



Maternity leave

Entitled to 15 weeks' leave (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 17 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

Entitled to:

- three days' leave at 100% of salary (paid by the Company);
- until 31/12/2022: 12 days at 82% of salary (paid by health insurance);
- as of 01/01/2023: 17 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

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

Every employee (male or female) is entitled to adoption leave. The leave must be taken within two months after the child has been registered with the municipality. The leave amounts to:

- a maximum of six weeks if the child is younger than three years;
- four weeks if the child is older than three and younger than eight years.

During the first three days, the employer pays the employee the full wage. For the following days, the employee will receive a benefit from the health insurance fund.

Child with a disability

The individual credit of six weeks can be doubled if the child is affected by a severe physical or mental disability.

Simultaneous adoption of several minor children

The individual credit can be extended by two weeks if several minor children are adopted at the same time.

Additional credit to be distributed among the adoptive parents

The adoption leave of maximum six weeks per adoptive parent is increased as follows:

- with three weeks from 1 January 2023;
- with four weeks from 1 January 2025;
- with five weeks from 1 January 2027.

Parental leave at Hiscox

Bermuda



Maternity leave

Same as parental leave.

Paternity leave

Same as parental leave.

Parental leave and shared parental leave

The previous maternity benefit and paternity benefit policies will now be combined to form our new parental leave policy. This new policy will reference a primary caregiver and secondary caregiver. This will allow families to make decisions that are best suited for them, no matter the gender or family make up.

Primary caregiver

The primary caregiver can be defined as an employee who has given birth to a child, or an employee who will assume the principal role for the care and attention of a newly born or newly adopted child. The primary caregiver benefit is 18 weeks' paid leave with an option to include vacation and up to two weeks unpaid leave, as approved by their manager. Primary caregiver leave will commence on or around the date of birth or adoption. We can also discuss other options if needed.

Secondary caregiver

The secondary caregiver can be defined as an employee who is the current partner of a primary caregiver, or the person who has parental responsibility for the child but is not the primary caregiver. The secondary caregiver benefit is three weeks' paid leave with the option to include vacation or up to two weeks unpaid leave, subject to approval by their manager. The secondary caregiver will be required to take this leave within six months of the child's birth or adoption.

Adoption leave

Same as parental leave.

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).

Parental leave at Hiscox

Germany



Maternity leave

The mother-to-be can take maternity leave from six weeks for the expected due date (optional maternity leave) and is obliged to remain on maternity leave for eight weeks after the birth (mandatory maternity leave). In total, the mother is entitled to minimum 14 weeks' paid leave at 100% of salary.

Several different scenarios are possible:

- gives birth on the expected due date or before: the mother is entitled to the full 14 weeks;
- gives birth after the expected due date: the maternity leave is extended by each day after the expected birthday, so that the mother can keep at least the eight weeks of maternity leave after giving birth. Consequently, the total maternity leave period is extended to more than 14 weeks;
- multiple or stillbirth: maternity leave is extended from eight weeks after the birth to 12 weeks after the birth.

In addition, the government pays a maximum of 67% of salary (capped at €1.800) for 12 months of parental leave following the birth date (14 months if both parents request parental leave). Alternatively, the government pays a maximum of 67% of salary (capped at €900) for 24 months of parental leave following the birth date.

Paternity leave

n/a

Parental leave and shared parental leave

Parental is optional for both – mothers and fathers. Mothers are only obliged to take the mandatory maternity leave. The parental leave for the mother, if she wants to take it immediately after the birth, begins with the actual date of birth and can therefore overlap with the obligatory maternity leave. Entitled to 36 months' (unpaid) leave split between the parents.

Entitlement to 36 months of parental leave, which can be taken by the mother alone or shared between the parents. Grants paid for the first 12/14 months or 24 months as described above. The remaining parental is unpaid.

Adoption leave

Same regulations apply to parental leave for adopted children and foster children as for biological children. It is not the child's birthday that matters, but the day on which they took the child into their household. Entitlement ends no later than the day before the child's eighth birthday.

Parental leave at Hiscox

Guernsey



Maternity leave

Employees with at least 26 weeks' continuous employment are entitled to:

- 90% of the average weekly pay or 100% of basic rate of pay (whichever is greater) for six weeks from the start of maternity leave;
- 100% of basic weekly pay for the following twenty weeks, (weeks 7-26 of maternity leave).

Employees with less than 26 weeks' continuous employment are entitled to two weeks' paid leave at 100% of salary followed by ten weeks' unpaid leave.

Paternity leave

Employees with at least 26 weeks' continuous employment are entitled to six weeks' paid leave at 100% of salary.

Employees with less than 26 weeks' continuous employment are entitled to two weeks' paid leave at 100% of salary.

Leave can be taken in instalments, but each instalment must be for a minimum of a week's duration and all leave must be used within 12 months of the birth of the child, or placement date of the child in the case of adoption.

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 26 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 7-26 of maternity leave.

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.

Employees who do not meet the 26-week service requirement are eligible for two weeks' paid leave at 100% of salary. Thereafter, they 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. Employees with over 26 weeks' continuous service at the 15th week before the expected week of childbirth (EWC) are entitled to receive an additional four weeks paid leave at 100% 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 26 weeks' 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 26 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 7-26 of adoption leave.

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.

Parental leave at Hiscox

Luxembourg



Maternity leave

Employees must have contributed to the social security system for at least six months during the last 12 months. Maternity leave is broken down as follows:

- pre-natal leave eight weeks before the expected date of delivery;
- post-natal leave 12 weeks after the date of delivery. In case of premature birth, the leave not taken before the birth is added to the postnatal leave up to a maximum of 20 weeks. In the event of a birth after the due date, the length of postnatal leave may not be reduced.

Maternity leave gives rise to the usual annual leave days. These will be carried over at the end of the maternity leave.

Maternity leave gives rise to the employee's seniority being counted.

Maternity leave is paid for by the National Health Fund at the gross salary of the previous months, subject to a ceiling of five-times' the minimum salary.

Paternity leave

Twenty days are granted to the father in the event of the birth of a child, or the arrival of a child of less than 16 years of age with a view to an adoption.

In principle, the leave is taken according to the worker's wishes unless the business's operational needs do not allow for this.

In the absence of an agreement between the salaried worker and the employer, the leave must be taken all at once and immediately after the event (the birth or adoption of a child).

The state covers the costs for paternity leave from the third day of absence on specific request from the employer.

Parental leave and shared parental leave

After the birth or adoption of a child, both parents can take parental leave for the same child under the following conditions:

- they have been affiliated to the Luxembourg social security system for 12 continuous months without an interruption of more than seven days before the start of the parental leave;
- the work contract(s) must total a minimum of ten hours of work per week;
- they must be under contract for the duration of the parental leave.

Parental leave is accompanied by an indemnity paid by the Fund for the Future of Children to replace the professional income that is suspended.

Each parent may request parental leave, to be taken only once for each child:

- or the first parental leave to be taken following maternity or foster care leave;
- or the second parental leave to be taken before the child's sixth birthday (12 years in the case of an adopted child).

The applicant may be granted flexible parental leave. For example, a full-time employee working 40 hours per week may be granted parental leave of:

- a full-time leave of absence of four or six months;
- a half-time leave of absence of eight or 12 months;
- split leave at a rate of four months for up to 20 months;
- or one day per week for up to 20 months.

Adoption leave

Adoption leave is granted to the parents who adopt one or more children who have not yet reached the age of 12 and allows one of the parents to stay at home in order to take care of the child(ren) who has/have recently arrived in the family.

Each salaried or self-employed worker who adopts one or more children (who must be less than 12 years old) is entitled to adoption leave. However, this type of leave can only be granted to one of the parents. If both parents meet the requirements for adoption leave, they will have to decide which one shall take the leave.

The person who does not benefit from adoption leave is entitled to ten days of leave for personal reasons. However, at the end of the adoption leave both parents may take parental leave.

Parental leave at Hiscox

Portugal



Maternity leave

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)

Spain



Entitled to 16 weeks' paid leave (six mandatory weeks after birth) 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)

Paternity leave

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)

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

(paid by Social Security)

Birth leave

Entitled to equal to the agreed working hours per week after the birth of his/her child. Paid leave at 100% of salary.

(paid by Company)

Additional birth leave

Entitled to equal to up to five times the agreed working hours per week. Paid leave at 100% of salary. (70% paid by the state, 30% paid by Company).

Parental leave and shared parental leave

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.

n/a

Entitled to 26 multiplied by the agreed contractual amount of working hours per week 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.

Adoption leave

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).

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)

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 26 weeks' continuous service at the 15th week before the expected week of childbirth (EWC) will be eligible for Hiscox maternity pay. The details are as follows:

- 90% of the average weekly pay or 100% of basic rate of pay (whichever is greater) for six weeks from the start of maternity leave;
- 100% of basic weekly pay for the following twenty weeks, (weeks 7-26 of maternity leave);
- the next 13 weeks (weeks 27-39 of maternity leave) will be paid at £172.48 per week (the current rate of statutory maternity pay as at April 2023). Should average weekly earnings be lower than £172.48, you will receive 90% of average weekly earnings for the period;
- the remaining 13 weeks are unpaid.

If you have less than 26 weeks' continuous service at the 15th week before the EWC, you will be entitled to two weeks' paid leave at 100% of salary. The remainder of your maternity leave will be unpaid. You may be eligible to claim statutory 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 six weeks' paid leave at 100% of salary.

Leave can be taken in instalments, but at least two weeks must be taken within eight weeks of the birth date or placement date of the child and each instalment must be for a minimum of a week's duration. All leave must be used within 12 months of the birth or placement date of the child.

Employees with less than 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.

Parental leave and shared parental leave

Employees with over 26 weeks' continuous service at the 15th week before the EWC are entitled to receive Hiscox shared parental leave pay. The details are as follows:

- will be paid 100% of basic weekly pay for 26 weeks;
- the next 11 weeks will be paid £172.48 per week (the current rate of statutory shared parental pay as at April 2023). Should average weekly earnings be lower than £172.48, you will receive 90% of your average weekly earnings for the period;
- the remaining 13 weeks are unpaid.

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

In accordance with the terms of the Short-Term Disability (STD) plan, employees who are approved for STD benefits receive 60% of their salary up to the weekly plan maximum, for the period of disability up to a maximum of 13 weeks. In the absence of contrary medical documentation, employees generally are determined to be disabled due to childbirth for six weeks following childbirth if they have a normal vaginal delivery and eight weeks if they have a Caesarian delivery.

Pregnancy disability

Employees who have worked at Hiscox for at least 12 consecutive months may receive up to 12 weeks of leave paid up to 100% of the employee's salary, which includes the STD benefit.

Currently, STD provides up to 60% of the employee's salary. Hiscox will top that STD benefit for eligible employees for a total up to 100% of pay.

Hiscox will also pay the first three days of leave up to 100% of the employee's salary, the typical elimination period under the STD benefit.

No paid time off (PTO) is accrued during this paid leave. An eligible employee can request an extension of this leave by using PTO after 12 weeks, with approval from management.

Paternity leave

See parental leave.

Parental leave and shared parental leave

To be eligible for paid bonding leave, an employee must have been employed for at least 12 consecutive months, be regularly scheduled to work at least 30 hours per week.

Employees may take up to six weeks of paid leave to bond with a child immediately following the birth of a child, or placement of a child with the employee for adoption or fostering. An employee who adopts a spouse or partner's child(ren) is not eligible for this paid leave.

Eligible employees may begin taking this paid leave upon the birth or placement of a child for adoption or fostering. Paid parental bonding leave must be taken and concluded within 12 months of the time when it becomes available to employees and, as permissible by law, runs concurrently with the Family and Medical Leave Act (FMLA) or any other leave employees may be entitled to take to bond with a newborn or newly placed adopted or foster child. Paid parental bonding leave may be taken on an intermittent basis, in weekly increments.

During a paid parental bonding leave, Hiscox will pay employees up to 100% of their regular pay. No PTO is accrued during such leave. Employees may elect to extend this leave using accrued PTO with approval from management.

Adoption leave

See parental leave.