



## *Disability Insurance*

Receive a tax-free monthly payment if you are unable to work due to an accident or illness through our Disability insurance. Payments start after three months of absence.

### **A little more in your bank account**

An extended period of sickness without a salary can put pressure on your personal finances. Even if you receive some benefits from both the State and your employer, loss of income can be a serious matter.

With a Disability Insurance policy, you know that you will receive a benefit to boost your finances every month.

### **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 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.

## GROUP SCHEME INSURANCE

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### Facts

- Reduces the loss of earnings
- Monthly payments
- Includes diagnostics payment

### Included in the policy

#### Monthly Payments

The monthly payment is based on your ability to work and starts after three months of absence. I.e. if you are signed off sick to a minimum of 25 percent of the time, you would be paid 25 percent of the monthly amount.

The monthly amount is paid out for a maximum of 36 months or, alternatively, up until the day you turn 67 years of age.

#### A lump sum payment

A lump sum payment, a co-called diagnostics payment, is paid out if you were to be diagnosed with:

- cancer
- heart attack
- stroke
- surgery on the coronary artery
- surgery on the aorta
- surgery on cardiac valve
- kidney failure
- organ transplant
- Addison's disease
- motor neuron disease (ALS)
- multiple sclerosis (MS)
- Parkinson's disease
- Alzheimer's disease
- systemic lupus erythematosus (SLE)

### 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 policy covers you if you are residing outside the Nordic region for up to 12 months.

### Who can purchase the insurance?

You can purchase this insurance if you are between the ages of 16 and 65, you live and are a registered resident in a Nordic country, excluding Iceland, and you are entitled to benefits from Försäkringskassan (the Swedish Social Insurance Agency) or its equivalent in another Nordic country.

If you are living and are registered in a Nordic country other than Sweden, you must be on a work assignment abroad for a Swedish company that has group scheme insurance through Euro Accident for its employees in Sweden.

The company may have up to a quarter of its employees posted in a Nordic country other than Sweden, excluding Iceland.

### Terms & conditions

Full terms & conditions and pre-purchase information are available at [euroaccident.com](http://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 benefits 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 to suit both large and small companies and organisations.

### Together we create *Sustainable Employees*

Euro Accident's idea is simple: with the right insurance and focus on health, employees feel good. When they feel good, the company performs better. We call our concept Sustainable Employees - the key to success for the company of the future.