity/paternity leave.

Ireland



Same as the UK.

Same as the UK.

Same as the UK.

Same as the UK.

Parental leave at Hiscox

Luxembourg



Maternity leave

Entitled to up to 20 weeks' paid leave (eight weeks before birth, 12 weeks after birth). This is a grant provided by health insurance and the amount paid is based on the highest salary received during the three months before the start of maternity leave.

To be entitled to maternity leave, the employee must have completed a mandatory minimum period of six months membership to health insurance in the 12 months before the start of maternity leave.

Paternity leave

Entitled to ten days' leave at 100% of salary.

Parental leave and shared parental leave

Several options for parental leave are available: full-time, part-time and split leave. This depends on the number of hours the parent works and their current situation.

Entitled to up to six months' unpaid leave (for full-time employees) for each parent. Parents can claim parental leave allowance from the state.

Adoption leave

Entitled to 12 weeks' leave (only for one of two legal guardians; paid by health insurance).

Portugal



A choice of either 120 or 150 days' parental leave with an additional 30 days for multiple births.
 — 120 days at 100% of salary.
 — 150 days at 80% of salary.

(paid by Social Security)

Entitled to 15 days' at 100% of salary.

It is also possible to take an additional ten days at 100% of salary.

(paid by Social Security)

n/a

This is the same as maternity leave for adoptive mothers.

Spain



Entitled to 16 weeks' paid leave (six mandatory weeks after birth) at 100% of salary.

(paid by Social Security)

Entitled to eight weeks' paid leave (two mandatory weeks after birth) at 100% of salary.

(paid by Social Security)

n/a

Entitled to six weeks' paid leave per legal guardian at 100% of salary. There is the option to take a further six weeks' paid at 100% of salary.

(paid by Social Security)

The Netherlands



Entitled to up to 16 weeks' leave at 100% of salary.

(paid by the state)

Entitled to five days' paid leave at 100% of salary.

(paid by company)

Entitled to 26 weeks' unpaid leave per parent. In general, this leave is spread out for a few hours to a day per week. This leave is applicable until the child is eight years' old.

Entitled to six weeks of paid leave per legal guardian at 100% of salary.

(paid by the state)

Parental leave at Hiscox

UK



Maternity leave

Employees with over 52 weeks' continuous service at the 15th week before the expected week of childbirth (EWC) are entitled to Hiscox maternity pay. This consists of:

- 90% of average weekly pay for six weeks from the start of maternity leave;
- 100% of basic weekly pay for weeks 7-13 of maternity leave;
- 50% of basic weekly pay for weeks 14-26 of maternity leave, with the remaining 50% of basic weekly pay being paid on return to work as a return to work bonus*;
- for the remaining 13 weeks (weeks 27-39 of maternity leave) they will receive statutory maternity pay.

*If an employee chooses to leave the company within 12 months of returning from maternity leave, they would be required to repay the bonus.

Employees with less than 52 weeks' continuous service at the 15th week before the expected week of childbirth (EWC), but who have been employed for at least 26 weeks and are still employed during that week, are entitled to a maximum of 39 weeks statutory maternity pay.

Employees who do not meet the criteria set out above will be contacted by HR and provided with a SMP1 form which can be used to apply for maternity allowance.

Paternity leave

Employees with at least 26 weeks of continuous employment by the end of the 15th week before the EWC are entitled to two weeks' paid leave at 100% of salary.

Employees with less than 26 weeks of continuous employment by the end of the 15th week before the EWC are entitled to two weeks' unpaid leave.

Parental leave and shared parental leave

Up to 37 weeks of shared parental pay (SPP) is available to be shared between parents if the full maternity leave/primary adopter leave entitlement is not elected. Both parents are required to meet a set of eligibility criteria for SPP, which are:

- to have been continuously employed for at least 26 weeks by the end of the 15th week before the EWC;
- remain continuously employed until the week before any period of shared parental leave starts;
- share the primary responsibility for caring for the child with the other parent at the time of the birth/adoption;
- the mother is entitled to statutory maternity/adoption leave;
- the mother has curtailed her entitlement to maternity/adoption leave or has returned to work;
- satisfy the continuity of employment test and your partner meets the employment and earnings test.

Each parent can take 18 weeks' unpaid parental leave for each child up to their 18th birthday. To qualify, the employee must have one year's continuous service.

Adoption leave

In the case of adoption, one parent is entitled to adoption leave and the other parent may take paternity leave, so couples must elect which of them will be classified as the primary 'adopter'.

For employees who elect to be the primary adopter, the entitlements are the same as those set out under UK maternity leave.

For employees who elect to take paternity leave, the entitlements are the same as those set out under paternity leave, with the difference being that the employee must have at least 26 weeks of continuous employment before the week in which the child's adopter is notified of having been matched with the child.

Parental leave at Hiscox

USA



Maternity leave

Employees with at least one year of continuous employment, or who have worked with us for one year by the expected date of delivery, are entitled to 12 weeks' paid leave at 100% of salary.

Employees with less than one year's continuous employment are entitled to 60% of salary through short-term disability benefit coverage for either six or eight weeks, dependent on how the baby is delivered.

Paternity leave

Parental bonding leave provides two weeks' paid leave at 100% of salary.

Primary caregiver leave provides an additional four weeks' leave at 75% of salary.

Employees need to have worked at Hiscox for at least 12 continuous months to be eligible for paid leave.

If employees have not met the tenure requirement, there is an option to take unpaid leave.

Parental leave and shared parental leave

Eligible employees can take FMLA (Family and Medical Leave Act) leave for a combined total of 12 weeks between them.

Adoption leave

Eligible employees can take FMLA leave for up to 12 weeks in addition to paid parental bonding leave and primary caregiver leave, which would run concurrently with FMLA.