



## *Disability Business Interruption Insurance*

As a business leader or owner, you aren't just responsible for yourself and your own health. If you become sick or have an accident, it will most likely not only impact you and your personal finances. In a worst case scenario, an extended period of sick leave could jeopardise the future existence of your entire company.

### **Cover your expenses**

With a Disability Business Interruption Insurance policy you can rest assured that your current and future business expenses will be covered in your absence. The employees' salaries, rent for premises, fixed electricity and telephony costs as well as fixed lease and interest payments are examples of expenses covered by this policy.

### **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

- A benefit is paid out if your work capacity is reduced by at least 25 per cent.
- The benefit covers the business's fixed expenses according to the most recent closing financial statement.
- If you pass away any remaining portion of the benefit is paid out as a lump sum.
- The insurance cover applies with a one month qualifying period.

### Important to know

Premiums for this policy constitute a tax-deductible business expense. The benefit is paid for a maximum of three periods of 12 months each.

### 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. Under this policy, you are also covered if you are residing outside the Nordic region for up to a period of 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](http://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 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.