



Group scheme insurance

Accidental Death and Dismemberment Insurance

An Accidental Death and Dismemberment Insurance policy can make a difference when life changes suddenly following an accident. Cover is provided around the clock – both in and outside the workplace.

Financial security

Most people can live with a scar from a graze, but a permanent injury following an accident can have significant consequences and change a person's life, particularly their financial circumstances.

With an Accidental Death and Dismemberment Insurance policy, you know that you can receive financial support. The policy can cover various expenses, but above all it can provide a benefit if an accident leads to functional impairment or reduced capacity for work that is permanent.

Compassionate definition of accidental injury

We insure against involuntary bodily injury caused by sudden and unforeseen external occurrences. We also

cover bodily injury caused by frostbite, heatstroke or sunstroke, tick bite infection, sudden knee twist injury, ruptured Achilles tendon, retinal detachment, sudden deafness, heart attack or stroke, comparable with accidental injury.

Key aspect of insurance cover

For most people insurance benefits from the State and their employer are not enough to cover a sudden change in their financial circumstances in the event of sickness, an accident or death. With one or more of Euro Accident's Group Scheme Insurance policies you can easily supplement your insurance cover as needed.

Facts

- Compensation for expenses in the event of an accident
- Compensation for invalidity as a result of an accident
- Valid 24 hours a day

The insurance includes the following

In the event of an accident, compensation can be paid for:

- Medical expenses for legitimate medical and hospital care as well as the cost of treatment and medical devices up to the patient cost ceiling (within the Swedish public health service). A benefit can be paid for a maximum of three years if the treatment is provided within the public health service.
- Dental injury expenses for necessary treatment as a result of an accidental injury, for a maximum of five years. The treatment is only covered if it is covered by the Swedish dental care subsidy.
- Travelling expenses in connection with care and treatment prescribed by a doctor. A benefit can be paid for a maximum of three years.
- Additional costs that arise due to accidental injury during emergency treatment can be covered up to three price base amounts. Compensation for damaged clothing and other personal items can be paid up to one half of a price base amount.
- The cost of rehabilitation and medical devices incurred due to accidental injury can be covered up to two price base amounts.
- Medical disability in case of permanent impairment of bodily function.
- Professional disability in the event of a permanent reduction in working capacity.
- A daily compensation for loss of income if the accidental injury results in an extended period of sick leave is provided from day 29 until day 90.
- Scars and other changes in appearance that persist one year after the time of the injury.
- Crisis treatment – covers the cost of crisis therapy provided by a certified psychologist or certified psychotherapist in the event of crisis reaction as a result of:
 - compensable accidental injury
 - death of husband/wife, registered partner or cohabitee
 - death of the insured person's child
 - police-reported robbery, threat, assault or rape suffered by

the insured person. Also applies if the insured is a victim of their husband/wife, registered partner, cohabitee, child, parent or sibling provided the matter has been reported to the police.

- Death benefit, one (1) price base amount is paid into the insured person's estate if he/she dies as a result of an accidental injury.

Validity

The insurance cover is valid until the end of the month of your 67th birthday or until you leave the insurance group for another reason.

The insurance is valid for stays outside the Nordic region for up to twelve months.

Who can take out this insurance?

Voluntary group scheme insurance

Voluntary group scheme insurance can be applied for by a person who:

- has attained the age of 16 but not 65 and
- is permanently resident and also registered as resident in Sweden
- is entitled to compensation from a Swedish social insurance agency.

Mandatory group scheme insurance

Agreements relating to mandatory group scheme insurance may be entered into by Swedish companies, associations, federations or corresponding foreign organisations that have a permanent establishment in Sweden.

A person may join a mandatory group scheme insurance provided they:

- have attained the age of 16 but not 65 and
- are permanently resident and also registered as resident in Sweden or have their main occupation in Sweden but are permanently resident in another Nordic country and
- are entitled to compensation from a Swedish social insurance agency or the corresponding agency in a Nordic country.

Terms & conditions

Full terms & conditions and pre-purchase information are available at euroaccident.com or from your insurance broker.

About group scheme insurance

The State provides basic financial protection that is the same for everyone. This includes sickness compensation from Försäkringskassan and basic state pension. These are only basic benefits, many aspects of which may need to be supplemented.

Group scheme insurance is a cost-effective way to create security for a company's employees or an organisation's members. This type of insurance provides a financial benefit if something unforeseen occurs or an accident happens.

Needs are rarely the same for everyone

Euro Accident can offer tailored group scheme insurance solutions and financial plans that suit both large and small companies and organisations.

Together we create Sustainable employees®

Euro Accident is a Swedish life insurance company that operates in Scandinavia. Our focus is on offering top-class insurance policies that help companies to have healthy and secure co-workers who are able to work and feel good while doing so.

euroaccident.se