



Sickness and Accidental Death and Dismemberment Insurance

A Sickness and Accidental Death and Dismemberment Insurance policy can make a difference when life suddenly changes following an accident or sickness. 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 a Sickness and 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 or sickness leads to functional impairment or reduced capacity for work that is permanent.

Compassionate definition of accidental injury

We insure against bodily injury caused by sudden, involuntary 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 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

- Extra compassionate definition of accidental injury.
- Around-the-clock cover.
- Cover also applies if you are staying outside the Nordic region for up to 12 months.
- Option to co-insure husband/wife, registered partner or cohabitee.

Important to know

The plan covers expenses in the event of accidental injury and provides a benefit if sickness or an accidental injury results in functional impairment, so-called medical disability. In the event of accidental injury, the policy can provide benefits for a permanent reduction in capacity for work, so-called professional disability.

A disability benefit can be paid for either a medical or professional disability and is in the form of a tax-free lump sum payment.

In the event of sickness or accidental injury the policy also provides compensation for scars or cosmetic defects remaining one year after the injury occurred. The cover is calculated as a percentage of the insurance amount, maximised at 20 price base amounts.

In the event of accidental injury the following is also covered

- 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 public dental insurance.
- 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.
- 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.
- Crisis treatment – covers the cost of crisis therapy provided by a Euro Accident designated, certified psychologist or certified psychotherapist in the event 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.

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 to suit both large and small companies and organisations.

Insurance plus health for *Sustainable Employees*

Euro Accident's concept is simple: The right insurance cover with a focus on health is good for employee wellbeing. When they feel good, the business does better. We call our concept *Sustainable Employees* – the key to success for companies of the future.