

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:

- four days' leave during/ immediately after the birth
- 21 additional days (up to 28 days for multiple births) taken within six months of the date of birth. This can be split into two periods of five days at a minimum.

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 16 weeks (for one adopted child and one parent takes the leave) to 22 weeks and 32 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.

Parental leave at Hiscox

Ireland



Maternity leave

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

- 100% of basic weekly pay for the first six weeks from the start of maternity leave, or 90% of average weekly pay if higher;
- 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*.

The above Hiscox maternity payments shall be less any social welfare maternity benefit which the employee may be entitled to. Employees who are eligible to receive Hiscox maternity pay and are eligible to receive social welfare maternity benefit are obliged to claim social welfare maternity benefit from the Department of Social Protection and must nominate Hiscox to receive this payment.

*If an employee chooses to leave the Company within 12 months of returning from maternity leave, they are required to repay the return to work bonus amount.

Employees who are not eligible for Hiscox maternity pay may be eligible to receive social welfare maternity benefit from the Department of Social Protection and should apply to the Department directly for this benefit.

Paternity leave

All employees are entitled to two weeks paid leave at 100% of salary.

Hiscox paternity pay shall be less any social welfare paternity benefit which the employee may be entitled to.

Employees who are eligible to receive social welfare paternity benefit are obliged to claim social welfare paternity benefit and must nominate Hiscox to receive this payment.

Parental leave and shared parental leave

Parents can take up to 26 weeks parental leave for each eligible child up to their 12th birthday. This leave can be taken as one continuous period of leave or two separate blocks of a minimum of six weeks each. If the Company consents, parental leave can be broken into working days and/or hours.

In general, employees must have at least one year's continuous service with the Company in order to be eligible for the full amount of parental leave. However, if a child is very near the age threshold and the employee has been working with the Company for more than three months but less than one year, the employee may take pro-rata parental leave.

Parental leave is unpaid and there is currently no social welfare benefit payable to parents on parental leave.

Part time employees are entitled to parental leave on a pro-rata basis.

Adoption leave

Employees with over 52 weeks' continuous service at the 15th week before the date of placement are entitled to receive Hiscox adoptive pay. This consists of:

- 100% of basic weekly pay for the first six weeks from the start of adoption leave, or 90% of average weekly pay if higher;
- 100% of basic weekly pay for weeks 7-13 of adoption leave;
- 50% of basic weekly pay for weeks 14-26 of adoption leave, with the remaining 50% of basic weekly pay being paid on return to work as a return to work bonus*.

The above Hiscox adoptive payments shall be less any social welfare adoptive benefit which the employee may be entitled to. Employees who are eligible to receive Hiscox adoptive pay and are eligible to receive social welfare adoptive benefit are obliged to claim social welfare adoptive benefit and must nominate Hiscox to receive this payment.

*If an employee chooses to leave the Company within 12 months of returning from maternity leave, they are required to repay the return to work bonus amount.

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 20 days' leave after the birth at 100% salary.

It is also possible to taken an additional five days at 100% salary.

(paid by Social Security)

If the full maternity/adoption paid leave entitlement of 150 days is not elected, the additional 30 days (or more for multiple births) can be shared with the other parent.

This is the same as maternity leave.

Spain



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

(paid by Social Security)

Entitled to 12 weeks paid leave (two mandatory weeks after birth). Eight weeks are at 100% 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:

- 100% of basic weekly pay for the first six weeks from the start of maternity leave, or 90% of average weekly pay if higher;
- 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 is available to be shared between parents if the full maternity leave/primary adopter leave entitlement is not elected.

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

- 100% basic weekly pay for the first 13 weeks of shared parental leave;
- 50% of basic weekly pay for the next 13 weeks, with the remaining 50% of basic weekly pay being paid on return to work as a return to work bonus*;
- 11 weeks of statutory pay

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

Employees with less than 52 weeks' continuous service at the 15th week before the EWC, but who have been employed for at least 26 weeks and are still employed during that week, are entitled to a maximum of 37 weeks of statutory shared parental leave pay.

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 the Company for one year by the expected date of delivery, are entitled to a combined total of 12 weeks' paid leave through a combination of our paid parental leave and pregnancy disability leave benefits. Through our paid parental leave, expectant mothers are provided with up to six weeks of fully-paid leave.

Employees experiencing a pregnancy related disability will also receive short-term disability benefits and Hiscox supplemented pay for the six-to-eight week disability period, dependent upon the type of delivery.

Any leave taken runs concurrently with FMLA.

Paternity leave

See parental leave.

Parental leave and shared parental leave

Paid parental leave provides eligible employees with six weeks of fully-paid leave. Leave may be taken continuously or intermittently in weekly increments and can be taken anytime within 12 months of the child's birth/adoption.

Employees need to have worked at Hiscox for at least 12 continuous months to be eligible for paid parental leave. Any leave taken runs concurrently with FMLA.

Adoption leave

See parental leave.