



Standalone Total Permanent Disability with option

A Standalone Total Permanent Disability plan can provide you with financial support if your work capacity is reduced for an extended period due to an accident or sickness. If you subsequently start a family you have the option to increase your insurance cover.

Financial security

An extended period of sickness can put pressure on your personal finances. A large lump sum through a Standalone Total Permanent Disability plan can be a welcome boost that gives you greater financial elbow room in your everyday life.

Increase your insurance cover later on

If at some point you start a family or have a child you have the right – the option – to apply for a Life Insurance with child protection policy through Euro Accident without a health declaration.

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 illness, 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

Facts

- Around-the-clock cover.
- Cover also applies if you are residing outside the Nordic region for up to 12 months.
- The Standalone Total Permanent Disability plan pays a lump sum to the insured person if work capacity is reduced by least 50 per cent for 30 of the last 36 months before the person's 60th birthday.
- A partial payment equivalent to 25 per cent of the insurance amount – taking into account any age reduction – is paid when the insured person has been incapacitated as described above for 18 of the past 19 months.
- You have the right to apply for a Life Insurance with child protection policy without a new health declaration, when the family situation changes through marriage, partnership or cohabitation or when having children.

Who can apply for the insurance?

You can apply for the insurance if you are between the ages of 16 and 57, 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.

Validity

The insurance cover is valid until the end of the month of your 60th birthday or until you leave the insurance group for another reason.

Terms & conditions

Full terms & conditions and pre-purchase information are available at euroaccident.se 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.