



Life Insurance with Total Permanent Disability and child protection

Life Insurance with Total Permanent Disability and child protection gives your loved ones a financial breathing space if you pass away. This insurance cover can also provide you with financial support if your work capacity is reduced for an extended period due to an accident or sickness.

Financial breathing space

Above all, the Life Insurance with Total Permanent Disability and child protection policy eases the financial burden on your loved ones if you pass away.

A tax-free lump sum is paid out to the person you choose as the beneficiary – a financial boost that may save your loved ones from having to move or make big decisions at a difficult time.

Financial security

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

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.

GROUP SCHEME INSURANCE

Facts

- Around-the-clock cover throughout the world.
- Child protection is included.
- Option to co-insure husband/wife, registered partner or cohabitee.

Important to know

A tax-free lump sum is paid out to the beneficiary if you pass away during the policy term.

Unless otherwise indicated, the beneficiary is your husband/wife, registered partner or cohabitee. If there is no designated beneficiary the money is paid out to your heirs.

You can change your beneficiaries and in which order they will be paid by signing and sending a so-called special nomination of beneficiary form to Euro Accident. Anyone can be a beneficiary.

Child protection means that if your child or your husband/wife's, registered partner's or cohabitee's child dies before the end of the month of the child's 18th birthday, a sum of one (1) price base amount is paid into the child's estate.

Total Permanent Disability gives you a lump sum if your work capacity is reduced by at least 50 per cent for 30 of the last 36 months before your 60th birthday. A partial payment equivalent to 25 per cent of the insurance amount – taking into account any age reduction – is paid when you have been incapacitated as described above for 18 of the past 19 months.

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. Life Insurance with child protection applies if you are residing outside Sweden regardless of the length of your stay abroad. Total Permanent Disability applies if you are residing outside the Nordic region for up to 12 months.

Who can apply for the insurance?

You can apply for the 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.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 that 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.