

Conditions of Benefit.

Benefit is payable for 26 weeks and may be extended by the rules to one year. The grant is paid from the third day after the beginning of incapacity. A qualifying period of eight days is fixed. Protection during unemployment is provided.

Netherlands.

Introduction.

Compulsory insurance was established by an Act of June 24, 1929, which came into force on March 1, 1930.

Persons Insured.

All workers employed for wages in an undertaking are subject to insurance provided that their wages do not exceed 3,000 florins (\$1200) per annum. The Act excludes by implication persons in the personal service of an employer, and, expressly, casual workers, apprentices not receiving cash wages, seamen employed in long distance navigation, soldiers, wage earners insured under the provisions of the Constitution and railwaymen who are protected by a special insurance system. Workers who have ceased to be compulsorily insured and persons domiciled in the Netherlands who have been insured in foreign countries against sickness may insure voluntarily.

Contributions.

The contribution, which is shared equally by the insured and his employer, is a percentage of the wage of which not more than 8 florins (\$3.20) per day is taken into account. The government fixes the amount of the contribution for each territorial fund and revises it every five years. The occupational funds fix the amount of contributions so that the insured person will not be required to pay more than one-half of the total contribution to which he would be liable if he belonged to a territorial fund. A special preventive fund is divided into two sections called the prophylactic fund and the medical benefit fund. The former is established out of contributions not exceeding $\frac{1}{4}$ per cent of the total wages of all compulsorily insured persons, shared equally by employers and insured. The medical fund is made up of contributions from employers only, the rate not exceeding $\frac{1}{4}$ per cent of the total wages of insured persons.

Benefits.

In cases of temporary incapacity every insurance institution must grant a daily allowance of 80 per cent of the daily wage for each day excluding Sundays, subject to a maximum basic wage of 8 florins (\$3.20). The allowance is paid for a period not exceeding six months. The institution has the right to grant voluntary benefits and may thus increase the daily allowance to 90 per cent of wages, lengthen the period of benefit to twelve months, and pay it for Sundays, as well as for week days.