



# Continuation Insurance

Conditions and General Underwriting Guidelines

2025

(Uppdaterad 2025-05-16)

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# 1 General conditions

## 1.1 Introduction

This is a translation of the original version in Swedish. The original shall always prevail in the case of any conflict.

These insurance conditions describe the insurance products available under the insurance scheme. The insurance conditions also contain information about the individual insurance products included in the insurance scheme, requirements for joining, effective date, cessations and premiums. The insurance statement contains information about the insurance products purchased.

The insurance conditions may apply to insurance products, and contain the information about such products, that are not included in the individual group scheme agreement.

Euro Accident provides insurance conditions and all other information in Swedish. Certain information may also be provided in English in special cases when Euro Accident considers it appropriate.

The insurance conditions are divided into:

- General conditions including general underwriting guidelines
- Explanation of terms
- Product conditions.

### 1.1.1 Insurer

The insurer for all insurance products is Euro Accident Livförsäkring AB, referred to below as Euro Accident.

The insurer is the insurance company that enters into the insurance agreement and is thereby the carrier of the insurance risk.

Corporate Headquarters: Danderyd  
Address: Svärdvägen 3 a  
SE-182 33 Danderyd  
Sweden

Unless otherwise stated in the product conditions, the premium is not tax deductible for a private person but amounts paid out are exempt from income tax according to Swedish tax legislation.

## 1.2 Insurance agreement

### 1.2.1 Content

The provisions set out in the insurance agreement apply to the insurance. The insurance agreement is based on the information provided in writing or in some other manner to Euro Accident by the policyholder and (where appropriate) the insured.

Swedish law applies to the insurance agreement. The Insurance Contracts Act (2005:104) contains the currently applicable provisions.

### 1.2.2 Contract period

The insurance agreement for Continuation Insurance runs for one year.

### 1.2.3 Renewal of/amendment to the insurance agreement

If the insurance agreement is not terminated by any of the parties the insurance agreement will be renewed, one year at a time, based on the conditions stated by Euro Accident.

The conditions and premium of the insurance can consequently be changed at the end of a contract period. Information about changes is provided in conjunction with the premium request for the new contract period.

Euro Accident is also entitled to change the conditions for the insurance agreement during the term of the insurance if the preconditions for the agreement change due to amended legislation or other enactment, changed legal practice or through public authority regulations.

## 1.3 General underwriting guidelines

Continuation Insurance can be applied for without a health status review by a person who:

- has attained the age of 16 but not 67 and
- is permanently resident and also registered as resident in Sweden and
- is entitled to compensation from a Swedish social insurance agency.

An insured and coinsured who have been covered by group scheme insurance with Euro Accident for at least six \*) months are entitled to apply for Continuation Insurance if:

- the group scheme agreement ceases
- the insured leaves the group eligible for insurance

\*) A period during which the insured was insured with the same or similar cover under a group scheme insurance with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the insurance currently applying. This applies subject to the precondition that the insured is covered by a group scheme agreement that has been converted from another insurer and not when an individual insured has changed insurer.

A coinsured is also entitled to apply for Continuation Insurance if:

- the insured dies
- the marriage, registered partnership or cohabitee relationship with the insured is dissolved
- the insured attains the termination age of the insurance before the coinsured.

The right to apply for Continuation Insurance does not apply if:

- the insured and/or coinsured has chosen to give notice terminating the group scheme insurance separately and/or for the coinsured but remains within the group eligible for insurance
- the insured and/or coinsured received, or undoubtedly can receive, cover of the same kind as before with another insurer.

The application for Continuation Insurance is to be made no longer than within three months from the date on which the group scheme insurance ceased to apply. Continuation Insurance is applied for without a health status review.

An insured who has been covered by mandatory Healthcare Insurance PrivatAccess without a deductible and leaves the group eligible for insurance is offered to apply for Continuation Insurance PrivatAccess with a deductible.

An insured who has been covered by mandatory Healthcare Insurance PrivatAccess with Euro Accident for at least six months and has a notified, approved and settled need of care for sickness/injury/complaint and who intends to apply for a voluntary Healthcare Insurance PrivatAccess can also apply for Continuation Insurance.

Continuation Insurance can have at most the same cover and benefits which last applied for the insured under previous group scheme agreement.

The premium for Continuation Insurance is determined according to the insured's age and calculated according to a special rate.

## 1.4 Effective date of the insurance

If the application for Continuation Insurance has been received by Euro Accident or by another party who receives documents on behalf of Euro Accident within three months from the date on which the group scheme insurance ceased to apply, the Continuation Insurance becomes effective on the date following the cessation of the preceding insurance. It is also a precondition that the requirements for joining the insurance are satisfied and that complete application documents have been submitted.

## 1.5 Premium

Unless otherwise agreed, the premium is calculated for one year at a time. In the event that the insured's age constitutes the entire or part of the information base for the calculation of premium, the premium is determined on the insured's age upon the immediately following birthday and calculated for one year at a time.

An invoicing charge is taken in the event of invoicing by post. This charge is specified in the tariff applicable at any given time, as shown on our website.

### 1.5.1 Premium payment

The first premium payment of an insurance shall be made no later than 30 days after the date Euro Accident sent a premium invoice.

Renewal premium for insurance that already applies shall be paid no later than on the effective date of the new term. However, the premium does not need to be paid earlier than one month following the date Euro Accident sends a premium invoice.

### 1.5.2 Notice of termination due to non-payment of premium

If the premium is not paid when due, Euro Accident is entitled to give notice terminating the insurance. Notice of termination takes effect 14 days after a message concerning termination is sent out, subject to the precondition that the premium is not paid within that time.

### 1.5.3 Premium payment respite

If the insured has not been able to pay the premium when due because of severe illness, impaired work capacity by at least half, deprivation of liberty, failure to receive pension or failure to receive salary from their main employment or similar impediment, the insurance shall nonetheless continue to apply. Instead the insurance ceases two weeks after the time at which the impediment is removed, but no later than three months after the date on which the insurance would have ceased according to the notice of termination. Premium for periods when a premium payment respite applied shall be paid in the manner determined by Euro Accident.

#### 1.5.4 Reinstatement

If the insurance ceased to apply due to premium payment delay, the insurance can be reinstated, without a new health status review, by the premium being paid within three months from the date the insurance ceased to apply.

The insurance then becomes effective again as of and including the date following the date the premium was paid. This right does not apply to a coinsured if the insured chooses not to utilise their right to reinstatement. Nor does this right apply if the first premium for the insurance is delayed.

If the insurance is reinstated, due to the above, the insurance does not cover losses that occurred during the time the insurance was not in effect, or for losses that occurred after the time the insurance was reinstated if the loss originates from an event that occurred when the insurance was not in effect. The liability of Euro Accident commences as of the date following the date the premium amount is paid.

The right of reinstatement may be limited by the insurance agreement if this is necessary due to the nature of the insurance or other special circumstances.

#### 1.5.5 Premium waiver

There is no right to premium waiver under the insurance.

#### 1.5.6 Repayment of premium

The policyholder and/or the insured is obligated to notify Euro Accident as soon as possible when the youngest child covered by Child and Youth Insurance and/or Healthcare Insurance PrivatAccess attains the stipulated termination age.

If the above-mentioned is not notified on time, a maximum of the last twelve months' premium will be repaid.

If a premium has been paid for a period after the time that the insurance ceased, a repayment will always be made of that part of the premium corresponding to the period that occurs after the insurance ceased. Euro Accident reserves the right to charge administrative fees in conjunction with repayment.

Euro Accident can, during the term of the insurance, without preceding notice change the repayment procedure.

### 1.6 Cessation of the insurance

#### *General*

The insurance applies at most up to and including the end of the month in which the insured or coinsured attains the age of 67, unless otherwise stated in the product conditions or in the insurance agreement.

The insurance will cease to apply before this:

- according to a written notice of termination by an insured or coinsured
- according to a notice of termination given by Euro Accident
- when the premium is not paid when due.

Euro Accident reserves the right to give notice terminating the insurance if the insured has grossly neglected their obligations in relation to the company or if there are other exceptional reasons to do so.

#### *Insured children*

The following applies for children who are insured under Child and Youth Insurance and co-insured children under Healthcare Insurance PrivatAccess Bronze and Silver:

- the children of the insured and of their husband/wife, registered partner or cohabitee, who are entitled to inherit, are covered by the insurance at most up to and including the end of the month in which the child attains age of 25, unless otherwise agreed, subject to the precondition that the premium is paid.

#### *Duty of disclosure*

It is an obligation of the policyholder and/or the insured to notify Euro Accident as soon as possible when the youngest child covered by Child and Youth Insurance and/or Healthcare Insurance PrivatAccess attains the stipulated termination age.

The right to premium repayment regarding time after the expiry of the term of the insurance is dealt with under the heading 'Premium/Repayment of premium'.

If the policyholder fails, during the term of the insurance, to give notice of changes in time, these will start to apply according to the general provisions for the effective date of the insurance, that is to say at the earliest from the date after the date the notice was given to Euro Accident.

### 1.7 Assignment

The Continuation Insurance cannot be assigned.

### 1.8 Restrictions

#### 1.8.1 Incorrect or incomplete information

The provisions of the Insurance Contracts Act (2005:104) apply if any information that has been provided by the policyholder or the insured is incorrect or incomplete.

If incorrect or incomplete information has been provided, concerning circumstances that are of relevance to the assessment of the insurance risk, this may mean that the insurance will be terminated or amended and that the right to insurance compensation lapses completely or in part and that Euro Accident will be released from liability for losses that have occurred. Premium paid will not be repaid in these cases.

If such information has been provided by the insured's custodian, the same applies as if such person was the policyholder.

### **1.8.2 Inducing a loss**

The insurance does not apply if the insured intentionally induced a loss.

Compensation may be reduced or lapse completely if the insured:

- has incurred an injury in conjunction with the insured having by intent or gross negligence induced a loss or aggravated its consequences
- is assumed to have acted or failed to act in the knowledge that this entailed a significant risk of the loss occurring
- has been caused an injury through active participation in a fight, gang quarrel, riot or the like
- has incurred an injury that has been caused by them being influenced by alcohol, other intoxicants, soporifics, narcotic substances or as a consequence of the use of pharmaceuticals in an improper way.

The compensation will be reduced to the extent reasonable considering the circumstances generally.

The compensation will never be reduced if the insured was under the age of 18 or suffered from a serious mental disorder at the time the bodily injury, accidental injury or sickness was induced or aggravated.

If the insured has committed suicide, Euro Accident is liable if more than one year has elapsed from when the insurance agreement became effective or was extended or, in the event of a shorter period, if it must be assumed that the insurance was applied for without any thought of suicide.

### **1.8.3 Criminal act**

Compensation may be reduced, cease or lapse completely in the event sickness or accidental injury occurred in conjunction with the insured performed or participated in a criminal act which according to Swedish law can lead to imprisonment.

### **1.8.4 Force majeure**

The insurance does not apply for loss which may arise if the assessment of the right to insurance, investigation of the loss or payment of compensation is delayed or made impossible due to war, warlike event, civil war, revolution, rebellion, due to official measure, strike, lockout, blockade or similar event or due to a natural disaster.

### **1.8.5 War, warlike political unrest, armed conflict or similar in Sweden**

The insurance does not apply for losses that are connected to war, warlike political unrest, armed conflict or similar in Sweden.

### **1.8.6 War, warlike political unrest, armed conflict or similar in countries or areas outside Sweden**

The insurance does not apply for losses that are connected to war, warlike political unrest, armed conflict or similar in countries or areas outside Sweden.

However, if the insured is staying in countries or areas outside Sweden where war, warlike political unrest, armed conflict or similar breaks out during the stay, the insurance applies during the first four weeks subject to the precondition that the insured does not in any way participate in, or report on, the war, the warlike political unrest or the armed conflict. However, this does not apply to countries or areas to which the Swedish Ministry for Foreign Affairs (UD) advises against travel due to war, warlike political unrest, armed conflict or similar.

### **1.8.7 Terrorism and mass destruction**

The insurance does not apply for losses that are connected to an act of terrorism that has been caused by the dispersal of weapons of mass destruction in the form of biological, chemical or nuclear substances in or outside Sweden.

'Act of terrorism' means an act initiated by a person or group of persons with political, religious, ideological or similar purposes, with the intention of influencing governments or to put the general public, or parts of the general public, in danger. An act of terrorism may include, but is not limited to, the actual use of power, violence or threat of such. The perpetrators may either act individually, or on the assignment of, or in collusion with another organisation or government.

### **1.8.8 Nuclear processes**

The insurance does not apply to sickness or accidental injury that has directly or indirectly been caused by nuclear processes.

### 1.8.9 Sport

The insurance does not apply for losses as a consequence of the insured participating in sports activities that yield an income for the insured referable to the sport of an amount that exceeds one (1) price base amount per year (sports income). 'Participate' means both training and competing.

Wages, costs allowance, winnings due to competing, appropriations for pension obligation, so-called appearance money, contribution by sponsors, income from advertising assignments and similar remuneration are regarded to be 'sports' income. Income from capital due to the management of sports income is not counted as sports income.

Nor does the insurance apply for losses as a consequence of a sport that the insured has been enrolled to engage in at a national sports college (RIG) or on a nationally approved sports programme (NIU) to engage in. Consequently, the insurance does not apply to participation in either a competition or training of the sport in question.

### 1.8.10 Hazardous activities

The insurance does not apply for losses as a consequence of the insured participating in adventure, expedition or other hazardous activities such as:

- engaging in martial arts, boxing, karate, Thai boxing, kick-boxing or similar activities
- professional diving, diving with heavy equipment and all leisure diving at depths greater than 18 metres and/or leisure diving with planned decompression stops
- stunt activities, air acrobatics or similar activities
- engagement in mountain climbing, sky-diving, bungee jumping, gliding, ballooning, hang-gliding, extreme skiing (off-piste skiing), rock climbing (including on snow and ice) or participation in expeditions of a similar 'adventurous nature'
- engaging in motor sports
- operations on an oil platform
- activities at high heights above 12 metres
- flying, other than in the capacity as passenger, of a licensed multi-engine aircraft run by a commercial airline which is subject to government control.

### 1.8.11 Costs which are reimbursed by some other means

Compensation will not be paid out for costs that can or shall be reimbursed by some other means according to a special law or enactment, international convention, other insurance or collective agreement.

Compensation will not be paid for cost that can be reimbursed by patient or medical products insurance or otherwise where there is a care provider or medical product liability.

## 1.9 Action for payment

Losses, which may lead to a right to compensation, shall be reported to Euro Accident as soon as possible or, if stated on the claim form, via an insurance intermediary.

Forms can be obtained from Euro Accident or an insurance intermediary.

Those documents and other information that Euro Accident considers relevant to the assessment of the right to compensation shall be obtained and submitted without cost to Euro Accident.

If Euro Accident so requests, consent shall be granted for Euro Accident or the companies that Euro Accident engages for medical risk assessment or claims handling, in order to assess Euro Accident's liability, gather information, records, certificates etc. from a physician or other medical staff, hospital or other medical establishment, the Social Insurance Agency or other insurance establishment.

A requirement for a right to compensation in the case of sickness or accidental injury is that the insured:

- verifies that sickness or an accidental injury has occurred
- gives notice of sickness and/or accidental injury to Euro Accident
- consults a physician or other medical staff registered by the National Board of Health and Welfare as soon as possible
- is continuously under the supervision of a physician during the period of sickness
- observes the directions of the physician or other medical staff registered by the National Board of Health and Welfare
- cooperates by participating in a rehabilitation plan as directed by Euro Accident
- otherwise complies with Euro Accident's regulations.

If Euro Accident so requests, the insured shall attend an examination at a specially assigned physician. Such examination shall be paid for by Euro Accident.

Original receipts and/or certificates of compensation paid from the care provider/region shall be submitted.

### 1.9.1 Time of payment and provisions concerning interest

Losses will always be settled according to the conditions applicable for the contract period when the loss occurred.

Payment shall be made no later than one month after the right to compensation arose and Euro Accident has received information, records, certificates, etc. from a physician or other medical staff, hospital or other medical establishment, the Social Insurance Agency or other insurance establishment and provided that the party requesting payment has:

- performed the measures stipulated for the payment to be made
- submitted the investigation that may reasonably be required to determine Euro Accident's liability to pay compensation
- given notice of to whom the payment is to be made.

If payment is made later, interest for the delay shall be paid according to the Interest Act (1975:635). Euro Accident is not liable for any amounts above this for a loss that may arise if the investigation is delayed.

Interest for delay is not paid if the delay results from circumstances referred to under the heading 'Restrictions/Force majeure'.

### 1.9.2 Period of limitation

A party who wishes to make a claim for insurance compensation or other insurance cover must institute proceedings against Euro Accident within ten years of the time when the circumstance arose that, according to the insurance agreement, would afford an entitlement to such cover or compensation. Otherwise, the right to compensation or other insurance cover lapses.

If a claim has been presented within this period, the time limit to institute proceedings is always six months from when Euro Accident has declared that the company has adopted a final position on the claim.

### 1.9.3 Subrogation

Euro Accident takes over the insured's right to damages, or other compensation from a third party, to the extent that Euro Accident has paid compensation due to the insurance agreement.

## 1.10 Processing of personal data

As a Controller, Euro Accident processes personal data to be able to offer and provide the insurance and services on which we have agreed and for other purposes such as, for example, compliance with laws and other rules. Further detailed information about the processing of personal data is available in Euro Accident's Privacy Policy available at [euroaccident.se](http://euroaccident.se) or by contacting Euro Accident.

Our Privacy Policy not only includes information about how Euro Accident collects and uses your personal data, but also information about your rights in conjunction with the processing of personal data, such as the right to information, rectification, data portability, right to be forgotten and to object, etc.

### 1.11 Loss notification register

Euro Accident is authorised to register reported losses that were incurred under this insurance in a joint loss notification register (GSR) of the insurance industry. The register is only used in conjunction with claims handling.

The registration of claims reports means that certain personal data will be processed. The personal data controller for the register is Skadeanmälningsregister (GSR) AB.

The processing of personal data that Skadeanmälningsregister (GSR) AB performs complies with the General Data Protection Regulation. The processing is based on Article 6.1 f of this Regulation. This means in practical terms that a balance has been made between on the one hand the integrity interests of the data subject and on the other hand the insurance companies' needs to be able to identify unclear losses and avoid making payments of insurance indemnity based on incorrect data.

*Skadeanmälningsregister (GSR) AB*  
Box 24171  
104 51 Stockholm  
Website: [gsr.se](http://gsr.se)

### 1.12 Review of decision in an insurance matter

If the insured is not satisfied with Euro Accident's decision on an insurance matter, a request shall be made in the first instance to Euro Accident to have the matter reconsidered. The request shall be sent to the administrative officer who made the decision in the matter or to the administrative officer's immediate superior.

Euro Accident has also appointed a Complaints Officer to whom the insured can refer for assistance and an independent review of their matter. Contact details for the Complaints Officer are available on Euro Accident's website: [euroaccident.se](http://euroaccident.se).

*Euro Accident's Review Committee*

A final decision in a claims case can be considered by Euro Accident's Review Committee.

If the insured is nevertheless not satisfied, the insured can refer to:

*Allmänna Reklamationsnämnden (The Swedish National Board for Consumer Disputes) (ARN)*

Box 174

SE-101 23 Stockholm.

Telephone: +46 (0)8-508 860 00

Visiting address: Kungsholmstorg 5, Stockholm

Website: [arn.se](http://arn.se)

ARN does not consider matters concerning medical issues, where special medical knowledge is required. Such matters are instead considered by:

*Personförsäkringsnämnden (The Board for Insurance of Persons)*

Box 24067

SE-104 50 Stockholm.

Telephone: +46 (0)8-522 787 20

Visiting address: Karlavägen 108, Stockholm

Website: [forsakringsnamnder.se/PFN](http://forsakringsnamnder.se/PFN)

For advice without charge contact:

*Konsumenternas Försäkringsbyrå (The Swedish Consumers' Insurance Bureau)*

Box 24215

104 51 Stockholm

Website: [konsumenternas.se](http://konsumenternas.se)

Disputes resulting from the insurance agreement are to be considered by a Swedish court, in the first instance at a district court, applying Swedish law. Costs for a legal representative are not paid by the insurance.

## 2 Explanation of terms

### *Acute treatment and healing period*

The period from when the insured receives care and treatments after having sustained an accidental injury, up to the time the insured has recovered or the condition is considered to be static.

### *Relative*

Parents, husband, wife, cohabitee, registered partner, children and siblings are considered relatives.

### *Liability period*

The longest period for which payments can be made on a loss.

### *Incapacity for work*

'Incapacity for work' means that the work capacity of the insured has been eliminated or impaired due to sickness or accidental injury. Euro Accident's assessment will normally follow the rules for national insurance and the decision of the Social Insurance Agency on the right to sickness or rehabilitation benefit, activity compensation, sickness compensation or other compensation due to incapacity for work. Periods with sick pay are also regarded as incapacity for work. The impairment is assessed, unless otherwise stated, according to the Social Insurance Code (2010:110). In order to establish the right to compensation Euro Accident may request that the insured attends an examination at a specially assigned physician.

### *Children in Child and Youth Insurance and in Healthcare Insurance PrivatAccess Bronze and Silver*

The children who can be insured are those children of the insured, and of their husband/wife, registered partner or cohabitee, who are entitled to inherit up to and including the end of the month in which the child attains the age of 25, unless otherwise agreed.

### *BMI (Body Mass Index) – Underweight/overweight/obesity*

– 18.4 Underweight  
18.5 – 24.9 Normal weight  
25.0 – 29.9 Overweight  
30.0 – Obesity

### *Diagnosis benefit*

A lump-sum which is paid out if the insured contracts any of the diagnosed illnesses or conditions defined in the conditions.

### *Fully capable of working*

'Fully capable of working' means that the normal work can be performed without restriction and that sick pay from your employer or compensation from the Social Insurance Agency is not being paid out.

'Compensation from the Social Insurance Agency' means sickness or rehabilitation benefit, activity compensation, sickness compensation or other compensation due to incapacity for work.

In order to be fully capable of working it is also required that no annuity is being paid out or that employment with a subsidised wage, dormant activity compensation/sickness compensation or corresponding compensation has not been granted.

'Social insurance agency' and 'compensation' also means the corresponding agencies and benefits in any of the Nordic countries.

### *Beneficiary*

The person who has been nominated beneficiary by virtue of these insurance conditions or through a separate nomination of beneficiary, receives payment of the sum insured from insurance upon the death of the insured.

If the insurance applies to the policyholder's own life, the policyholder should nominate a beneficiary. Payment upon death will then be made to this person. A nomination or change of nomination shall be made by a personally signed form to Euro Accident. Such nomination applies even if Euro Accident has not made any note in the insurance policy.

As regards 'companion insurance' and 'keyman insurance', where the insurance is applied for on the life of a person other than the policyholder's own life, the payment will be made to the policyholder upon the death of the insured.

### *Insured*

The person on whose life or health an insurance applies.

### *Insurance agreement*

The agreement applicable for each individual insurance. The scope of the insurance agreement is stated in the application documents for the insurance, insurance conditions, Insurance Contracts Act (2005:104) and Swedish law in general.

### *Policyholder*

The policyholder is the person who entered into the insurance agreement with the insurer. Each insured and similarly coinsured are considered policyholders as regards insurance compensation and the right to designate a beneficiary. This does not apply to keyman insurance or companion insurance. If ownership transfers to another person, this other person is thereafter considered to be the policyholder.

In case of Basic Disability Business Interruption Insurance and Disability Business Interruption Insurance the policyholder is the business in respect of which the Disability Business Interruption Insurance has been applied for.

#### *ICD code*

ICD codes refer to the International Statistical Classifications of Sicknesses and Related Health Problems ICD-10, issued in Sweden 1997, approved by the World Health Organisation. ICD-10 will also be applied if the classification is changed or if diagnosis codes are amended or added. The classification is available on the Swedish National Board of Health and Welfare's website ([socialstyrelsen.se](http://socialstyrelsen.se)).

#### *Pre-existing condition clause*

The period of time of work disablement which must have elapsed before compensation may be paid under Total Permanent Disability Insurance, Short-term Disability Insurance, Basic Disability Business Interruption Insurance and Disability Business Interruption Insurance.

#### *Corporate group scheme insurance (keyman insurance)*

Life Insurance which is applied for by a legal entity (policyholder) on the life of the employees or the owner (insured), for the benefit of the legal entity (policyholder).

#### *Companion insurance*

Life Insurance which is applied for by a natural person (A) (policyholder) on the life of another natural person (B) (insured), for their own (A) benefit and where the other person (B) normally, but not always, applies for corresponding life insurance on the life of the first person (A), for their own (B) benefit.

#### *Husband/wife*

Person with whom the insured is married.

#### *Coinsured*

The insured's husband/wife/registered partner, cohabitee or child who is in that capacity insured under the insurance agreement.

#### *Medically justified*

Which is based on science and best practice and also evidence should it be available.

#### *Accidental injury under Accidental Death and Dismemberment Insurance and Sickness and Accidental Death and Dismemberment Insurance*

'Accidental injury' means the bodily injury that the insured sustains involuntary upon a sudden, unforeseen external occurrence. 'External occurrence' means force to the body from an external source.

Bodily injury due to frostbite, heatstroke or sunstroke, or infection as a consequence of a tick bite are equated to accidental injury. Such bodily injury is deemed to have occurred on the date that it manifests itself. Bodily injury which has been caused by a sudden knee twist injury, an Achilles tendon rupture, retinal detachment, sudden deafness, heart attack or stroke are also considered an accidental injury.

In order for retinal detachment, sudden deafness, heart attack and stroke to be equated to accidental injury it is required that the insured has not been medicated and/or treated for a complaint which may be considered to be linked with the accidental injury.

A link between a bodily injury and one of the above mentioned kinds of cause shall be determined to exist where predominant reasons suggest this is the case.

#### *Accidental Death and Dismemberment Insurance under Child and Youth Insurance:*

'Accidental injury' means the bodily injury that the insured sustains involuntary upon a sudden, unforeseen external occurrence. 'External occurrence' means force to the body from an external source.

Bodily injury due to frostbite, heatstroke or sunstroke, or infection as a consequence of a tick bite are equated to accidental injury. Such bodily injury is deemed to have occurred on the date that it manifests itself. Bodily injury which has been caused by sudden knee twist injury or an Achilles tendon rupture is also considered an accidental injury.

A link between a bodily injury and one of the above mentioned kinds of cause shall be deemed to exist where predominant reasons suggest this is the case.

#### *Price base amount*

The price base amount is an amount calculated on the basis of the changes to general price levels in accordance with the provisions of the Social Insurance Code (SFS 2010:110). These calculations are made on the basis of the change to the consumer price index and fixed for the entire calendar year.

#### *Registered partner*

A person with whom the insured has entered into a registered partnership according to the Registered Partnership Act (1994:117).

#### *Cohabitee*

A person with whom the insured cohabits according to the Cohabitees Act (2003:376).

### *Sickness*

'Sickness' means an observed deterioration of the state of health, physical or mental that is not to be regarded as an accidental injury according to these conditions. The sickness is deemed to have occurred on the date when the deterioration was observed by a physician or registered psychologist. A bodily injury which has been caused voluntarily is not regarded as sickness. Sicknesses that are medically linked are counted as one and the same sickness claim.

### *In-patient care*

Means care provided to a patient who has been admitted to a hospital or another care unit for at least one night. However, in-patient care does not include time outside the institution for which temporary leave has been granted.

### *Consultant physician care*

Health and medical care which covers medical investigation, treatment and care which require specialised resources and major technical or personnel resources. Such care shall be performed by a consultant physician.

### *Extended medical care services*

In the event the sickness/injury/complaint is not covered by the insurance due to a restriction contained in the insurance conditions or an individual restriction (exclusion), the insurance will still cover advice and booking of private medical care. The cost of care will be the financial responsibility of the insured under such circumstances.

### *Open care*

Means care provided at a clinic or hospital without the patient staying overnight.

### 3 Life Insurance with child protection

The insurance will pay:	The insurance will not pay:
<ul style="list-style-type: none"> <li>– a lump sum upon the death of the insured</li> <li>– one (1) price base amount in the event of the death of a child entitled to inherit from the insured.</li> </ul>	<ul style="list-style-type: none"> <li>– child protection, if the child entitled to inherit has attained the age of 18</li> <li>– child protection, if the child has attained the age of 16 or been granted child carer's allowance at the time when the insurance is applied for.</li> </ul> <p>Note: The above are examples of the most commonly occurring restrictions, for a complete description see below.</p>

#### 3.1 Right to compensation

##### Life Insurance

If the insured dies during the term of the insurance, a payment will be made of a lump sum (death benefit). The death benefit is the sum insured reduced by any age reduction according to the insurance agreement. The sum insured is stated in the insurance statement.

##### Child protection

Child protection is included as a component of the insurance, unless otherwise stated in the insurance agreement. The child protection will only be paid from one (1) insurance.

The child protection ceases when the insurance ceases.

#### 3.2 The insurance will pay – Life Insurance

A death benefit is paid to the beneficiary upon the death of the insured.

If the sum insured is governed by the price base amount, the sum insured is determined by the price base amount applicable for the year in which the right to compensation arises.

The death benefit is the sum insured reduced by an age reduction of five percentage points for each year that their age exceeds the age of 54, see the following table.

Age attained upon death	Per cent of sum insured after age reduction
-54	100
55	95
56	90
57	85
58	80
59	75

60	70
61	65
62	60
63	55
64	50

#### 3.3 Nomination of beneficiary under Life Insurance

The beneficiaries for the death benefit to be paid are the persons shown in the order stated below, unless the insured has given notice in writing to Euro Accident of another nomination, see the heading 'Special nomination of beneficiary':

- The insured's husband/wife, registered partner or cohabitee
- The insured's heirs. In the event that the heirs have been nominated, the sum insured is apportioned according to the rules of the law of inheritance.

##### 3.3.1 Declination

If a beneficiary has died, or completely or partially declines their right, the/those person(s) who according to the nomination would be next entitled take the place of the party who has died/declined. A declination must be made before the death benefit is paid to the beneficiary.

##### 3.3.2 Divorce

A nomination for the benefit of a husband/wife alternatively registered partner ceases to apply when an application for divorce alternatively an application for dissolution of partnership has been received by a court.

##### 3.3.3 Special nomination of beneficiary

A form for special nomination of beneficiary can be obtained from Euro Accident or an insurance intermediary.

The nomination of beneficiary cannot be changed by will.

A special nomination of beneficiary lapses when the insurance, to which the nomination is linked, ceases.

## 3.4 Restrictions - Life Insurance

### 3.4.1 Suicide

The first paragraph under the heading 'General conditions/Restrictions/Inducing a loss' does not apply if the insured has committed suicide.

In the case of suicide, Euro Accident is liable if more than one year has elapsed from when the insurance agreement was entered into or extended, or in the event of a shorter period, if it is assumed that the insurance was applied for without any thought of suicide.

## 3.5 The insurance will pay – child protection

### 3.5.1 Right to child protection

The child protection covers those children of the insured, and of their husband/wife, registered partner or cohabitee, who are entitled to inherit up to and including the end of the month in which the child attains the age of 18, unless otherwise agreed.

A stillborn child who has died after the end of the 22nd week of pregnancy is also covered by the child protection. Compensation will then be paid to the insured or coinsured.

### 3.5.2 Child protection compensates

If a child who is covered by the child protection dies before the end of the month in which the child attains the age of 18, one (1) price base amount will be paid to the child's estate.

A 'price base amount' means the price base amount applicable in the year the right to compensation arises.

### 3.5.3 Transitional rules for child protection

Special transitional rules apply for children who were covered by the child protection on 28 February 2007.

### 3.5.4 Adopted children

A foreign child, which an insured intends to adopt, is insured as soon as they arrived in Sweden, provided a consent according to the Social Services Act (2001:453) is in place. If the adoption is not confirmed, the insurance ceases as soon as the child leaves Sweden, though at the latest after one year from when the child arrived in Sweden. Compensation in the case of death will be paid to the insured or coinsured.

## 3.6 Restrictions - child protection

Child protection does not cover a child who, at the time when the insurance enters into force has:

- attained the age of 16
- been granted child carer's allowance, according to the Social Insurance Code (2010:110).

The child protection will only be paid from one (1) insurance.

## 3.7 Validity of cover abroad

An explanation of how the insurance applies in the event of a stay outside the Nordic countries is provided below.

'The Nordic countries' below means Sweden, Finland, Denmark (except Greenland), Norway (except the Svalbard Archipelago) and Iceland.

A stay outside the Nordic countries is not deemed to be discontinued by temporary presence in the Nordic countries to visit doctors, hospital care, for business, holiday or the like. A stay outside the Nordic countries is deemed to have been discontinued when the insured returns to the Nordic countries with the intention of staying.

Life Insurance with child protection applies in the event of a stay outside the Nordic countries regardless of the length of the stay.

## 3.8 Underwriting guidelines

### 3.8.1 Maximum sum insured

The aggregate maximum sum insured for Life Insurance with child protection and Life Insurance with total permanent disability and child protection, in combination or each individually with Euro Accident is 50 price base amounts per insured.

Occupational Group Life Insurance (TG) is not included in the above-mentioned 50 price base amounts.

## 3.9 Senior Insurance

An insured and coinsured who have been covered by Life Insurance under Continuation Insurance with Euro Accident for at least six (\*) months, is entitled to apply for Senior Insurance without a health status review upon attaining the termination age under the Continuation Insurance.

\*) A period during which the insured was insured with the same or similar cover under an insurance agreement with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the current insurance. This applies subject to the precondition that the insured is covered by an insurance agreement which has been converted from another insurer and not when an individual insured has changed insurer.

The application for Senior Insurance shall be made at the latest within three months from the date the insurance agreement or Continuation Insurance ceased to apply. Senior Insurance is applied for without a health status review.

Senior Insurance applies to the conditions, premiums and other rules applicable at that time.

## 4 Life Insurance with total permanent disability and child protection

The insurance will pay:	The insurance will not pay:
<ul style="list-style-type: none"> <li>- a lump sum upon the death of the insured</li> <li>- one (1) price base amount in the event of the death of a child entitled to inherit from the insured</li> <li>- a lump sum in the event of incapacity for work <math>\geq</math> 50%, that lasted for a certain period, before the age of 60.</li> </ul>	<ul style="list-style-type: none"> <li>- in the event of incapacity for work &lt; 50%</li> <li>- for misuse-related illness</li> <li>- for chronic fatigue syndrome</li> <li>- compensation in respect of mental or stress-related illness that has manifested itself within 24 months after the insurance was applied for               <ul style="list-style-type: none"> <li>- for child protection, if the child entitled to inherit has attained the age of 18</li> <li>- for child protection, if the child has attained the age of 16 or been granted child carer's allowance at the time when the insurance is applied for.</li> </ul> </li> </ul> <p>Note: The above are examples of the most commonly occurring restrictions, for a complete description see below.</p>

### 4.1 Right to compensation

#### *Life insurance*

If the insured dies during the term of the insurance, a payment will be made of a lump sum (death benefit). The death benefit is the sum insured reduced by any age reduction according to the insurance agreement. The sum insured is stated in the insurance statement. The death benefit is reduced if total permanent disability benefit has been paid out.

#### *Total permanent disability*

One precondition for the right to compensation is that the work capacity has been permanently impaired by at least 50 per cent. The right to payment of total permanent disability arises at the time when the qualifying period of 18 months and 30 months respectively has been reached. An insured loss is deemed to have occurred when the right to compensation arose.

The right to partial payment of total permanent disability corresponding to 25 per cent of the sum insured, taking into account any age reduction, arises if the insured has, before attaining the age of 60, been incapacitated for work to a level amounting to at least 50 per cent for 18 of the last 19 months, and all possibilities for vocational training and rehabilitation have been investigated and the period of incapacity for work commenced during the term of the insurance, unless otherwise agreed. This right to payment is allowed only once (1 time) per insured.

The right to the remaining sum insured, taking into account any age reduction, arises when the insured has, before attaining the age of 60, been incapacitated for work to a level amounting to at least 50 per cent for 30 of the last 36 months.

If the qualifying period of 18 months is not achieved, 100 per cent of the sum insured will be paid out, taking into account any age reduction when the qualifying period of 30 months has been achieved.

The maximum compensation payable per insured is the sum insured applied for, taking into account any age reduction.

The percentage rate for a full total permanent disability is shown by the table under the heading 'The insurance will pay – total permanent disability'.

The Social Insurance Agency's decision regarding applicable sickness benefit, rehabilitation benefit, activity compensation, temporary sickness compensation or sickness compensation is an important though not decisive circumstance for Euro Accident's assessment in respect of the issue of compensation.

#### *Child protection*

Child protection is included as a component, unless otherwise stated in the insurance agreement. The child protection will only be paid from one (1) insurance.

The child protection ceases when the insurance ceases.

## 4.2 The insurance will pay – Life Insurance

A death benefit is paid to the beneficiary upon the death of the insured.

If the sum insured is governed by the price base amount, the sum insured is determined by the price base amount applicable for the year in which the right to compensation arises.

The death benefit is the sum insured reduced by an age reduction of five percentage points for each year that their age exceeds the age of 54, see the following table.

As regards ‘companion insurance’ and ‘keyman insurance’, where the insurance is applied for on the life of a person other than the policyholder’s own life, the payment will be made to the policyholder upon the death of the insured.

The amount of the death benefit is calculated in relation to the sum insured for Life Insurance. The amount of the death benefit also depends upon whether a total permanent disability benefit has been paid.

If a total permanent disability benefit has been paid, the death benefit is the share of the sum insured for Life Insurance as stated in the table below. The percentage figure is determined by the insured’s age upon death and any age reduction.

Age attained upon death	Per cent of sum insured after any age reduction, if a total permanent disability benefit has not been paid	Per cent of sum insured after any age reduction, if a total permanent disability benefit has been paid
-39	100	25
40	100	31
41	100	37
42	100	43
43	100	49
44	100	55
45	100	36
46	100	42
47	100	48
48	100	54
49	100	60

50	100	66
51	100	69
52	100	72
53	100	75
54	100	78
55	95	76
56	90	74
57	85	72
58	80	70
59	75	68
60	70	70
61	65	65
62	60	60
63	55	55
64-	50	50

## 4.3 Nomination of beneficiary under Life Insurance

The beneficiaries for the death benefit to be paid are the persons shown in the order stated below, unless the insured has given notice in writing to Euro Accident of another nomination, see the heading ‘Special nomination of beneficiary’:

- The insured’s husband/wife, registered partner or cohabitee
- The insured’s heirs. In the event that the heirs have been nominated, the sum insured is apportioned according to the rules of the law of inheritance.

### 4.3.1 Declination

If a beneficiary has died, or completely or partially declines their right, the/those person(s) who according to the nomination would be next entitled take the place of the party who has died/declined. A declination must be made before the death benefit is paid to the beneficiary.

### 4.3.2 Divorce

A nomination for the benefit of a husband/wife alternatively registered partner ceases to apply when an application for divorce alternatively an application for dissolution of partnership has been received by a court.

### 4.3.3 Special nomination of beneficiary

A form for special nomination of beneficiary can be obtained from Euro Accident or an insurance intermediary.

The nomination of beneficiary cannot be changed by will.

A special nomination of beneficiary lapses when the insurance, to which the nomination is linked, ceases.

## 4.4 Restrictions - Life Insurance

### 4.4.1 Suicide

The first paragraph under the heading 'General conditions/Restrictions/Inducing a loss' does not apply if the insured has committed suicide.

In the case of suicide, Euro Accident is liable if more than one year has elapsed from when the insurance agreement was entered into or extended, or in the event of a shorter period, if it is assumed that the insurance was applied for without any thought of suicide.

## 4.5 The insurance will pay– total permanent disability

The total permanent disability is determined by the insured's age at the time the right to total permanent disability benefit arose and is calculated as a per cent of the sum insured for the Life Insurance in accordance with the table below.

If the sum insured is governed by the price base amount, the sum insured is determined by the price base amount applicable for the year in which the right to compensation arises.

Age attained	Per cent of sum insured
-39	100
40	94
41	88
42	82
43	76
44	70
45	64
46	58
47	52
48	46
49	40
50	34
51	31
52	28
53	25
54	22

55	19
56	16
57	13
58	10
59	7
60-	0

## 4.6 Restrictions - total permanent disability

### 4.6.1 Misuse-related illness

The insurance does not cover incapacity for work caused by an illness or condition related to drug misuse, alcohol dependency or pharmaceuticals misuse.

### 4.6.2 Chronic fatigue syndrome

The insurance does not cover incapacity for work caused by chronic fatigue syndrome, e.g. myalgic encephalomyelitis.

### 4.6.3 Mental or stress-related illness

The insurance does not cover incapacity for work caused by mental or stress-related illness or condition such as, for example, depression, anxiety disorder, exhaustion syndrome and concentration problems.

The restriction regarding mental or stress-related illness or condition is not applicable if:

- the insurance has been in force with Euro Accident without interruption for at least 24 months \*) before the sickness occurred and the insured has been fully capable of working without interruption for the same period
- the insured became sick with any of the above illnesses/complaints during the first 24 months, then recovered and has been free of complaint for more than 24 months after the last occasion of sickness.

Periods of incapacity for work that are shorter than 15 days are not taken into account, unless the incapacity for work is due to a mental or stress-related illness.

\*) A period during which the insured was insured with the same or similar cover under a group scheme insurance with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the current insurance. This applies subject to the precondition that the insured is covered by a group scheme agreement that has been converted from another insurer and not when an individual insured has changed insurer.

## 4.7 The insurance will pay – child protection

### 4.7.1 Right to child protection

The child protection covers those children of the insured, and of their husband/wife, registered partner or cohabitee, who are entitled to inherit up to and including the end of the month in which the child attains the age of 18, unless otherwise agreed.

A stillborn child who has died after the end of the 22nd week of pregnancy is also covered by the child protection. Compensation will then be paid to the insured or coinsured.

### 4.7.2 Child protection compensates

If a child who is covered by the child protection dies before the end of the month in which the child attains the age of 18, one (1) price base amount will be paid to the child's estate.

A 'price base amount' means the price base amount applicable in the year the right to compensation arises.

### 4.7.3 Transitional rules for child protection

Special transitional rules apply for children who were covered by the child protection on 28 February 2007.

### 4.7.4 Adopted children

A foreign child, which an insured intends to adopt, is insured as soon as they arrived in Sweden, provided a consent according to the Social Services Act (2001:453) is in place. If the adoption is not confirmed, the insurance ceases as soon as the child leaves Sweden, though at the latest after one year from when the child arrived in Sweden. Compensation in the case of death will be paid to the insured or coinsured.

## 4.8 Restrictions - child protection

Child protection does not cover a child who, at the time when the insurance enters into force has:

- attained the age of 16
- been granted child carer's allowance, according to the Social Insurance Code (2010:110).

The child protection will only be paid from one (1) insurance.

## 4.9 Validity of cover abroad

An explanation of how the insurance applies in the event of a stay outside the Nordic countries is provided below.

'The Nordic countries' below means Sweden, Finland, Denmark (except Greenland), Norway (except the Svalbard Archipelago) and Iceland.

A stay outside the Nordic countries is not deemed to be discontinued by temporary presence in the Nordic countries to visit doctors, hospital care, for business, holiday or the like. A stay outside the Nordic countries is deemed to have been discontinued when the insured returns to the Nordic countries with the intention of staying.

The life insurance component of Life Insurance with total permanent disability and child protection applies in the event of a stay outside the Nordic countries regardless of the length of the stay. The total permanent disability component of Life Insurance with total permanent disability and child protection applies in the event of a stay outside the Nordic countries for up to twelve months.

When processing a claim for total permanent disability and the insured at the time of the loss occurrence did not belong to the Social Insurance Agency, Euro Accident will pay compensation only if it is probable that the insured would have been granted at least a half sickness compensation or activity compensation if they had belonged to the Social Insurance Agency. The assessment will be made in conjunction with Euro Accident's consultant physician.

## 4.10 Underwriting guidelines

### 4.10.1 Maximum sum insured

The aggregate maximum sum insured for Life Insurance with child protection and Life Insurance with total permanent disability and child protection, in combination or each individually with Euro Accident is 50 price base amounts per insured.

The aggregate maximum sum insured for Life Insurance with total permanent disability and child protection and Total Permanent Disability Insurance, in combination or each individually with Euro Accident is 50 price base amounts per insured.

Occupational Group Life Insurance (TG) is not included in the above-mentioned 50 price base amounts.

## 4.11 Senior Insurance

An insured and coinsured who have been covered by Life Insurance under Continuation Insurance with Euro Accident for at least six (\*) months, is entitled to apply for Senior Insurance without a health status review upon attaining the termination age under the Continuation Insurance.

\*) A period during which the insured was insured with the same or similar cover under an insurance agreement with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the current insurance. This applies subject to the precondition that the insured is covered by an insurance agreement which has been converted from another insurer and not when an individual insured has changed insurer.

The application for Senior Insurance shall be made at the latest within three months from the date the insurance agreement or Continuation Insurance ceased to apply. Senior Insurance is applied for without a health status review.

Senior Insurance applies to the conditions, premiums and other rules applicable at that time.

## 5 Total Permanent Disability Insurance

The insurance will pay:	The insurance will not pay:
<ul style="list-style-type: none"> <li>- a lump sum in the event of incapacity for work <math>\geq</math> 50%, that lasted for a certain period, before the age of 60.</li> </ul>	<ul style="list-style-type: none"> <li>- in the event of incapacity for work &lt; 50%</li> <li>- for misuse-related illness</li> <li>- for chronic fatigue syndrome</li> <li>- compensation in respect of mental or stress-related illness that has manifested itself within 24 months after the insurance was applied for.</li> </ul> <p>Note: The above are examples of the most commonly occurring restrictions, for a complete description see below.</p>

### 5.1 Right to compensation

One precondition for the right to compensation is that the work capacity has been permanently impaired by at least 50 per cent. The right to payment of total permanent disability arises at the time when the qualifying period of 18 months and 30 months respectively has been reached. An insured loss is deemed to have occurred when the right to compensation arose.

The right to partial payment of total permanent disability corresponding to 25 per cent of the sum insured taking into account any age reduction, arises if the insured has, before attaining the age of 60, been incapacitated for work to a level amounting to at least 50 per cent for 18 of the last 19 months, and all possibilities for vocational training and rehabilitation have been investigated and the period of incapacity for work commenced during the term of the insurance, unless otherwise agreed. This right to payment is allowed only once (1 time) per insured.

The right to the remaining sum insured, taking into account any age reduction, arises when the insured has, before attaining the age of 60, been incapacitated for work to a level amounting to at least 50 per cent for 30 of the last 36 months.

If the qualifying period of 18 months is not achieved, 100 per cent of the sum insured will be paid out, taking into account any age reduction when the qualifying period of 30 months has been achieved.

The maximum compensation per insured is the sum insured applied for, taking into account any age reduction.

If a period of incapacity for work commenced during the former insurer's liability period, in respect of the same or similar insurance, such a period of incapacity for work can be included in the current insurance, provided Euro Accident has consented to all persons in a group being entitled to join the insurance.

The percentage rate for a full total permanent disability is shown by the table under the heading 'The insurance will pay'.

The Social Insurance Agency's decision regarding applicable sickness benefit, rehabilitation benefit, activity compensation, temporary sickness compensation or sickness compensation is an important though not decisive circumstance for Euro Accident's assessment in respect of the issue of compensation.

Compensation is not paid if the insured has died.

### 5.2 The insurance will pay

The total permanent disability is determined by the insured's age at the time the right to total permanent disability benefit arose and is calculated as a per cent of the sum insured in accordance with the table below.

If the sum insured is governed by the price base amount, the sum insured is determined by the price base amount applicable for the year in which the right to compensation arises.

Age attained	Per cent of sum insured
-39	100
40	94
41	88
42	82
43	76
44	70
45	64
46	58
47	52
48	46
49	40

50	34
51	31
52	28
53	25
54	22
55	19
56	16
57	13
58	10
59	7
60	0

### 5.3 Option right

'Option right' means that a person who does not have a husband/wife, registered partner, cohabitee or child at the time the insurance is applied for, and whose family situation later changes, that is to say gets married, enters into a registered partnership, commences a cohabitee relationship or has children, is entitled to, within one year from when their family situation changed, apply for Life Insurance with child protection without providing a new health declaration, unless otherwise stated in the insurance agreement. The insured is personally responsible for giving notice of a new family situation to Euro Accident.

### 5.4 Restrictions

#### 5.4.1 Misuse-related illness

The insurance does not cover incapacity for work caused by an illness or condition related to drug misuse, alcohol dependency or pharmaceuticals misuse.

#### 5.4.2 Chronic fatigue syndrome

The insurance does not cover incapacity for work caused by chronic fatigue syndrome, e.g. myalgic encephalomyelitis.

#### 5.4.3 Mental or stress-related illness

The insurance does not cover incapacity for work caused by mental or stress-related illness or condition such as, for example, depression, anxiety disorder, exhaustion syndrome and concentration problems.

The restriction regarding mental or stress-related illness or condition is not applicable if:

- the insurance has been in force with Euro Accident without interruption for at least 24 months \*) before the illness occurred and the insured has been fully capable of working without interruption for the same period
- the insured became sick with any of the above illnesses/complaints during the first 24 months, then recovered and has been free of complaint for more than 24 months after the last occasion of sickness.

Periods of incapacity for work that are shorter than 15 days are not taken into account, unless the incapacity for work is due to a mental or stress-related illness.

\*) A period during which the insured was insured with the same or similar cover under a group scheme insurance with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the current insurance. This applies subject to the precondition that the insured is covered by a group scheme agreement that has been converted from another insurer and not when an individual insured has changed insurer.

### 5.5 Validity of cover abroad

An explanation of how the insurance applies in the event of a stay outside the Nordic countries is provided below.

'The Nordic countries' below means Sweden, Finland, Denmark (except Greenland), Norway (except the Svalbard Archipelago) and Iceland.

A stay outside the Nordic countries is not deemed to be discontinued by temporary presence in the Nordic countries to visit doctors, hospital care, for business, holiday or the like. A stay outside the Nordic countries is deemed to have been discontinued when the insured returns to the Nordic countries with the intention of staying.

Total Permanent Disability Insurance applies in the event of a stay outside the Nordic countries for up to twelve months.

When processing a claim for total permanent disability and the insured at the time of the loss occurrence did not belong to the Social Insurance Agency, Euro Accident will pay compensation only if it is probable that the insured would have been granted at least a half sickness compensation or activity compensation if they had belonged to the Social Insurance Agency. The assessment will be made in conjunction with Euro Accident's consultant physician.

### **5.5.1 Maximum sum insured**

The aggregate maximum sum insured for Life Insurance with total permanent disability and child protection and Total Permanent Disability Insurance, in combination or each individually, with Euro Accident is 50 price base amounts per insured.

## **5.6 Cessation of the insurance**

The insurance applies for at most up to and including the end of the month in which the insured or coinsured attains the age of 60. The provisions set out under the heading 'General conditions/Cessation of the insurance' otherwise apply.

## 6 Critical Illness Insurance

The insurance will pay	The insurance will not pay:
<p>- a lump-sum if the insured contracts one of the critical illnesses or conditions listed below</p>	<p>- if the insured dies within three months from the time when the illness was first diagnosed</p> <p>Note: The above are examples of the most commonly occurring restrictions, for a complete description see below.</p>

### 6.1 Right to compensation

The insurance provides compensation if the insured contracts one of the illnesses or conditions listed below during the term of the insurance.

Compensation is paid out when three months have elapsed from when the illness or condition was first diagnosed. Compensation will not be paid if the insured dies within this period of time.

The insurance cover for breast cancer enters into force after six months have elapsed from the effective date of the insurance.

Illnesses that have arisen, or entailed a need for medical care, before the insurance becomes effective are not covered.

If the insurance applies to another person's illness than the policyholder's own illness, the payment will be made to the policyholder.

### 6.2 Preconditions for compensation

Critical illnesses or conditions that arise before three months have elapsed from the effective date of the insurance are not covered by the insurance.

A critical illness is deemed to be diagnosed when the diagnosis has been confirmed by an accredited physician, not when the insured is notified of the diagnosis.

The diagnosis must be made by a physician with recognised specialist competence (consultant) in respect of the critical illness concerned. If Euro Accident so requests, the insured shall also undergo such further medical examination as is needed in order to reconfirm the diagnosis (second opinion) before compensation can be paid. Euro Accident is responsible for the costs of such medical examination requested.

### 6.3 The insurance will pay

Compensation is paid out as a lump sum corresponding to the sum insured stated in the insurance statement.

Compensation is only paid for one (1) diagnosed illness even if the insured has been diagnosed for several illnesses. The insurance ceases when the insured has obtained a right to compensation

Covered illnesses or conditions:

- Cancer (malignant tumour without specification of site) ICD C80.9
- Myocardial infarction (acute myocardial infarction, unspecified) ICD I21.9
- Stroke ICD I64
- Surgery of the coronary artery (other surgery on coronary arteries) ICD F9W96
- Aortic aneurysm surgery (other operation on aortic valve) ICD FMW96
- Surgery on heart valves (other operation on aortic valve) ICD FMW96
- Collapse of kidney function (kidney failure, unspecified as acute or chronic) ICD N19.9
- Organ transplant (transplanted UNS) ICD Z94.9
- Coma ICD R40.2
- HIV/AIDS infection in the event of professional practice (contact with and exposure to HIV) ICD Z20.6
- HIV/AIDS following blood transfusion or therapeutic injection ICD T80.9
- Deafness (hearing loss, unspecified) ICD H91.9
- Loss of limb (traumatic amputation) ICD T14.7
- Blindness ICD H54.7
- Loss of speech (other and unspecified speech disturbances) ICD R47.8X
- Motor neuron syndrome (motor neuron disease) ICD G12.2
- Multiple sclerosis ICD G35.9
- Palsy ICD G83.9
- Parkinson's disease ICD G20.9
- Alzheimer's disease ICD G30.9
- Creutzfeldt-Jakob disease ICD A81.0

The ICD codes stated refer to the International Statistical Classifications of Sicknesses and Related Health Problems ICD-10, issued in Sweden 1997, approved by the World Health Organisation. ICD-10 shall also be applied if the classification is changed or if diagnosis codes are amended or added. The classification is available on the Swedish National Board of Health and Welfare's website (socialstyrelsen.se).

### 6.3.1 Cancer

'Cancer' means a securely diagnosed malignant tumour with uncontrolled growth and tissue invasion.

The following symptoms are not covered by the insurance:

- pre-stages of cancer (non-invasive cancer in situ)
- second primary neoplasms (metastases)
- skin cancer, except malignant melanoma, that has invaded deeper than 0.5 mm
- prostate tumours with a Gleason score less than 6 or the TNM classification lower than T2NOMO
- all tumours that are arising in conjunction with HIV infection
- all tumours that are assessed as pre-malignant upon microscopic (histological) examination such as cancer changes to cells (e.g. Cervical intraepithelial neoplasia (CIN) in all stages, pre-stages of cervical cancer, non-invasive carcinoma in situ, Hodgkin's lymphoma in stage 1 and chronic lymphocytic leukaemia.

### 6.3.2 Myocardial infarction

Inadequate flow of blood to the coronary artery that has led to local death of cells in tissue (necrosis) of part of the heart muscle. An electrocardiogram (ECG) after the myocardial infarction shall show clear changes of the infarction suffered and furthermore laboratory tests that show characteristic increases in heart enzymes, troponin or other biochemical indicators.

### 6.3.3 Stroke

Every cerebrovascular incident that causes neurological failure which endures for 24 hours and which results in local death of cells in tissue (necrosis). The designation 'cerebrovascular incident' includes thromboses, embolisms and blood vessel ruptures in the brain (haemorrhagic cerebra). Remaining neurological after-effects must be proven. Transient Ischemic Attacks (TIA) are not covered.

### 6.3.4 Surgery of the coronary artery

Artery surgery where the blood circulation during surgery is maintained with the aid of a heart-lung machine. Surgery should be on the advice following consultation of a heart specialist (cardiologist). At least one of the coronary arteries should owing to a constriction or obstruction need to have a new artery or vein for the blood supply of the heart muscle (bypass grafting). All other methods are excluded.

### 6.3.5 Aortic aneurysm surgery

By surgery, removal and replacement of the aorta, or a segment of the aorta, upon the advice following consultation of a heart specialist (cardiologist). Surgery must be absolutely necessary and be assessed to be the most favourable treatment for the insured. The condition shall be considered by a heart specialist to the life-threatening.

### 6.3.6 Surgery of heart valve

A repair or replacement that is necessary and has been carried out for one or several heart valves by open heart surgery on the advice of a Swedish heart specialist.

### 6.3.7 Collapse of kidney function

The terminal stage of the renal function of both kidneys that is assessed to be chronic and where the use of haemodialysis ("dialysis") of the blood or kidney transplant has been initiated.

### 6.3.8 Organ transplant

To undergo or be listed as a patient on an official list for the receipt of a transplanted heart, liver, lungs, pancreas or bone marrow.

### 6.3.9 Coma

A state of unconsciousness, without reaction from stimuli, which remains continuously, and requires life maintaining systems for at least 96 hours, involving permanent drop-out symptoms. Coma which directly or indirectly can be attributed to of alcohol, drugs or other hazardous substances are exempted.

### 6.3.10 HIV/AIDS infection in conjunction with professional practice

Infection with human immunodeficiency virus (HIV) of a member of the physician/dentist profession, emergency services, prison guards, pharmacy staff, laboratory assistants and other employees within the healthcare sector during the performance of their ordinary work tasks with their profession in Sweden, with a reservation for the following conditions:

- the insured shall have been infected after the insurance was applied for, that is to say during the term of the insurance

- the occurrence from which the HIV infection occurred, is to be reported, examined and documented according to normal procedures for the insured's profession
- the insured is tested regarding HIV immediately after the occurrence and does not demonstrate any symptoms
- a positive HIV result is confirmed within twelve months after the reported occurrence.

#### **6.3.11 HIV/AIDS following blood transfusion or treatment**

Infection by a human immunodeficiency virus (HIV) in conjunction with blood transfusion or treatment at a medical establishment, with a reservation for the following conditions:

- the insured shall have been infected after the insurance was applied for, that is to say during the term of the insurance
- the occurrence from which the HIV infection occurred, is to be reported, examined and documented according to normal procedures for the insured's profession,
- the insured is tested regarding HIV immediately after the occurrence and does not demonstrate symptoms,
- a positive HIV result is confirmed within twelve months after the reported occurrence.
- the medical establishment where the blood transfusion or treatment was conducted accepts responsibility for the infection

#### **6.3.12 Deafness**

Complete, bilateral sensor neural hearing defect which results in total loss of hearing to both ears.

#### **6.3.13 Loss of limb**

Irreversible loss of a limb above elbow or knee

#### **6.3.14 Blindness**

Complete, permanent and irreversible loss of vision to both eyes.

#### **6.3.15 Loss of speech**

Total and irreversible loss of speech as a consequence of physical damage to the vocal cords that has been confirmed by a specialist and must have endured for a continuous period of twelve months

#### **6.3.16 Motor neurone syndrome**

Diagnosis should be made by a specialist in neurology.

#### **6.3.17 Multiple sclerosis**

More than one exacerbation that has been diagnosed by a specialist in neurology and confirmed via an MRI scanner.

#### **6.3.18 Paralysis**

Complete and permanent loss of the use of two or more limbs owing to a paralysis.

#### **6.3.19 Parkinson's disease**

Parkinson's disease according to a clear diagnosis, before the insured's 65th birthday, by a consultant neurologist. Only idiopathic Parkinson's disease is covered. Other forms of Parkinson's disease are exempted.

#### **6.3.20 Alzheimer's disease**

A clinically confirmed diagnosis of Alzheimer's disease, before attaining the age of 60, with the consequential incapacity to perform four of six daily activities according to the heading 'Incapacity to perform daily activities' below.

#### **6.3.21 Creutzfeldt-Jakob disease**

A clinically confirmed diagnosis of Creutzfeldt-Jakob disease, with the consequential incapacity to perform four of six daily activities according to the heading 'Incapacity to perform daily activities' below.

### **6.4 Incapacity to perform daily activities**

'Incapacity to perform daily activities' means that the insured, as a result of sickness or accidental injury, is incapable of performing four of six of the following activities without special equipment or help from a personal assistant throughout:

- showering, bathing and maintaining personal hygiene,
- dressing and undressing and also putting on and taking off medically necessary surgical apparatus,
- getting to and from the toilet, going to the toilet and maintaining personal hygiene,
- voluntarily controlling bowel and bladder function,
- being able to sit down and rise from a chair and also lie down and rise from a bed,
- drinking and being able to eat prepared food.

### **6.5 Cessation of the insurance**

The insurance applies for at most up to and including the end of the month in which the insured or coinsured attains the age of 65, unless otherwise stated in the insurance agreement. The provisions set out under the heading 'General conditions/Cessation of the insurance' otherwise apply.

### **6.6 Validity of cover abroad**

An explanation of how the insurance applies in the event of a stay outside the Nordic countries is provided below.

'The Nordic countries' below means Sweden, Finland, Denmark (except Greenland), Norway (except the Svalbard Archipelago) and Iceland.

A stay outside the Nordic countries is not deemed to be discontinued by temporary presence in the Nordic countries to visit doctors, hospital care, for business, holiday or the like. A stay outside the Nordic countries is deemed to have been discontinued when the insured returns to the Nordic countries with the intention of staying.

Critical Illness Insurance applies in the event of a stay outside the Nordic countries for up to twelve months

## 7 Accidental Death and Dismemberment Insurance

The insurance will pay:	The insurance will not pay for:
<ul style="list-style-type: none"> <li>- medical expenses</li> <li>- dental injury expenses</li> <li>- travelling expenses</li> <li>- additional costs</li> <li>- costs for rehabilitation and medical devices</li> <li>- daily compensation</li> <li>- medical disability</li> <li>- professional disability</li> <li>- scars or other change in respect of appearance</li> <li>- crisis treatment</li> <li>- death benefit.</li> </ul>	<ul style="list-style-type: none"> <li>- private care or private treatment</li> <li>- dental injury as a consequence of chewing, biting or inflammation/dental illnesses</li> <li>- additional costs in business activities</li> <li>- costs caused by deterioration in the state of health that are not linked to the accidental injury</li> <li>- costs for home transport in the event of accidental injury outside the home district and abroad</li> </ul> <p>Note: The above are examples of the most commonly occurring restrictions, for a complete description see below.</p>

### 7.1 Right to compensation

The insurance applies for accidental injury that occurs during the term of the insurance.

'Accidental injury' means the bodily injury that the insured sustains involuntarily upon a sudden, unforeseen external occurrence. 'External occurrence' means force to the body from an external source.

Accidental injury is equated to bodily injury due to:

- frostbite, heatstroke or sunstroke
- infection as a consequence of a tick bite
- sudden knee twist injury
- Achilles tendon rupture
- retinal detachment ICD H33.0
- sudden deafness ICD H91.2
- heart attack ICD I21
- stroke ICD I60-63.

In order for retinal detachment, sudden deafness, heart attack and stroke to be equated to accidental injury it is required that the insured has not been medicated and/or treated for a complaint which may be considered to be linked with the accidental injury.

A link between a bodily injury and one of the above-mentioned kinds of cause shall be deemed to exist where predominant reasons suggest this to be the case.

### 7.2 The insurance will pay

#### 7.2.1 Medical expenses

The insurance will pay the insured's patient fee under public health care in Sweden up to the limit for the high-cost protection for the necessary and reasonable costs in respect of:

- medical care
- treatment prescribed by a physician to heal the injury

- physiotherapy
- treatment by a naprapath or chiropractor, following referral by a physician. The referral may not be older than six months.

The insurance will pay the insured's daily charge under public health care for hospital care.

The insurance will pay compensation for up to three years after the accidental injury occurred. In cases where the injury has resulted in a disability and the degree of disability cannot be determined within three years, medical expenses will be paid until the degree of disability can be determined.

Reimbursement for medical expenses will not be paid after a degree of disability has been determined.

#### 7.2.2 Dental injury expenses

The insurance will pay the insured's patient fee under Swedish public dental care for the necessary and reasonable costs regarding treatment of a dental injury.

'Dental injury' also means damage to implant and damage to a denture which was fitted in the mouth when it was damaged.

Compensation will not be paid for implant treatment that is not covered by public dental care.

The insurance will pay compensation for up to five years after the accidental injury occurred. If treatment has to be postponed due to the insured's age, compensation will be paid for such postponed treatment that is implemented before the insured attains the age of 25.

Costs and treatment must be approved in advance by Euro Accident.

The insurance will not pay further compensation if the insurance has paid compensation for the final treatment of the dental injury.

If there is a need of treatment already at the time of the injury of the damaged teeth, Euro Accident is entitled to reduce the amount of the compensation to a corresponding extent.

### 7.2.3 Travelling expenses

The insurance will reimburse travelling expenses to and from:

- care and treatment prescribed by a physician, up to the amount that corresponds to the limit for the high-cost protection for the region in question
- work or school, when the need has been confirmed by a physician, comprising the additional cost for the least expensive mode of transport possible considering the health status.

Reimbursement is paid in accordance with the rules of the Tax Agency for travel using own car. Costs for parking and congestion tax are compensated up to SEK 500 per claims case.

Reimbursement for travelling expenses is paid for at most three years from the loss occurrence, or until the degree of disability has been determined, and only in those cases where it was not possible to obtain compensation from the employer, social insurance office, region or other insurance.

### 7.2.4 Additional costs

If the accidental injury has resulted in the insured receiving medical or dental care, the insured's:

- damaged clothes, spectacles and disability aids and devices which were carried or worn at the time of the accident will be compensated. Compensation of up to SEK 2,000 can be paid as a once and for all payment. If a higher amount is claimed, the damage and age of the damaged objects must be verified. Compensation will be paid of up to 0.5 price base amount. If the damaged object can be repaired, compensation is paid for the cost of repair.

The following valuation table shall be used for the valuation of clothes and spectacles. The table shows the compensation as a per cent of the purchase price for new ones considering the age of the object.

Age	0-1 year	1-2 years	2-3 years	3 years and older
Per cent	100	80	60	40

- unavoidable additional costs during the acute treatment and healing period of the accidental injury. Compensation of up to SEK 2,000 can be paid as a once and for all payment. If a higher compensation is claimed, the necessary and reasonable additional costs must be verified. Compensation will then be paid of at most three price base amounts.

### 7.2.5 Costs for rehabilitation and medical devices

The insurance will compensate the insured for measures needed following the acute treatment and healing period of the accidental injury, in order to reinstate lost functional capacity and living conditions through paying for:

- care and treatment following referral by a physician, up to ten occasions of treatment. The referral may not be older than six months
- employability assessment, vocational training or retraining. In the case of retraining, compensation will not be paid for costs that arise due to education that enhances the level of skill
- medical devices intended to increase mobility and reduce possible disability. If the insurance has paid compensation for an impairment of function, medical or professional disability, the insurance cannot at the same time pay compensation for medical device to ameliorate impairment to function already compensated
- changes of a one-time nature of ordinary home environment intended to facilitate the most normal life possible. Costs for improvement of standard will not be compensated.

Compensation will be paid for up to two price base amounts for measures that have been approved in advance by Euro Accident. For measures during the acute treatment period, compensation will be paid instead according to the heading 'Additional costs'.

Reimbursement for costs for rehabilitation and medical device will not be paid after the degree of disability has been determined.

### 7.2.6 Daily compensation

In the case of accidental injury that results in at least 25 per cent incapacity for work, daily compensation will be paid during the period of incapacity for work, as of and including day 29 of the incapacity for work for at most up to and including day 90 of the incapacity for work. SEK 200 per day will be paid in the case of 100 per cent incapacity for work. The daily compensation will be adjusted in relation to the degree of incapacity for work.

## 7.2.7 Invalidity allowance

'Disability' means that the accidental injury resulted in a permanent impairment of the insured's bodily function or that the work capacity for the future has reduced by at least 50 per cent as a result of the injury.

Disability that already existed when the insurance was applied for never affords a right to compensation.

A distinction is made between medical and professional disability when assessing the degree of disability.

If the insured is entitled to compensation for both medical and professional disability, one amount of compensation is paid for both types of disability, which will amount to the higher of the two compensation amounts as calculated according to these conditions.

### *Medical disability*

Medical disability is the physical or mental disability that has been confirmed regardless of the insured's profession, work conditions or leisure interests. It shall be possible for a physician to objectively determine the disability. Loss of an internal organ also counts as medical disability.

### *Professional disability*

Professional disability is the permanent impairment of the insured's work capacity as a consequence of the accidental injury. Work capacity is deemed to be permanently impaired when all opportunities of work in another occupation have been tried. One precondition for the right to compensation for professional disability is that the future work capacity is considered to be permanently reduced by at least 50 per cent.

However, Euro Accident always reserves the right to obtain a further independent opinion, alternatively request that the insured attends for a medical examination with a physician specially assigned by Euro Accident.

### **7.2.7.1 Compensation in the case of medical disability**

Invalidity allowance will be paid if the accidental injury has resulted in a permanent impairment of the insured's bodily function and this impairment has transformed into a static yet not life-threatening condition though at the earliest twelve months from the time of the accidental injury. One precondition for the right to compensation is that the accidental injury has within three years resulted in some measurable disability. 'Static' means that the condition is not expected to change for the better or for the worse.

### *Determination of degree of disability*

The definitive degree of medical disability shall be determined as soon as possible. However, this determination may be postponed for as long as there is a possibility for further medical rehabilitation.

The degree of disability will also be assessed taking into account the function of the prosthesis if the functional capacity is improved through the use of prosthesis.

The degree of medical disability is determined in accordance with the medical set of schedules approved by Insurance Sweden and which applied at the time of the injury.

### *Determining the amount of compensation*

Compensation is paid in relation to first the age and second the degree of disability at the time of the accidental injury.

If the insured at the time of the accidental injury has attained the age of 56, the sum insured will be reduced by 5 percentage points for each year that their age exceeds 55.

If the degree of disability amounts to at least 80 per cent, compensation will be paid of 100 per cent of the sum insured, reduced by any deduction for age. The insurance will never compensate more than 100 per cent disability for one and the same injury.

The sum insured in the case of 100 per cent medical disability is the amount stated in the insurance statement.

### **7.2.7.2 Compensation in the case of professional disability**

Invalidity allowance will be paid if the accidental injury has resulted in a permanent impairment of the insured's future work capacity of at least 50 per cent of full work capacity, though at the earliest two years from the time of the accidental injury and/or at the earliest at the age of 19.

The accidental injury must have resulted in medical disability in order to be afforded a right to compensation for professional disability.

### *Determination of degree of disability*

The definitive degree of professional disability shall be determined within five years from the time of the accidental injury. However, the determination may be postponed for as long as there is a possibility for further professional rehabilitation.

The assessment of the degree of disability is to be made on the basis of the loss of work capacity that the accidental injury has resulted in. This means that it is only the accidental injury's part of the incapacity for work that is to be assessed and that the insurance only reimburses that part.

If the insured has sustained several injuries on different occasions, one of those injuries that are covered by the insurance must alone result in a permanent impairment of the insured's work capacity of at least 50 per cent of full work capacity for there to be a right to compensation.

#### *Determining the amount of compensation*

Compensation is paid in relation to first the age and second the degree of permanent incapacity for work at the time of the accidental injury.

If the insured at the time of the accidental injury has attained the age of 46, the sum insured will be reduced by 5 percentage points for each year that their age exceeds 45.

The sum insured in the case of total permanent incapacity for work is the amount stated in the insurance statement.

#### *Sickness or activity compensation in place at the time of the accidental injury*

If the insured was receiving at the time of the accidental injury partial temporary sickness compensation, partial sickness compensation, partial activity compensation or other corresponding compensation according to the Social Insurance Code (2010:110) due to a permanent incapacity for work, professional invalidity allowance will be paid of an amount that at most corresponds to the loss of the remaining work capacity.

If the insured was receiving at the time of the accidental injury full temporary sickness compensation, full sickness compensation, full activity compensation or other corresponding compensation according to the Social Insurance Code (2010:110) due to a total permanent incapacity for work, no compensation will be paid for professional disability.

The Social Insurance Agency's decision regarding applicable sickness benefit, rehabilitation benefit, activity compensation, temporary sickness compensation or sickness compensation is an important though not decisive circumstance for Euro Accident's assessment in respect of the issue of compensation.

#### *Special rules after attaining the age of 60*

If the permanent incapacity for work arises as of and including attaining the age of 60 or later, compensation will be paid for professional disability only if the degree of medical disability as a consequence of the accidental injury is at least 50 per cent. The corresponding also applies if the insured, prior to the age of 60, became permanently incapacitated for work to some extent and after attaining the age of 60 became totally permanently incapacitated for work.

#### **7.2.7.3 Indexation and paying out**

The final settlement of the injury will only be effected when the medical, or when applicable professional, disability has been determined. In those cases where medical disability has arisen before the definitive degree of disability can be assessed and the condition is not life-threatening, a payment may be made in advance. This advance shall correspond to the medical disability that can be confirmed. Such an advance, expressed as a per cent, will be deducted from the compensation that is paid out when the degree of disability has been determined.

If the insured dies before one (1) year has elapsed from the date the accidental injury occurred, compensation will not be paid for medical disability.

If the insured dies after one (1) year has elapsed from the date the accidental injury occurred, compensation will be paid for the insured's medical disability that can be securely determined to have existed at the time of death. The compensation will be paid to the estate of the insured. No compensation will be paid for professional disability.

If the sum insured is governed by the price base amount, the sum insured will be related to the price base amount applicable at the time Euro Accident pays out the compensation.

#### **7.2.7.4 Possibility of reconsideration**

If the accidental injury entails that the insured's bodily function significantly deteriorates or that the insured loses further ability to work after the final adjustment has taken place, the insured has the right to return and have the degree of disability reconsidered.

Deterioration regarding medical and professional disability that occurs 10 years or later after the accident does not entitle to additional disability compensation.

It must be possible to determine the significantly impaired bodily function or the increased work disability objectively

### 7.2.8 Scars or other change in respect of appearance

Compensation may be paid for a scar or other change in respect of appearance that remains one year after the loss. One precondition for compensation is that the injury required treatment by a physician or nurse. The compensation shall be calculated as a percentage of the sum insured maximised to 10 price base amounts. The assessment is made on the basis of Euro Accident's set of schedules applicable for scar compensation. 'Treatment' means for instance sores that needed to be stitched, taped or glued.

#### *Change in respect of appearance in the event of loss of body part*

The insurance will not pay for change in respect of appearance if the same change affords a right to compensation for medical disability.

### 7.2.9 Crisis treatment

Compensation will be paid for crisis therapy by a registered psychologist or registered psychotherapist and for travelling expenses in conjunction with treatment, when the insured has been afflicted by a crisis response as a result of:

- covered accidental injury
- death of husband/wife, registered partner, cohabitee
- death of insured child
- robbery, threat, attack or rape of the insured, which has been reported to the police. 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.

Crisis treatment applies to the insured as a private person that is to say not for injuries sustained in service.

The treatment must commence within one year from when the injury was incurred and be concluded within three years.

The insurance will reimburse up to ten occasions of treatment per insured and injury. All crisis therapy should take place in Sweden. In the event of a need for crisis therapy, Euro Accident shall be contacted and the treatment be approved in advance.

### 7.2.10 Compensation in the case of death

If the insured dies due to an accidental injury, within three years of the accidental injury, one (1) price base amount will be paid out to the estate of the insured. An estate inventory certificate will not be issued. A 'price base amount' means the price base amount applicable in the year the payment is made.

## 7.3 Restrictions

### 7.3.1 General restrictions

Accidental injury does not mean bodily injury if it arose through:

- complaints in respect of bones, joints, muscles, nerves, discs, cartilage, tendons or connective tissue that may be assumed to be linked with overloading, monotonous movements, repetitive strain, pathological change or change due to age
- infection/contagion through bacteria or virus \*). Also applies to infection/contagion as a consequence of food poisoning
- a deterioration in the state of health caused by the use of medical preparations, intervention, treatment or examination
- complaint caused by pregnancy, childbirth and/or consequences thereof,
- such a condition that, even if it was observed after an accidental injury, according to medical experience cannot be deemed to result from the accidental injury but from sickness, change due to age, physical defect or pathological changes.

\*) However, the insurance applies to infection as a consequence of tick bite.

The insurance will not pay for:

- private care or private treatment in Sweden or abroad and care costs associated therewith
- dental injury as a consequence of chewing or biting
- dental injury as a consequence of inflammation and/or other sicknesses to a tooth or gum
- travel with service car or company car where no costs arose
- additional costs in business activities.

## 7.4 Validity of cover abroad

An explanation of how the insurance applies in the event of a stay outside the Nordic countries is provided below.

'The Nordic countries' below means Sweden, Finland, Denmark (except Greenland), Norway (except the Svalbard Archipelago) and Iceland.

A stay outside the Nordic countries is not deemed to be discontinued by temporary presence in the Nordic countries to visit doctors, hospital care, for business, holiday or the like. A stay outside the Nordic countries is deemed to have been discontinued when the insured returns to the Nordic countries with the intention of staying.

Accidental Death and Dismemberment Insurance applies in the event of a stay outside the Nordic countries for up to twelve months. However, there is no limitation to the length of the stay abroad with respect to the invalidity allowance and compensation for death components if the insured or coinsured is:

- stationed abroad by the Swedish state, a Swedish company or a Swedish NGO
- in service with a foreign company with a permanent link to Sweden
- in service with an international organisation with a permanent link to Sweden.

The insurance will not reimburse costs incurred outside Sweden.

In case of staff stationed abroad, compensation for crisis treatment costs will be paid for up to ten occasions of treatment with a registered psychologist or psychotherapist in the country of stay. Compensation will be paid upon submission of an original receipt, up to the tariff approved by the Swedish Psychological Association per occasion of treatment. Staff stationed abroad will arrange contact with an appropriate psychologist themselves in the country of stay. Travelling expenses in conjunction with treatment outside Sweden are not reimbursed.

The insurance will not reimburse costs for home transportation in the event of accidental injury abroad or costs that are reimbursed by a separate travel insurance alternatively the travel cover component.

## 7.5 Underwriting guidelines

### 7.5.1 Maximum sum insured

#### *Voluntary insurance*

The aggregate maximum sum insured for Accidental Death and Dismemberment Insurance and Sickness and Accidental Death and Dismemberment Insurance, in combination or each individually, with Euro Accident is 50 price base amounts per insured.

#### *Voluntary insurance in combination with mandatory insurance*

Accidental Death and Dismemberment Insurance and/or Sickness and Accidental Death and Dismemberment Insurance applied for on a voluntary basis in combination with Accidental Death and Dismemberment Insurance and/or Accidental Death and Dismemberment Insurance working hours applied for on a mandatory basis, the aggregate maximum sum with Euro Accident is 80 price base amounts per insured. The same applies for the combination of Accidental Death and Dismemberment Insurance applied for on a voluntary basis and Sickness and Accidental Death and Dismemberment Insurance applied for on a mandatory basis.

Sickness and Accidental Death and Dismemberment Insurance applied for on a voluntary basis in combination with Sickness and Accidental Death and Dismemberment Insurance applied for on a mandatory basis, the aggregate maximum sum insured with Euro Accident is 50 price base amounts per insured.

## 7.6 Senior Insurance

An insured and coinsured who have been covered by Accidental Death and Dismemberment Insurance under Continuation Insurance with Euro Accident for at least six \*) months, is entitled to apply for Senior Insurance without a health status review upon attaining the termination age under the Continuation Insurance.

\*) A period during which the insured was insured with the same or similar cover under an insurance agreement with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the current insurance. This applies subject to the precondition that the insured is covered by an insurance agreement which has been converted from another insurer and not when an individual insured has changed insurer.

The application for Senior Insurance shall be made at the latest within three months from the date the insurance agreement or Continuation Insurance ceased to apply. Senior Insurance is applied for without a health status review.

Senior Insurance applies to the conditions, premiums and other rules applicable at that time.

## 8 Sickness and Accidental Death and Dismemberment Insurance

The insurance will pay:	The insurance will not pay for:
<p>In the case of accidental injury:</p> <ul style="list-style-type: none"> <li>- medical expenses</li> <li>- dental injury expenses</li> <li>- travelling expenses</li> <li>- additional costs</li> <li>- costs for rehabilitation and medical devices</li> <li>- daily compensation</li> <li>- medical disability</li> <li>- professional disability</li> <li>- scars or other change in respect of appearance</li> <li>- crisis treatment</li> <li>- death benefit.</li> </ul> <p>In the case of sickness:</p> <ul style="list-style-type: none"> <li>- medical disability</li> <li>- scars or other change in respect of appearance.</li> </ul>	<ul style="list-style-type: none"> <li>- private care or private treatment</li> <li>- dental injury as a consequence of chewing, biting or inflammation/dental illnesses</li> <li>- additional costs in business activities</li> <li>- chronic fatigue syndrome</li> <li>- costs caused by deterioration in the state of health that are not linked to the accidental injury</li> <li>- costs for home transport in the event of accidental injury outside the home district and abroad</li> </ul> <p>Note! The above are examples of the most commonly occurring restrictions, for a complete description see below.</p>

### 8.1 Right to compensation

The insurance applies for sickness or accidental injury that occurs during the term of the insurance.

'Sickness' means an observed deterioration of the state of health, physical or mental that is not to be regarded as an accidental injury. The sickness is deemed to have occurred on the date when the deterioration was observed by a physician or registered psychologist. A bodily injury which has been caused voluntarily is not regarded as sickness. Sicknesses that are medically linked are counted as one and the same sickness claim.

'Accidental injury' means the bodily injury that the insured sustains involuntarily upon a sudden, unforeseen external occurrence. 'External occurrence' means force to the body from an external source.

Accidental injury is equated to bodily injury due to:

- frostbite, heatstroke or sunstroke
- infection as a consequence of a tick bite
- sudden knee twist injury
- Achilles tendon rupture
- retinal detachment ICD H33.0
- sudden deafness ICD H91.2
- heart attack ICD I21
- stroke ICD I60-63.

In order for retinal detachment, sudden deafness, heart attack and stroke to be equated to accidental injury it is required that the insured has not been medicated and/or treated for a complaint which may be considered to be linked with the accidental injury.

A link between a bodily injury and one of the above-mentioned kinds of cause shall be deemed to exist where predominant reasons suggest this to be the case.

### 8.2 The insurance will pay - accident

#### 8.2.1 Medical expenses

The insurance will pay the insured's patient fee under public health care in Sweden up to the limit for the high-cost protection for the necessary and reasonable costs in respect of:

- medical care
- treatment prescribed by a physician to heal the injury
- physiotherapy
- treatment by a naprapath or chiropractor, following referral by a physician. The referral may not be older than six months.

The insurance will pay the insured's daily charge under public health care for hospital care.

The insurance will pay compensation for up to three years after the accidental injury occurred. In cases where the injury has resulted in a disability and the degree of disability cannot be determined within three years, medical expenses will be paid until the degree of disability can be determined.

Reimbursement for medical expenses will not be paid after a degree of disability has been determined.

### 8.2.2 Dental injury expenses

The insurance will pay the insured's patient fee under Swedish public dental care for the necessary and reasonable costs regarding treatment of a dental injury.

'Dental injury' also means damage to implant and damage to a denture which was fitted in the mouth when it was damaged.

Compensation will not be paid for implant treatment that is not covered by public dental care.

The insurance will pay compensation for up to five years after the accidental injury occurred. If treatment has to be postponed due to the insured's age, compensation will be paid for such postponed treatment that is implemented before the insured attains the age of 25.

Costs and treatment must be approved in advance by Euro Accident.

The insurance will not pay further compensation if the insurance has paid compensation for the final treatment of the dental injury.

If there is a need of treatment already at the time of the injury of the damaged teeth, Euro Accident is entitled to reduce the amount of the compensation to a corresponding extent.

### 8.2.3 Travelling expenses

The insurance will reimburse travelling expenses to and from:

- care and treatment prescribed by a physician, up to the amount that corresponds to the limit for the high-cost protection for the region in question
- work or school, when the need has been confirmed by a physician, comprising the additional cost for the least expensive mode of transport possible considering the health status.

Reimbursement is paid in accordance with the rules of the Tax Agency for travel using own car. Costs for parking and congestion tax are compensated up to SEK 500 per claims case.

Reimbursement for travelling expenses is paid for at most three years from the loss occurrence, or until the degree of disability has been determined, and only in those cases where it was not possible to obtain compensation from the employer, social insurance office, region or other insurance.

### 8.2.4 Additional costs

If the accidental injury has resulted in the insured receiving medical or dental care, the insured's:

- damaged clothes, spectacles and disability aids and devices which were carried or worn at the time of the accident will be compensated. Compensation of up to SEK 2,000 can be paid as a once and for all payment. If a higher amount is claimed, the damage and age of the damaged objects must be verified. Compensation will be paid of up to 0.5 price base amount. If the damaged object can be repaired compensation is paid for the cost of repair.

The following valuation table shall be used for the valuation of clothes and spectacles. The table shows the compensation as a per cent of the purchase price for new ones considering the age of the object.

Age	0-1 year	1-2 years	2-3 years	3 years and older
Per cent	100	80	60	40

- unavoidable additional costs during the acute treatment and healing period of the accidental injury. Compensation of up to SEK 2,000 can be paid as a once and for all payment. If a higher compensation is claimed, the necessary and reasonable additional costs must be verified. Compensation will then be paid of up to three price base amounts.

### 8.2.5 Costs for rehabilitation and medical devices

The insurance will compensate the insured for measures needed following the acute treatment and healing period of the accidental injury, in order to reinstate lost functional capacity and living conditions through paying for:

- care and treatment following referral by a physician, up to ten occasions of treatment. The referral may not be older than six months
- employability assessment, vocational training or retraining. In the case of retraining, compensation will not be paid for costs that arise due to education that enhances the level of skill
- medical devices intended to increase mobility and reduce possible disability. If the insurance has paid compensation for an impairment of function, medical or professional disability, the insurance cannot at the same time pay compensation for medical device to ameliorate impairment to function already compensated

- changes of a one-time nature of ordinary home environment intended to facilitate the most normal life possible. Costs for improvement of standard will not be compensated.

Compensation will be paid for up to two price base amounts for measures that have been approved in advance by Euro Accident. For measures during the acute treatment period, compensation will be paid instead according to the heading 'Additional costs'.

Reimbursement for costs for rehabilitation and medical device will not be paid after the degree of disability has been determined.

### 8.2.6 Daily compensation

In the case of accidental injury that results in at least 25 per cent incapacity for work, daily compensation will be paid during the period of incapacity for work, as of and including day 29 of the incapacity for work for at most up to and including day 90 of the incapacity for work. SEK 200 per day will be paid in the case of 100 per cent incapacity for work. The daily compensation will be adjusted in relation to the degree of incapacity for work.

### 8.2.7 Invalidity allowance

'Disability' means that the accidental injury resulted in a permanent impairment of the insured's bodily function or that the work capacity for the future has reduced by at least 50 per cent as a result of the injury.

A distinction is made between medical and professional disability when assessing the degree of disability.

If the insured is entitled to compensation for both medical and professional disability, one amount of compensation is paid for both types of disability, which will amount to the higher of the two compensation amounts as calculated according to these conditions.

#### *Medical disability*

Medical disability is the physical or mental disability that has been confirmed regardless of the insured's profession, work conditions or leisure interests. It shall be possible for a physician to objectively determine the disability. Loss of an internal organ also counts as medical disability.

#### *Professional disability*

Professional disability is the permanent impairment of the insured's work capacity as a consequence of the accidental injury. Work capacity is deemed to be permanently impaired when all opportunities of work in another occupation have been tried. One precondition for the right to compensation for professional disability is that the future work capacity is considered to be permanently reduced by at least 50 per cent.

However, Euro Accident always reserves the right to obtain a further independent opinion, alternatively request that the insured shall attend a medical examination with a physician specially assigned by Euro Accident.

### 8.2.7.1 Compensation in the case of medical disability

Invalidity allowance will be paid if the accidental injury has resulted in a permanent impairment of the insured's bodily function and this impairment has transformed into a static yet not life-threatening condition though at the earliest twelve months from the time of the accidental injury. One precondition for the right to compensation is that the accidental injury has within three years resulted in some measurable disability. 'Static' means that the condition is not expected to change for the better or for the worse.

#### *Determination of degree of disability*

The definitive degree of medical disability shall be determined as soon as possible. However, this determination may be postponed for as long as there is a possibility for further medical rehabilitation.

The degree of disability will also be assessed taking into account the function of the prosthesis if the functional capacity is improved through the use of prosthesis.

The degree of medical disability is determined in accordance with the medical set of schedules approved by Insurance Sweden and which applied at the time of the injury.

#### *Determining the amount of compensation*

Compensation is paid in relation to first the age and second the degree of disability at the time of the accidental injury.

If the insured at the time of the accidental injury has attained the age of 56, the sum insured will be reduced by 5 percentage points for each year that their age exceeds 55.

If the degree of disability amounts to at least 80 per cent, compensation will be paid of 100 per cent of the sum insured, reduced by any deduction for age. The insurance will never compensate more than 100 per cent disability for one and the same injury.

The sum insured in the case of 100 per cent medical disability is the amount stated in the insurance statement.

### 8.2.7.2 Compensation in the case of professional disability

Invalidity allowance will be paid when the accidental injury has resulted in a permanent impairment of the insured's future work capacity of at least 50 per cent of full work capacity, though at the earliest two years from the time of the accidental injury and/or at the earliest at the age of 19.

The accidental injury must have resulted in medical disability in order to be afforded a right to compensation for professional disability.

#### *Determination of degree of disability*

The definitive degree of professional disability shall be determined within five years from the time of the accidental injury. However, the determination may be postponed for as long as there is a possibility for further professional rehabilitation.

The assessment of the degree of disability is to be made on the basis of the loss of work capacity that the accidental injury has resulted in. This means that it is only the accidental injury's part of the incapacity for work that is to be assessed and that the insurance only reimburses that part.

If the insured has sustained several injuries on different occasions, one of those injuries that are covered by the insurance must alone result in a permanent impairment of the insured's work capacity of at least 50 per cent of full work capacity for there to be a right to compensation.

#### *Determining the amount of compensation*

Compensation is paid in relation to first the age and second the degree of permanent incapacity for work at the time of the accidental injury.

If the insured at the time of the accidental injury has attained the age of 46, the sum insured will be reduced by 5 percentage points for each year that their age exceeds 45.

The sum insured in the case of total permanent incapacity for work is the amount stated in the insurance statement.

The Social Insurance Agency's decision regarding applicable sickness benefit, rehabilitation benefit, activity compensation, temporary sickness compensation or sickness compensation is an important though not decisive circumstance for Euro Accident's assessment in respect of the issue of compensation.

*Sickness or activity compensation in place at the time of the accidental injury*

If the insured was receiving at the time of the accidental injury partial temporary sickness compensation, partial sickness compensation, partial activity compensation or other corresponding compensation according to the Social Insurance Code (2010:110) due to a permanent incapacity for work, professional invalidity allowance will be paid of an amount that at most corresponds to the loss of the remaining work capacity.

If the insured was receiving at the time of the accidental injury full temporary sickness compensation, full sickness compensation, full activity compensation or other corresponding compensation according to the Social Insurance Code (2010:110) due to a total permanent incapacity for work, no compensation will be paid for professional disability.

#### *Special rules after attaining the age of 60*

If the permanent incapacity for work arises as of and including attaining the age of 60 or later, compensation will be paid for professional disability only if the degree of medical disability as a consequence of the accidental injury is at least 50 per cent. The corresponding also applies if the insured, prior to the age of 60, became permanently incapacitated for work to some extent and after attaining the age of 60 became totally permanently incapacitated for work.

### 8.2.7.3 Indexation and paying out

#### *In the case of sickness*

The final settlement of the injury will only be effected when the medical disability has been determined. In those cases where medical disability has arisen before the definitive degree of disability can be assessed and the condition is not life-threatening, a payment may be made in advance. This advance shall correspond to the medical disability that can be confirmed. Any such advance, expressed as a per cent, will be deducted from the compensation that is to be paid out when the degree of disability has been determined.

If the insured has been diagnosed during the term of the insurance with any of the illnesses or conditions described below, the insurance will pay compensation of one (1) price base amount.

- Cancer ICD C00-C43, C45-97 (Malignant)
- Motor neuron syndrome ICD G12.2
- Parkinson's disease ICD G20
- Alzheimer disease ICD G30

The diagnosis must be made by a physician with specialist competence (consultant) in respect of the diagnosis concerned.

Compensation will only be paid for one (1) diagnosed illness even if the insured has been diagnosed for several illnesses. Diagnosis that already existed when the insurance was applied for never affords a right to compensation. In the event that compensation due to the above-mentioned diagnoses is paid, such compensation will be deducted from future disability compensation.

If the sum insured is governed by the price base amount, the sum insured is determined by the price base amount applicable for the year Euro Accident pays out compensation.

#### *In the case of accidental injury*

The final settlement of the injury will only be effected when the medical disability has been determined. In those cases where medical disability has arisen before the definitive degree of disability can be assessed and the condition is not life-threatening, a payment may be made in advance. This advance shall correspond to the medical disability that can be confirmed. Any such advance, expressed as a per cent, will be deducted from the compensation that is to be paid out when the degree of disability has been determined.

If the insured dies after one (1) year has elapsed from the date on which the accidental injury occurred, compensation will be paid for the insured's medical disability that can be securely determined to have existed at the time of death. The compensation will be paid to the estate of the insured. No compensation will be paid for professional disability.

If the sum insured is governed by the price base amount, the sum insured is determined by the price base amount applicable for the year Euro Accident pays out the compensation.

#### **8.2.7.4 Possibility of reconsideration**

If the accidental injury entails that the insured's bodily function significantly deteriorates or that the insured loses further ability to work after the final adjustment has taken place, the insured has the right to return and have the degree of disability reconsidered.

Deterioration regarding medical and professional disability that occurs 10 years or later after the accident does not entitle to additional disability compensation.

It must be possible to determine the significantly impaired bodily function or the increased incapacity for work objectively.

#### **8.2.8 Scars or other change in respect of appearance**

Compensation may be paid for a scar or other change in respect of appearance that remains one year after the loss. One precondition for compensation is that the injury required treatment by a physician or nurse. The compensation shall be calculated as a percentage of the sum insured maximised to 10 price base amounts. The assessment is made on the basis of Euro Accident's set of schedules applicable for scar compensation. 'Treatment' means for instance sores that needed to be stitched, taped or glued.

#### *Change in respect of appearance in the event of loss of body part*

The insurance will not pay for change in respect of appearance if the same change affords a right to compensation for medical disability.

#### **8.2.9 Crisis treatment**

Compensation will be paid for crisis therapy by a registered psychologist or registered psychotherapist and for travelling expenses in conjunction with treatment, when the insured has been afflicted by a crisis response as a result of:

- covered accidental injury
- death of husband/wife, registered partner, cohabitee
- death of insured child
- robbery, threat, attack or rape of the insured, which has been reported to the police. 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.

Crisis treatment applies to the insured as a private person that is to say not for injuries sustained in service.

The treatment must commence within one year from when the injury was incurred and be concluded within three years.

The insurance will reimburse up to ten occasions of treatment per insured and injury. All crisis therapy should take place in Sweden. In the event of a need for crisis therapy, Euro Accident shall be contacted and the treatment be approved in advance.

#### **8.2.10 Compensation in the case of death**

If the insured dies due to an accidental injury, within three years of the accidental injury, one (1) price base amount will be paid out to the estate of the insured.

An estate inventory certificate will not be issued.

A 'price base amount' means the price base amount applicable in the year the payment is made.

## 8.3 The insurance will pay - sickness

### 8.3.1 Invalidity allowance

'Disability' means that the sickness has resulted in a permanent impairment of the insured's bodily function.

#### *Medical disability*

Medical disability is the physical or mental disability that has been confirmed regardless of the insured's profession, work conditions or leisure interests. It shall be possible for a physician to objectively determine the disability. Loss of an internal organ also counts as medical disability.

The provisions contained under the heading 'The insurance will pay – Compensation for accidents/Invalidity allowance/Compensation in the case of medical disability', under the heading 'The insurance will pay – Compensation for accidents/Invalidity allowance/Indexation and paying out' and under the heading 'The insurance will pay – Compensation for accidents/ Invalidity allowance/Possibility of reconsideration' apply in general.

### 8.3.2 Scars or other change in respect of appearance

Compensation will be paid if the sickness resulted in such consequences as described under the heading 'The insurance will pay – Compensation for accidents/ Scars or other change in respect of appearance'.

## 8.4 Restrictions

### 8.4.1 General restrictions

Sickness or accidental injury does not mean:

- a deterioration in the state of health that is deemed to result from misuse of alcohol, narcotic substances, soporifics, other pharmaceuticals or intoxicants
- a deterioration in the state of health caused by the use of medical preparations, intervention, treatment or examination
- complaint caused by pregnancy, childbirth and/or consequences thereof
- complaints in respect of bones, joints, muscles, nerves, discs, cartilage, tendons or connective tissue which may be assumed to be linked with overloading, monotonous movements, repetitive strain or change due to age. For example arthritis, lumbago, intervertebral disc displacement or muscle rupture.

Accidental injury does not mean bodily injury if it arose through:

- infection/contagion through bacteria or virus \*). Also applies to infection/contagion as a consequence of food poisoning
- such a condition that, even if it was observed after an accidental injury, according to medical experience cannot be deemed to result from the accidental injury but from a change due to age, physical defect or pathological changes.

\*) However, the insurance applies to infection as a consequence of tick bite.

The insurance will not pay for:

- private care or private treatment in Sweden or abroad and care costs associated therewith
- dental injury as a consequence of chewing or biting
- dental injury as a consequence of inflammation and/or other sicknesses to a tooth or gum
- travel with service car or company car where no costs arose
- additional costs in business activities
- disability or costs linked to chronic fatigue syndrome and conditions comparable thereto, e.g. myalgic encephalomyelitis.

### 8.4.2 Symptoms before the insurance becomes effective

The insurance does not apply to sickness, physical defect or mental developmental disorder, nor to the consequences of such condition, where the symptom had manifested itself before the insurance became effective, even if a diagnosis could only be confirmed at a later point in time.

Disability that already existed when the insurance was applied for never affords a right to compensation.

This restriction does not apply if Euro Accident, at the time when the insurance was granted, knew of the situation and did not include any special restriction in the insurance agreement considering this.

## 8.5 Validity of cover abroad

An explanation of how the insurance applies in the event of a stay outside the Nordic countries is provided below.

'The Nordic countries' below means Sweden, Finland, Denmark (except Greenland), Norway (except the Svalbard Archipelago) and Iceland.

A stay outside the Nordic countries is not deemed to be discontinued by temporary presence in the Nordic countries to visit doctors, hospital care, for business, holiday or the like. A stay outside the Nordic countries is deemed to have been discontinued when the insured returns to the Nordic countries with the intention of staying.

Sickness and Accidental Death and Dismemberment Insurance applies in the event of a stay outside the Nordic countries for up to twelve months. However, there is no limitation to the length of the stay abroad with respect to the invalidity allowance and compensation for death components if the insured or coinsured is:

- stationed abroad by the Swedish state, a Swedish company or a Swedish NGO
- in service with a foreign company with a permanent link to Sweden
- in service with an international organisation with a permanent link to Sweden.

The insurance will not reimburse costs incurred outside Sweden.

In case of staff stationed abroad, compensation for crisis treatment costs will be paid for up to ten occasions of treatment with a registered psychologist or psychotherapist in the country of stay. Compensation will be paid upon submission of an original receipt, up to the tariff approved by the Swedish Psychological Association per occasion of treatment. Staff stationed abroad will arrange contact with an appropriate psychologist themselves in the country of stay. Travelling expenses in conjunction with treatment outside Sweden are not reimbursed.

The insurance will not reimburse costs for home transportation in the event of accidental injury abroad or costs that are reimbursed by a separate travel insurance alternatively the travel cover component.

## 8.6 Underwriting guidelines

### 8.6.1 Maximum sum insured

#### *Voluntary insurance*

The aggregate maximum sum insured for Accidental Death and Dismemberment Insurance and Sickness and Accidental Death and Dismemberment Insurance, in combination or each individually, with Euro Accident is 50 price base amounts per insured.

#### *Voluntary insurance in combination with mandatory insurance*

Accidental Death and Dismemberment Insurance and/or Sickness and Accidental Death and Dismemberment Insurance applied for on a voluntary basis in combination with Accidental Death and Dismemberment Insurance and/or Accidental Death and Dismemberment Insurance working hours applied for on a mandatory basis, the aggregate maximum sum insured with Euro Accident is 80 price base amounts per insured. The same applies for the combination of Accidental Death and Dismemberment Insurance applied for on a voluntary basis and Sickness and Accidental Death and Dismemberment Insurance applied for on a mandatory basis.

Sickness and Accidental Death and Dismemberment Insurance applied for on a voluntary basis in combination with Sickness and Accidental Death and Dismemberment Insurance applied for on a mandatory basis, the aggregate maximum sum insured with Euro Accident is 50 price base amounts per insured.

## 8.7 Senior Insurance

An insured and coinsured who have been covered by Sickness and Accidental Death and Dismemberment Insurance under Continuation Insurance with Euro Accident for at least six \*) months, is entitled to apply for Senior Insurance without a health status review upon attaining the termination age under the Continuation Insurance.

\*) A period during which the insured was insured with the same or similar cover under an insurance agreement with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the current insurance. This applies subject to the precondition that the insured is covered by an insurance agreement which has been converted from another insurer and not when an individual insured has changed insurer.

The application for Senior Insurance shall be made at the latest within three months from the date the insurance agreement or Continuation Insurance ceased to apply. Senior Insurance is applied for without a health status review.

Senior Insurance applies to the conditions, premiums and other rules applicable at that time.

## 9 Child and Youth Insurance

The insurance will pay:	The insurance will not pay for:
<p>In the case of accidental injury:</p> <ul style="list-style-type: none"> <li>- medical expenses</li> <li>- dental injury expenses</li> <li>- travelling expenses</li> <li>- additional costs</li> <li>- costs for rehabilitation and medical devices</li> </ul> <p>In the case of sickness and accidental injury:</p> <ul style="list-style-type: none"> <li>- medical disability</li> <li>- professional disability</li> <li>- scars or other change in respect of appearance</li> <li>- crisis treatment</li> <li>- compensation in the case of hospital stay/care at home</li> <li>- death benefit</li> <li>- costs allowance.</li> </ul>	<ul style="list-style-type: none"> <li>- private care or private treatment</li> <li>- dental injury as a consequence of chewing, biting or inflammation/dental illnesses</li> <li>- costs caused by deterioration in the state of health that are not linked to the accidental injury</li> <li>- costs for home transport in the event of accidental injury outside the home district and abroad</li> <li>- certain kinds of sickness that showed symptoms before the age of six</li> <li>- costs allowance for a period longer than three years and after the age of 19.</li> </ul> <p>Note: The above are examples of the most commonly occurring restrictions, for a complete description see below.</p>

### 9.1 Who can be covered by the insurance

The children who can be insured are those children of the insured and of their husband/wife, registered partner or cohabitee, who are entitled to inherit up to and including the end of the month in which the child attains the age of 25, unless otherwise agreed.

#### *Children born outside the Nordic countries*

##### *In the case of sickness:*

Children born outside the Nordic countries are covered by the insurance only after one (1) year has elapsed since the child having arrived in Sweden.

##### *In the case of accident*

An adoptive child from a country outside the Nordic countries will be covered by the insurance as soon as the child arrived in Sweden provided consent under the Social Welfare Act (2001:453) is in place at that time. If the adoption is not confirmed, the insurance ceases as soon as the child leaves Sweden, though at the latest after one (1) year from when the child having arrived in Sweden.

### 9.2 Right to compensation

The insurance applies for sickness or accidental injury that occurs during the term of the insurance.

'Sickness' means an observed deterioration of the state of health, physical or mental that is not to be regarded as an accidental injury. The sickness is deemed to have occurred on the date when the deterioration was observed by a physician or registered psychologist. A bodily injury which has been caused voluntarily is not regarded as sickness. Sicknesses that are medically linked are counted as one and the same sickness claim.

'Accidental injury' means the bodily injury that the insured sustains involuntary upon a sudden, unforeseen external occurrence. 'External occurrence' means force to the body from an external source.

Accidental injury is equated to bodily injury due to:

- frostbite, heatstroke or sunstroke
- infection as a consequence of a tick bite
- sudden knee twist injury
- Achilles tendon rupture.

A link between a bodily injury and one of the above-mentioned kinds shall be deemed to exist where predominant reasons suggest this to be the case.

### 9.3 The insurance will pay - accident

#### 9.3.1 Medical expenses

The insurance will pay the insured's patient fee under public health care in Sweden up to the limit for the high-cost protection for the necessary and reasonable costs in respect of:

- medical care
- treatment prescribed by a physician to heal the injury

- physiotherapy
- treatment by a naprapath or chiropractor following referral by a physician. The referral may not be older than six months.

The insurance will pay the insured's daily charge under public health care for hospital care.

The insurance will pay compensation for up to three years after the accidental injury occurred. In cases where the injury has resulted in a disability and the degree of disability cannot be determined within three years, medical expenses will be paid until the degree of disability can be determined.

Reimbursement for medical expenses will not be paid after a degree of disability has been determined.

### 9.3.2 Dental injury expenses

The insurance will pay the insured's patient fee under Swedish public dental care for the necessary and reasonable costs regarding treatment of a dental injury.

'Dental injury' also means damage to implant and damage to a denture which was fitted in the mouth when it was damaged.

Compensation will not be paid for implant treatment that is not covered by public dental care.

The insurance will pay compensation for up to five years after the accidental injury occurred. If treatment has to be postponed due to the insured's age, compensation will be paid for such postponed treatment that is implemented before the insured attains the age of 25.

Costs and treatment must be approved in advance by Euro Accident.

The insurance will not pay further compensation if the insurance has paid compensation for the final treatment of the dental injury.

If there is a need of treatment already at the time of the injury of the damaged teeth, Euro Accident is entitled to reduce the amount of the compensation to a corresponding extent.

### 9.3.3 Travelling expenses

The insurance will reimburse travelling expenses to and from:

- care and treatment prescribed by a physician, up to the amount that corresponds to the limit for the high-cost protection for the region in question
- work or school, when the need has been confirmed by a physician, comprising the additional cost for the least expensive mode of transport possible considering the health status.

Reimbursement is paid in accordance with the rules of the Tax Agency for travel using own car. Costs for parking and congestion tax are compensated up to SEK 500 per claims case.

Reimbursement for travelling expenses is paid for at most three years from the loss occurrence, or until the degree of disability has been determined, and only in those cases where it was not possible to obtain compensation from the employer, social insurance office, region or other insurance.

### 9.3.4 Additional costs

If the accidental injury has resulted in the insured receiving medical or dental care, the insured's:

- damaged clothes, spectacles and disability aids and devices which were carried or worn at the time of the accident will be compensated. Compensation of up to SEK 2,000 can be paid as a once and for all payment. If a higher amount is claimed, the damage and age of the damaged objects must be verified. Compensation will be paid of up to 0.5 price base amount. If the damaged object can be repaired, compensation is paid for the cost of repair.

The following valuation table shall be used for the valuation of clothes and spectacles. The table shows the compensation as a per cent of the purchase price for new ones considering the age of the object.

Age	0-1 year	1-2 years	2-3 years	3 years and older
Per cent	100	80	60	40

- unavoidable additional costs during the acute treatment and healing period of the accidental injury. Compensation of up to SEK 2,000 can be paid as a once and for all payment. If a higher compensation is claimed, the necessary and reasonable additional costs must be verified. Compensation will then be paid of up to three price base amounts.

### 9.3.5 Costs for rehabilitation and medical devices

The insurance will compensate the insured for measures needed following the acute treatment and healing period of the accidental injury, in order to reinstate lost functional capacity and living conditions through paying for:

- care and treatment following referral by a physician, up to ten occasions of treatment. The referral may not be older than six months

- employability assessment, vocational training or retraining. In the case of retraining, compensation will not be paid for costs that arise due to education that enhances the level of skill
- medical devices intended to increase mobility and reduce possible disability. If the insurance has paid compensation for an impairment of function, medical or professional disability, the insurance cannot at the same time pay compensation for medical device to ameliorate impairment to function already compensated
- changes of a one-time nature of ordinary home environment intended to facilitate the most normal life possible. Costs for improvement of standard will not be compensated.

Compensation will be paid for up to two price base amounts for measures that have been approved in advance by Euro Accident. For measures during the acute treatment period, compensation will be paid instead according to the heading 'Additional costs'.

Reimbursement for costs for rehabilitation and medical device will not be paid after the degree of disability has been determined.

## 9.4 The insurance will pay - sickness and accident

### 9.4.1 Invalidity allowance

'Disability' means that the sickness or accidental injury resulted in a permanent impairment of the insured's bodily function or that the work capacity for the future has reduced by at least 50 per cent as a result of the injury.

A distinction is made between medical and professional disability when assessing the degree of disability.

If the insured is entitled to compensation for both medical and professional disability, one amount of compensation is paid for both types of disability, which will amount to the higher of the two compensation amounts as calculated according to these conditions.

Further medical or professional disability that occurs entirely or to some extent after having attained the age of 30 is not covered by the insurance.

#### *Medical disability*

Medical disability is the physical or mental disability that has been confirmed regardless of the insured's profession, work conditions or leisure interests. It shall be possible for a physician to objectively determine the disability. Loss of an internal organ also counts as medical disability.

#### *Professional disability*

Professional disability is the permanent impairment of the insured's work capacity as a consequence of the sickness or accidental injury. Work capacity is deemed to be permanently impaired when all opportunities of work in another occupation have been tried. One precondition for the right to compensation for professional disability to be considered is that the future work capacity is considered to be permanently reduced by at least 50 per cent.

The sickness or accidental injury must have resulted in medical disability in order to be afforded a right to compensation for professional disability.

However, Euro Accident always reserves the right to obtain a further independent opinion, alternatively request that the insured attends for a medical examination with a physician specially assigned by Euro Accident.

#### 9.4.1.1 Compensation in the case of medical disability

Invalidity allowance will be paid if the accidental injury has resulted in a permanent impairment of the insured's bodily function and this impairment has transformed into a static yet not life-threatening condition though at the earliest twelve months from the time of the accidental injury. One precondition for the right to compensation is that the accidental injury has within three years resulted in some measurable disability. 'Static' means that the condition is not expected to change for the better or for the worse.

#### *Determination of degree of disability*

The definitive degree of medical disability shall be determined as soon as possible. However, this determination may be postponed for as long as there is a possibility for further medical rehabilitation.

The degree of disability will also be assessed taking into account the function of the prosthesis if the functional capacity is improved through the use of prosthesis.

The degree of medical disability is determined in accordance with the medical set of schedules approved by Insurance Sweden and which applied at the time of the injury.

#### *Determining the amount of compensation*

Compensation will be paid in relation to the degree of disability.

If the degree of disability amounts to at least 80 per cent, compensation will be paid of 100 per cent of the sum insured. The insurance will never compensate more than 100 per cent disability for one and the same injury.

The sum insured in the case of complete medical disability is the amount stated in the insurance statement.

#### **9.4.1.2 Compensation in the case of professional disability**

Invalidity allowance will be paid when the sickness or accidental injury has resulted in a permanent impairment of the insured's future work capacity of at least 50 per cent of full work capacity, though at the earliest two years from the time of the sickness or accidental injury and/or at the earliest at the age of 19.

##### *Determination of degree of disability*

The definitive degree of professional disability shall be determined within five years from the time of the sickness or accidental injury. However, the determination may be postponed for as long as there is a possibility for further professional rehabilitation. 'Full capability of working' means that the insured can perform work corresponding to a full-time service.

The assessment of the degree of disability is to be made on the basis of the loss of work capacity that the sickness or accidental injury has resulted in. This means that it is only the sickness or accidental injury's part of the incapacity for work that is to be assessed and that the insurance only compensates that part.

If the insured has sustained several injuries on different occasions, one of those injuries that are covered by the insurance must alone result in a permanent impairment of the insured's work capacity of at least 50 per cent of full work capacity for there to be a right to compensation.

##### *Determining the amount of compensation*

The invalidity allowance comprises such a proportion of the sum insured as corresponds to the level of activity compensation.

The Social Insurance Agency's decision regarding applicable sickness benefit, rehabilitation benefit, activity compensation, temporary sickness compensation or sickness compensation is an important though not decisive circumstance for Euro Accident's assessment in respect of the issue of compensation.

##### *Activity compensation in place at the time of the loss*

If the insured was receiving at the time when the sickness occurred or at the time of the accidental injury partial activity compensation or other corresponding compensation according to the Social Insurance Code (2010:110) due to a permanent incapacity for work, professional disability compensation will be paid of an amount that at most corresponds to the loss of the remaining work capacity.

If the insured was receiving at the time when the sickness occurred or at the time of the accidental injury full activity compensation or other corresponding compensation according to the Social Insurance Code (2010:110) due to a total permanent incapacity for work, no compensation will be paid for professional disability.

#### **9.4.1.3 Indexation and paying out**

##### *In the case of sickness*

The final settlement of the injury will only be effected when the medical, or when applicable professional, disability has been determined. In those cases where medical disability has arisen before the definitive degree of disability can be assessed and the condition is not life-threatening, a payment may be made in advance. This advance shall correspond to the medical disability that can be confirmed. Any such advance, expressed as a per cent, will be deducted from the compensation that is to be paid out when the degree of disability has been determined.

If the insured has been diagnosed with Cancer ICD C00- 43, C45-97 (malignant) during the term of the insurance the insurance will pay compensation of one (1) price base amount.

The diagnosis must be made by a physician with specialist competence (consultant) in respect of the diagnosis concerned.

Compensation will only be paid for one (1) diagnosed illness even if the insured has been diagnosed for several illnesses. Diagnosis that already existed when the insurance was applied for never affords a right to compensation. In the event that compensation due to the above-mentioned diagnoses is paid, such compensation will be deducted from future disability compensation.

If the sum insured is governed by the price base amount, the sum insured is determined by the price base amount applicable for the year Euro Accident pays out the compensation.

##### *In the case of accidental injury*

The final settlement of the injury will only be effected when the medical, or when applicable professional, disability has been determined. In those cases where medical disability has arisen before the definitive degree of disability can be assessed and the condition is not life-threatening, a payment may be made in advance. This advance shall correspond to the medical disability that can be confirmed. Any such advance, expressed as a per cent, will be deducted from the compensation that is to be paid out when the degree of disability has been determined.

If the insured dies after one (1) year has elapsed from the date on which the accidental injury occurred, compensation will be paid for the insured's medical disability that can be securely determined to have existed at the time of death. The compensation will be paid to the estate of the insured. No compensation will be paid for professional disability.

If the sum insured is governed by the price base amount, the sum insured is determined by the price base amount applicable for the year Euro Accident pays out the compensation.

#### 9.4.2 Scars or other change in respect of appearance

Compensation may be paid for a scar or other change in respect of appearance that remains one year after the loss. One precondition for compensation is that the injury required treatment by a physician or nurse. The compensation shall be calculated as a percentage of the sum insured maximised to 10 price base amounts. The assessment is made on the basis of Euro Accident's set of schedules applicable for scar compensation. 'Treatment' means for instance sores that needed to be stitched, taped or glued.

The compensation will be paid to the insured child.

##### *Change in respect of appearance in the event of loss of body part*

The insurance will not pay for change in respect of appearance if the same change affords a right to compensation for medical disability.

#### 9.4.3 Crisis treatment

Compensation will be paid for crisis therapy by a registered psychologist or registered psychotherapist and for travelling expenses in conjunction with treatment, when the insured has been afflicted by a crisis response as a result of:

- a covered sickness or accidental injury,
- the death of a relative (husband/wife, registered partner, cohabitee, child, parent, sibling)
- robbery, threat, attack, rape, sexual offence or violence against the insured, even within the family
- mobbing.

In order to assess the right to compensation, the above-mentioned occurrences shall be documented with, for instance, the School Health Service, the Swedish Schools Inspectorate, the Equality Ombudsman, the Police or other care provider/care establishment.

The treatment must commence within one year from when the injury was incurred and be concluded within three years.

The insurance will reimburse up to ten occasions of treatment per insured and injury. All crisis therapy should take place in Sweden. In the event of a need for crisis therapy, Euro Accident shall be contacted and the treatment be approved in advance.

#### 9.4.4 Compensation in the case of hospital stay

Compensation for sickness or accidental injury that results in the insured being admitted for care at a hospital will be paid from the first date of admission and for as long as the insured is admitted for such care.

Compensation will be paid as of and including the first day and for each day of the hospital stay, including the days of admission and discharge. The sickness or accidental injury must have occurred during the period the insurance was in force.

Daily compensation comprises 0.75 per cent of the price base amount applicable for January in the calendar year when the admission took place.

The right to compensation lasts for at most 365 days in respect of the same sickness or accidental injury.

Payment will be made to the insured's custodian if the insured is under the age of 18. Payment will be made to the insured as of and including the age of 18.

Compensation will not be made if the insured has made a normal visit to hospital in non-institutional care.

Compensation for hospital stay will not be paid after the degree of disability has been determined.

#### 9.4.5 Compensation for care at home

Compensation will be paid for care at home up to 30 days with the same amount as for hospital care.

Preconditions for compensation are that:

- there was a hospital stay, that is to say that the child was admitted for care at a hospital
- a medical certificate confirming that the care of the child by a relative at home is medically justified
- the care need still remains after two weeks, counted from the first day of hospital care
- the child is aged under 16.

The medical certificate shall also state how long the care by a relative is required due to the sickness or accidental injury.

Compensation is paid as of and including the date following return home from hospital. Compensation will be paid to the custodian, following the end of the care period.

Compensation for care at home will not be paid after the degree of disability has been determined.

#### 9.4.6 Compensation in the case of death

If the child dies during the term of the insurance, one (1) price base amount will be paid to the estate of the child. An estate inventory certificate not be issued.

A 'price base amount' means the price base amount applicable in the year the payment is made.

#### 9.4.7 Costs allowance

For a sickness or accidental injury that results in the custodian of the child becoming entitled to child carer's allowance or temporary parental benefit in conjunction with the care of a seriously ill child from national insurance, compensation is paid for ongoing additional costs for special supervision and care.

Furthermore, the child carer's allowance or temporary parental benefit in conjunction with the care of a seriously ill child must have been granted as a result of a deterioration in state of health that arose during the period the insurance applied.

##### *Child carer's allowance*

Amount of the compensation:

- 1 price base amount per year in the case of full child carer's allowance
- 0.75 price base amount per year in the case of 75 per cent child carer's allowance
- 0.5 price base amount per year in the case of 50 per cent child carer's allowance
- 0.25 price base amount per year in the case of 25 per cent child carer's allowance.

The compensation will be paid monthly in arrears. Compensation will be paid for the period during which the custodian is entitled to child carer's allowance, though at most for three years. If the insured child attains the age of 19 during the three-year period for payments, the compensation will cease upon the end of the month of June the year in which the child attains the age of 19.

If the child carer's allowance ceases, the costs allowance also ceases. If the level of child carer's allowance changes, the level of costs allowance will also change in a corresponding way. However, a precondition for an increase is that the insurance is applicable when the child carer's allowance is increased. If the level of the child carer's allowance changes, this must be notified to Euro Accident without delay.

If a decision for child carer's allowance from national insurance relates to more than one child, the compensation will be calculated according to the level of child carer's allowance that would probably have been granted if the decision only related to the insured child.

A 'price base amount' means the price base amount applicable in the year the payment is made.

##### *Temporary parental benefit in conjunction with the care of a seriously ill child*

Compensation is paid for the time that the custodian of the insured has been granted temporary parental benefit in conjunction with the care of a seriously ill child.

For each day that full parental benefit for care of a seriously ill child has been granted, payment will be made of 1/365 per day of the amount of compensation according to the costs allowance included in the child carer's allowance granted. If 75 per cent, 50 per cent or 25 per cent parental benefit has been granted, compensation will be paid to the corresponding extent regardless of whether one or both custodians receive parental benefit in conjunction with the care of a seriously ill child. For the compensation to be paid, the need of care must remain for at least 14 days from the first day for which temporary parental benefit in conjunction with the care of a seriously ill child has been granted.

Compensation will be paid at most up to the month the child attains the age of 18. If the insured dies, the right to compensation ceases from and including the day after the date the death occurred.

## 9.5 Restrictions

### 9.5.1 General restrictions

Sickness or accidental injury does not mean:

- a deterioration in the state of health that is deemed to result from misuse of alcohol, narcotic substances, soporifics, other pharmaceuticals or intoxicants
- a deterioration in the state of health caused by the use of medical preparations, intervention, treatment or examination
- complaint caused by pregnancy, childbirth and/or consequences thereof
- complaints in respect of bones, joints, muscles, nerves, discs, cartilage, tendons or connective tissue that may be assumed to be linked with overloading, monotonous movements, repetitive strain or change due to age.

Accidental injury does not mean bodily injury if it arose through:

- infection/contagion through bacteria or virus \*). Also applies to infection/contagion as a consequence of food poisoning
- such a condition that, even if it was observed after an accidental injury, according to medical experience cannot be deemed to result from the accidental injury but from a change due to age, physical defect or pathological changes.

\*) However, the insurance applies to infection as a consequence of tick bite.

The insurance will not pay for:

- private care or private treatment in Sweden or abroad and care costs associated therewith
- dental injury as a consequence of chewing or biting
- dental injury as a consequence of inflammation and/or other sicknesses to a tooth or gum
- travel with service car or company car where no costs arose
- additional costs in business activities
- refractive error and squint except when caused by sickness or accidental injury.

### 9.5.2 Symptoms before the insurance becomes effective

The insurance does not apply to sickness, physical defect or mental developmental disorder, nor to the consequences of such condition, where the symptom had manifested itself before the insurance became effective, even if a diagnosis could only be confirmed at a later point in time.

Disability that already existed when the insurance was applied for never affords a right to compensation.

This restriction does not apply if Euro Accident, at the time when the insurance was granted, knew of the situation and did not include any special restriction in the insurance agreement considering this.

### 9.5.3 Consequences of a congenital condition

The insurance does not apply to sickness, physical defect or mental developmental disorder, nor to the consequences of such condition, where the symptom had manifested itself after the insurance became effective, if it according to medical experience is probable that:

- the condition existed since birth or originates from a sickness that arose during the first month of life
- a predisposition for the condition existed upon birth
- the condition arose as a consequence of injury or sickness during pregnancy or childbirth.

Examples of conditions that are deemed to have existed since birth:

- haemophilia (haemophilia UNS) ICD D66
- cystic fibrosis ICD E84
- epilepsy ICD G40
- disorder of muscle ICD M62
- neurological hearing losses (hearing loss UNS) ICD H91
- nystagmus and other irregular eye movement ICD H55
- sensorineural hearing loss ICD H90
- retinal disorders ICD H35.

The above-mentioned restrictions for among other things the listed conditions do not apply if the insured has attained the age of six and had undergone their final mandatory check at the child healthcare centre or other comparable medical examination with a paediatrician and no symptoms of such condition were found upon such examination.

In the case of an insured who has not undergone the final mandatory check at the child healthcare centre or other comparable medical examination, the exemption applies to the above-mentioned conditions until such time as the insured attains the age of eight.

Sicknesses and conditions that are completely exempted from compensation:

- adrenogenital disorders ICD E25
- other congenital infectious and parasitic diseases ICD P37
- cerebral palsy ICD G80
- dyslexia ICD R48.0, acalculia and other learning difficulties
- delayed speech and language development (developmental disorders of speech and language, unspecified) ICD F80
- haemangioma and lymphangioma ICD D18
- hereditary ataxia ICD G11
- hereditary and idiopathic neuropathy ICD G60
- hydrocephalus ICD G91
- childhood autism, ICD F84 and disorders similar to autism, for example Asperger's syndrome, ICD F84.5
- infertility due to congenital disease ICD N46, ICD N97
- chronic fatigue syndrome and conditions comparable thereto, e.g. myalgic encephalomyelitis ICD G93
- congenital malformations, deformations and chromosomal abnormalities ICD Q00-99
- congenital viral diseases ICD P35
- hyperkinetic disorders, for example ADHD ICD F90, delayed milestone (delayed attainment of expected physiological developmental stage, late talker/walker) ICD R62, DAMP ICD F90, ADD ICD F90 and comparable illnesses/disorders

- primary disorder of muscles ICD G71
- psychomotor delay/developmental disorder, for example Rett syndrome ICD F84.2.
- spinal muscular atrophy ICD G12.

The restrictions above regarding the exempted conditions are not applied regarding compensation in the case of death, heading 'The insurance will pay compensation for sickness and accidents/Compensation in the case of death'.

#### 9.5.4 Restrictions in respect of insurance that became effective after the age of ten

There is no right to compensation under the insurance in respect of mental and behavioural disorders in accordance with ICD F00-F69 that arise within four years from the effective date of the insurance.

The above-mentioned limitation is not applied if the insured has had an insurance in force with another insurer, without interruption, since before the age of ten.

## 9.6 Validity of cover abroad

An explanation of how the insurance applies in the event of a stay outside the Nordic countries is provided below.

'The Nordic countries' below means Sweden, Finland, Denmark (except Greenland), Norway (except the Svalbard Archipelago) and Iceland.

A stay outside the Nordic countries is not deemed to be discontinued by temporary presence in the Nordic countries to visit doctors, hospital care, for business, holiday or the like. A stay outside the Nordic countries is deemed to have been discontinued when the insured returns to the Nordic countries with the intention of staying.

Child and Youth Insurance applies in the event of a stay outside the Nordic countries for up to twelve months. However, there is no limitation to the length of the stay abroad with respect to the invalidity allowance and compensation for death components if the insured or coinsured is:

- stationed abroad by the Swedish state, a Swedish company or a Swedish NGO
- in service with a foreign company with a permanent link to Sweden
- in service with an international organisation with a permanent link to Sweden.

The insurance will not reimburse costs incurred outside Sweden.

In case of staff stationed abroad, compensation for crisis treatment costs will be paid for up to ten occasions of treatment with a registered psychologist or psychotherapist in the country of stay.

Compensation will be paid upon submission of an original receipt, up to the tariff approved by the Swedish Psychological Association per occasion of treatment. Staff stationed abroad will arrange contact with an appropriate psychologist themselves in the country of stay. Travelling expenses in conjunction with treatment outside Sweden are not reimbursed.

The insurance will not reimburse costs for home transportation in the event of accidental injury abroad or costs that are reimbursed by a separate travel insurance alternatively the travel cover component.

## 9.7 Underwriting guidelines

### 9.7.1 Maximum sum insured

The aggregate maximum sum insured for Child and Youth Insurance with Euro Accident is 50 price base amounts per insured.

## 9.8 Continued insurance

A child who has been covered by the Child and Youth Insurance under Continuation Insurance with Euro Accident for at least six \*) months, is entitled to within three months from the end of the month in which the child attains the age of 25 (unless another termination age is stated in the insurance agreement) apply for continued insurance accidental death and dismemberment with a maximum sum insured of 30 price base amounts, without a health status review.

\*) A period during which the child was insured with the same or similar cover under an insurance agreement with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the current insurance. This applies subject to the precondition that the insured is covered by an insurance agreement which has been converted from another insurer and not when an individual insured has changed insurer.

Continued insurance accidental death and dismemberment applies to the conditions, premiums and other rules applicable at that time.

## 10 Healthcare Insurance PrivatAccess Bronze

The insurance covers:	The insurance does not cover:
<ul style="list-style-type: none"> <li>- healthcare advice</li> <li>- care planning</li> <li>- extended medical care services</li> <li>- consultant physician care</li> <li>- second opinion</li> <li>- hospital care and surgery</li> <li>- postoperative aftercare and rehabilitation</li> <li>- travel and accommodation</li> <li>- medical devices</li> <li>- patient fees</li> <li>- dietician</li> <li>- psychologist or psychotherapist</li> <li>- elimination of deductible in the case of acute injury abroad.</li> </ul>	<ul style="list-style-type: none"> <li>- pharmaceuticals</li> <li>- physiotherapist/naprapath/chiropractor/osteopath</li> <li>- eye infections</li> <li>- ear, nose and throat infections</li> <li>- respiratory tract infections</li> <li>- E-care service.</li> </ul> <p>Note: The above are examples of the most commonly occurring restrictions, for a complete description see below.</p>

### 10.1 Right to compensation

The insurance applies to examination, treatment or other medical service covered by the insurance and which is performed during the period that the insurance is in force, that is to say during the term of the insurance.

Examination, treatment or other medical service is deemed to have been performed:

- on the day when the care planning or healthcare advice was conducted
- on the day when the examination, treatment or medical service was performed
- on the day when the medical devices were paid for
- on the day when the travel or overnight stay for the examination, treatment or medical service took place.

The insurance does not cover:

- examination, treatment or other medical service that is otherwise covered by the insurance but which is performed before the effective date of the insurance
- examination, treatment or other medical service that is performed after the expiry of the term of the insurance, even if the sickness or accidental injury made its debut or occurred during the term of the insurance.

In order to be entitled to care it is required that the insured:

- is permanently resident and also registered as resident in Sweden or is permanently resident in another Nordic country and

- is entitled to compensation from a Swedish social insurance agency or the corresponding within the Nordic countries.

Care is always provided in Sweden.

### 10.2 The insurance cover

The insurance covers reasonable costs for medically justified, planned private care within Euro Accident's current care provider network in Sweden and medically justified medical devices, travel and accommodation in conjunction with such care as referred to below. The insurance also reimburses costs for public care, including emergency care, up to the high-cost protection limit.

Care, medical devices, travel and accommodation will not automatically be considered medically justified merely because they are prescribed by the treating care provider. Euro Accident reserves the right to consult with professional medical consultants, peer review committees or other appropriate sources for the assessment of what should be considered to be medically justified.

One precondition for being covered by the insurance is that the insured always contacts Euro Accident's Medical Call Center for advice, planning and for booking of care and treatment. If the insured does not contact Euro Accident's Medical Call Center in advance, compensation under this Insurance may be reduced or denied completely.

'Reasonable costs' means the price that similar care providers in that district normally request for a particular medical service or treatment.

#### 10.2.1 Healthcare advice

The insurance covers healthcare advice by registered nurses.

### **10.2.2 Care planning**

The insurance covers care planning and booking of private medical care in English and Swedish. Care planning and booking of care can only take place during office hours.

Emergency medical care cannot be booked via Euro Accident's Medical Call Center.

### **10.2.3 Extended medical care services**

In the event that the sickness/injury/complaint is not covered by the insurance due to a restriction contained in the insurance conditions or an individual restriction, the insurance will still cover advice and booking of private medical care. The cost for care under such circumstances shall be the financial responsibility of the insured. Payment must be received by Euro Accident before the time for the appointment/treatment.

### **10.2.4 Consultant physician care**

The insurance will compensate necessary and reasonable costs for medical investigation, treatment and advice by a consultant physician.

### **10.2.5 Second opinion – further assessment**

The insurance will compensate necessary and reasonable costs for a second medical opinion when the insured has been diagnosed with a life-threatening or particularly serious sickness. The insured will be informed about the assessment for further follow up with their treating physician. A second opinion will be provided when this is available among Euro Accident's care provider network.

### **10.2.6 Hospital care and surgery**

The insurance will compensate necessary and reasonable costs for hospital care, pre-operation examination and surgery.

### **10.2.7 Postoperative aftercare – medical rehabilitation**

The insurance will compensate necessary and reasonable costs for medical care and rehabilitation prescribed by a physician in conjunction with a covered surgery.

Aftercare and rehabilitation shall, if possible, take place in the home district but may, if it is important from the perspective of treatment, take place at the hospital where the insured has been cared for.

The insurance does not cover costs that are paid by the region. Reimbursement will not be paid for stays at a health resort, spa or similar facility.

### **10.2.8 Travel and accommodation**

The insurance will reimburse necessary and reasonable travel and accommodation costs within Sweden in conjunction with covered medical care and treatment.

Reimbursement for travel and accommodation is only provided when travel exceeds 100 km per one-way trip. The insurance will in that case pay reimbursement for the entire travelling expense. If the insured has not attained the age of 20, travel and accommodation for a relative who travels with the insured will also be reimbursed, provided this is medically justified.

### **10.2.9 Medical devices**

The insurance will reimburse necessary and reasonable costs for medical devices. Reimbursement is limited to one (1) diagnostic testing and one (1) medical device of up to SEK 2,500 per diagnosis. Reimbursement is only provided for one (1) diagnostic testing and one (1) medical device for diagnoses that have a medical link. The medical device must be prescribed by the treating physician.

For medical devices in conjunction with surgery the insurance will reimburse reasonable costs for medical devices that are considered necessary to heal the sickness or injury. Reimbursement is provided for one (1) diagnostic testing and one (1) medical device per diagnosis.

Reimbursement is only provided for one (1) diagnostic testing and one (1) medical device for diagnoses that have a medical link. The medical device must be prescribed by the treating physician and shall be reimbursed by up to 0.5 price base amount. However, post-operative diagnostic testing of medical devices for permanent use are not reimbursed.

### **10.2.10 Patient fees**

The insurance will reimburse necessary and reasonable costs for patient fees within public care. Reimbursement will be provided up to the limit for the high-cost protection. The deductible does not need to be paid by the insured in the case of a sickness or injury where the appointment only took place within the public medical care services.

Costs for hospital care will be reimbursed according to the daily charge approved by the region.

### **10.2.11 Dietician**

The insurance will reimburse necessary and reasonable costs for up to ten consultations per diagnosis, by a dietician following referral by a physician. Up to ten consultations will be paid for in the case of diagnoses that have a medical link. The treatment must be approved and arranged by Euro Accident's Medical Call Center.

### 10.2.12 Psychologist/psychotherapist

The insurance will reimburse necessary and reasonable costs for up to ten treatments per diagnosis, by a registered psychologist or registered psychotherapist for an illness/complaint of psychological disorders, such as crisis and grief reaction, reactions to stress, exhaustion syndrome, depression and anxiety disorder. Up to ten treatments will be paid for in the case of diagnoses that have a medical link.

Other costs, for example, for doctor's appointments, other specialist care, hospital care, travel or pharmaceuticals in respect of illness/complaint of psychological disorders will not be reimbursed.

The insurance does not cover diagnostics and treatment of hyperkinetic conditions or intellectual disability. Nor does the insurance cover treatment of eating disorders, psychosis, bipolar syndrome, personality disorder or specific phobic conditions.

Problems where it is considered that it is not possible to treat the symptoms within ten treatments will not be reimbursed by the insurance. In these cases the insured will be given advice concerning alternative care options.

Nor does the insurance cover misuse-related complaints or if the insured has performed or participated in a criminal act.

The treatment must be approved and arranged by Euro Accident's Medical Call Center.

## 10.3 Restrictions

The insurance does not cover:

- eye infections
- ear, nose and throat infections
- respiratory tract infections.
- E-care service.

The insurance will not compensate expenses for sickness/injury/complaint, or consequences thereof that the insured had symptoms of, received care for or had been medicated for before the insurance became effective.

However, the insurance does apply where a medical investigation shows that at least one year has elapsed since the existing condition was last subject to treatment, check, examination or medication and the insured has been without symptoms during the same period.

If the insured has applied for and been granted Continuation Insurance, the insurance will provide reimbursement for covered medical expenses related to continued care needs for a sickness/injury/complaint that has been notified, approved and settled during the immediately preceding term of the insurance.

### 10.3.1 The insurance does not cover

- emergency medical or intensive care, besides patient fees up to the high-cost protection limit in accordance with the heading 'The insurance cover/Patient fees'
- congenital diseases, birth injuries or consequences thereof
- losses which completely or partially, directly or indirectly, were caused by or are a result of, or have been aggravated by an epidemic/pandemic announced by the World Health Organisation (WHO), and/or disease subject to the Communicable Diseases Act (2004:168) or the Communicable Diseases Ordinance (2004:255) together with consequences thereof.
- conditions involving chronic pain, fibromyalgia, electrosensitivity or chronic fatigue syndrome, e.g. myalgic encephalomyelitis
- organ transplant and organ donation or complications thereof
- dialysis treatment
- immunotherapy and precision medicine for cancer
- back problems, where a physician considers that the sickness/injury/complaint is not treatable. Nor does it cover dorsal column stimulation (spinal cord stimulation)
- snoring problems, unless sleep apnoea has been diagnosed
- surgical procedures, including laser surgery, spectacles and contact lenses with the aim of correcting vision or squint
- intravitreal injection
- examination or treatment of glaucoma
- surgical procedures for an insured who smokes, unless the insured has refrained from smoking for six weeks before the operation and up to six weeks after, or from the time that the operation is booked if this is closer in time
- examination, treatment of varicose veins in the leg
- rosacea and psoriasis or the consequences thereof
- treatment for constriction of coronary vessels (PCI)

- checks, treatment and surgery for underweight, overweight and obesity or consequential illnesses that have an established medical link with the insured's underweight, overweight and obesity, although the insured is offered one (1) life-style programme, to be nominated by Euro Accident, see Explanation of terms BMI
- examination or treatment of Crohn disease and ulcerative colitis
- checks during pregnancy, treatment and complications in conjunction with pregnancy, childbirth, abortion or consequences thereof
- sterilisation including reversal thereof, examination or treatment related with involuntary childlessness
- sexual dysfunction
- dementia diseases
- see the heading 'The insurance cover/Psychologist/Psychologist' for exemptions relating to illnesses of a psychological nature
- diagnostics and treatment of hyperkinetic conditions or intellectual disability
- treatment of eating disorder, psychosis disease, bipolar syndrome, personality disorder or specific phobic conditions.

The insurance does not cover sickness/injury/complaint, or consequences of sickness/injury/complaint caused by:

- the insured using substances to enhance performance including, but not limited to, anabolic steroids, stimulants and corticosteroids, irrespective of whether or not these have been prescribed by an accredited physician. Medication prescribed by a physician for a specific sickness or accidental injury is not covered by the restriction
- attempted suicide or self-inflicted bodily injury or when the insured was not in full possession of all of their senses
- misuse of for example pharmaceuticals, alcohol, other intoxicants, narcotic substances (unless these have been prescribed by an accredited physician for the insured), gambling abuse or sex misuse
- injury that arose in conjunction with health and medical care, for example in conjunction with investigation, treatment, advice, care or pharmaceuticals.

The insurance does not cover costs relating to:

- in-patient care for more than 30 days
- preventive care including health checks in addition to what is stated in the respective product conditions
- non-symptomatic diagnostic tests and examinations

- cosmetic surgery or treatment, or consequences thereof
- alternative forms of treatment performed by an unauthorised care provider who is not licensed by the National Board of Health and Welfare and products
- vaccinations including desensitization in the form of injections
- hearing aid, CPAP or the diagnostic testing of such medical devices
- dental treatment, jaw and bite physiology including the making of appointments, regardless of cause
- geriatric care, that is to say care and nursing aimed at affording old people financial security, housing, medical devices and personal care such as domestic assistance, home nursing and homes for the elderly
- personal expenses during hospital care, and also costs of relatives or other persons in conjunction with the hospital care
- reimbursement by some other means according to a special law or enactment, international convention, other insurance or collective agreement
- appointment that was cancelled too late or not attended in respect of medical care, treatment or surgery. Cancellation must be made no later than 24 hours before the appointment regarding medical care, treatment or surgery, unless otherwise indicated by any confirmation given by the care provider. Euro Accident reserves the right to recover costs from the insured.

## 10.4 Care guarantee

From the time when Euro Accident has obtained all necessary medical documentation, the insured is guaranteed:

- within seven working days to receive a first consultation, via a visit or by telephone, by a care provider with specialist competence
- within 14 working days of a decision in respect of adequate medical services, have surgery or other treatment, where this is medically possible.

The guarantee does not apply if surgery or other treatment must be postponed for medical reasons, or because the insured does not accept the time for the admission.

The guarantee applies to the care that is possible to access within the private sector in Sweden.

If the care guarantee is not met, SEK 1,000 per working day will be paid until the date of admission for surgery or other treatment. This is subject to the precondition that the insured has made contact within the guarantee period and made a claim concerning compensation for non-compliance with the care guarantee to Euro Accident. The maximum reimbursement is one (1) annual premium relating to the insured. Repayment will be made to the party paying the premium.

The insurance covers additional costs for travel and accommodation if care in another district is necessary in order to comply with the care guarantee.

## 10.5 Liability period

The liability period, in respect of sickness or accidental injury, is unlimited up to and including the end of the month in which the insured attains the age of 67.

It is a precondition that the insurance is in force. If the insurance has expired, the liability period and consequently the cover cease to apply.

## 10.6 Deductible

The insurance can be applied for with or without a deductible. One deductible is always applied for voluntary insurance or coinsured child. The deductible shall be paid on a per diagnosis basis; with a maximum of one (1) deductible applied for any diagnoses that have a medical link.

The deductible shall be paid by the insured. A reminder in accordance with law (1981:739) on compensation for collection costs, etc, will be charged in the event of delay in payment of the deductible.

## 10.7 Sum insured

The sum insured is unlimited unless otherwise is stipulated in the respective reimbursement section of the product conditions.

## 10.8 Validity of cover abroad

An explanation of how the insurance applies in the event of a stay outside the Nordic countries is provided below.

'The Nordic countries' below means Sweden, Finland, Denmark (except Greenland), Norway (except the Svalbard Archipelago) and Iceland.

A stay outside the Nordic countries is not deemed to be discontinued by temporary presence in the Nordic countries to visit doctors, hospital care, for business, holiday or the like. A stay outside the Nordic countries is deemed to have been discontinued when the insured returns to the Nordic countries with the intention of staying.

In the event of acute sickness or acute injury, as a consequence of an accidental injury and in conjunction with temporary travel outside Sweden, Healthcare Insurance PrivatAccess will cover any deductible paid by the insured to the travel insurance company or home insurance company. One precondition for a right to compensation is that the amount of the loss exceeds the deductible under the travel or home insurance. Reimbursement is limited to SEK 5,000 per deductible requested. A deductible under Euro Accident's Healthcare Insurance PrivatAccess is not payable in these cases. The respective insurance conditions of the travel or home insurance company indicate what is meant by 'temporary travel outside Sweden'.

## 10.9 Continued insurance – PrivatAccess Bronze

A child who has been coinsured under Healthcare Insurance PrivatAccess, under Continuation Insurance with Euro Accident, for at least six \*) months is entitled to apply for continued insurance PrivatAccess Bronze within three months from the end of the month in which the child attains the age of 25, unless another termination age is stated in the insurance agreement. It is necessary to be fully capable of working at the time when the insurance is applied for.

\*) A period during which the insured was insured with the same or similar cover under an insurance agreement with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the current insurance. This applies subject to the precondition that the insured is covered by an insurance agreement which has been converted from another insurer and not when an individual insured has changed insurer.

Continued insurance PrivatAccess Bronze applies on the conditions, premiums and other rules applicable at that time.

## 10.10 Senior Insurance

An insured and coinsured who have been covered by Healthcare Insurance PrivatAccess under Continuation Insurance with Euro Accident for at least six \*) months, is entitled to apply for Senior Insurance without a health status review upon attaining the termination age under the Continuation Insurance.

\*) A period during which the insured was insured with the same or similar cover under an insurance agreement with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the current insurance. This applies subject to the precondition that the insured is covered by an insurance agreement which has been converted from another insurer and not when an individual insured has changed insurer.

In those cases where the insured, who has been covered by Healthcare Insurance PrivatAccess according to the above, has had a coinsured child aged under 25, there is a possibility to also coinsure children aged under 25 under the Senior Insurance. The insurance for coinsured child applies in this case at most up to and including the end of the month in which the coinsured attains the age of 25.

Senior Insurance PrivatAccess can have at most the same cover and benefits which last applied for the insured under previous Continuation Insurance with Euro Accident.

The application for Senior Insurance shall be made at the latest within three months from the date the insurance agreement or Continuation Insurance ceased to apply. Senior Insurance is applied for without a health status review.

Senior Insurance applies to the conditions, premiums and other rules applicable at that time.

## 11 Healthcare Insurance PrivatAccess Silver

### The insurance covers:

- healthcare advice
- care planning
- extended medical care services
- consultant physician care
- E-care service
- second opinion
- hospital care and surgery
- postoperative aftercare and rehabilitation
- travel and accommodation
- medical devices
- pharmaceutical expenses and patient fees
- physiotherapist, naprapath or chiropractor
- acupuncture
- osteopath
- dietician
- psychologist or psychotherapist
- elimination of deductible in the case of acute injury abroad.

### 11.1 Right to compensation

The insurance applies to examination, treatment or other medical service covered by the insurance and which is performed during the period that the insurance is in force, that is to say during the term of the insurance.

Examination, treatment or other medical service is deemed to have been performed:

- on the day when the care planning or healthcare advice was conducted
- on the day when the examination, treatment or medical service was performed
- on the day when the pharmaceuticals or medical devices were paid for
- on the day when the travel or overnight stay for the examination, treatment or medical service took place.

The insurance does not cover:

- examination, treatment or other medical service that is otherwise covered by the insurance but which is performed before the effective date of the insurance
- examination, treatment or other medical service that is performed after the expiry of the term of the insurance, even if the sickness or accidental injury made its debut or occurred during the term of the insurance.

In order to be entitled to care it is required that the insured:

- is permanently resident and also registered as resident in Sweden or is permanently resident in another Nordic country and
- is entitled to compensation from a Swedish social insurance agency or the corresponding within the Nordic countries.

Care is always provided in Sweden.

### 11.2 The insurance cover

The insurance covers reasonable costs for medically justified, planned private care within Euro Accident's current care provider network in Sweden and medically justified pharmaceuticals, medical devices, travel and accommodation in conjunction with such care as referred to below. The insurance also reimburses costs for public care, including emergency care, up to the high-cost protection limit.

Care, pharmaceuticals, medical devices, travel and accommodation will not automatically be considered medically justified merely because they are prescribed by the treating care provider. Euro Accident reserves the right to consult with professional medical consultants, peer review committees or other appropriate sources for the assessment of what should be considered to be medically justified.

One precondition for being covered by the insurance is that the insured always contacts Euro Accident's Medical Call Center for advice, planning and for booking of care and treatment. If the insured does not contact Euro Accident's Medical Call Center in advance, compensation under this Insurance may be reduced or denied completely. However, this does not apply if the insured seeks care directly through the e-care service, via Euro Accident's mobile app.

'Reasonable costs' means the price that similar care providers in that district normally request for a particular medical service or treatment.

#### **11.2.1 Healthcare advice**

The insurance covers healthcare advice by registered nurses.

#### **11.2.2 Care planning**

The insurance covers care planning and booking of private medical care in English and Swedish. Care planning and booking of care can only take place during office hours.

Emergency medical care cannot be booked via Euro Accident's Medical Call Center.

#### **11.2.3 Extended medical care services**

In the event that the sickness/injury/complaint is not covered by the insurance due to a restriction contained in the insurance conditions or an individual restriction, the insurance will still cover advice and booking of private medical care. The cost for care under such circumstances shall be the financial responsibility of the insured. Payment must be received by Euro Accident before the time for the appointment/treatment.

#### **11.2.4 Consultant physician care**

The insurance will compensate reasonable costs for necessary medical investigation, treatment and advice by a consultant physician.

#### **11.2.5 E-care service**

The insurance will reimburse necessary and reasonable costs for Euro Accident's E-care service. A service with the possibility digital investigation and consultation where the insured may, if necessary, meet a doctor online. It is a precondition that the sickness/injury/complaint is covered by the insurance.

#### **11.2.6 Second opinion – further assessment**

The insurance will compensate necessary and reasonable costs for a second medical opinion when the insured has been diagnosed with a life-threatening or particularly serious sickness. The insured will be informed about the assessment for further follow up with their treating physician. A second opinion will be provided when this is available among Euro Accident's care provider network.

#### **11.2.7 Hospital care and surgery**

The insurance will compensate reasonable costs for necessary hospital care, pre-operation examination and surgery.

#### **11.2.8 Postoperative aftercare – medical rehabilitation**

The insurance will compensate reasonable costs for necessary medical care and rehabilitation, for example physiotherapy, prescribed by a physician in conjunction with a covered surgery.

Aftercare and rehabilitation shall, if possible, take place in the home district but may, if it is important from the perspective of treatment, take place at the hospital where the insured has been cared for.

The insurance does not cover costs that are paid by the region. Reimbursement will not be paid for stays at a health resort, spa or similar facility.

#### **11.2.9 Travel and accommodation**

The insurance will reimburse necessary and reasonable travel and accommodation costs within Sweden in conjunction with covered medical care and treatment.

Reimbursement for travel and accommodation is only provided when travel exceeds 100 km per one-way trip. The insurance will in that case pay reimbursement for the entire travelling expense. If the insured has not attained the age of 20, travel and accommodation for a relative who travels with the insured will also be reimbursed, provided this is medically justified.

#### **11.2.10 Medical devices**

The insurance will reimburse reasonable costs for necessary medical devices. Reimbursement is limited to one (1) diagnostic testing and one (1) medical device of up to SEK 2,500 per diagnosis.

Reimbursement is only provided for one (1) diagnostic testing and one (1) medical device for diagnoses that have a medical link. The medical device must be prescribed by the treating physician.

For medical devices in conjunction with surgery the insurance will reimburse reasonable costs for medical devices that are considered necessary to heal the sickness or injury.

Reimbursement is provided for one (1) diagnostic testing and one (1) medical device per diagnosis. Reimbursement is only provided for one (1) diagnostic testing and one (1) medical device for diagnoses that have a medical link. The medical device must be prescribed by the treating physician and shall be reimbursed by up to 0.5 price base amount. However, post-operative diagnostic testing of medical devices for permanent use are not reimbursed.

### **11.2.11 Pharmaceutical expenses and patient fees**

The insurance will reimburse reasonable costs for necessary publicly subsidised, prescription pharmaceuticals (own charge) covered by the insurance and for patient fees within public care. Reimbursement will be provided up to the limit for the respective high-cost protection. The deductible does not need to be paid by the insured in the case of a sickness or injury where an appointment only takes place within the public medical care services or where only E-care service is used.

Costs for hospital care will be reimbursed according to the daily charge approved by the region.

### **11.2.12 Physiotherapist/naprapath/chiropractor**

The insurance will compensate reasonable costs for medically justified treatment/consultation by a registered physiotherapist/naprapath/chiropractor. The treatment is intended to result in an improvement. However, the insurance does not compensate treatment of sickness/injury/complaint that is considered to be a permanent condition, that is to say that the insured's medical condition will not be permanently improved by the treatment. The treatment must be approved and arranged by Euro Accident's Medical Call Center.

If the physiotherapist so considers, the insurance may pay for alternative treatment, such as the substitution of treatment by a physiotherapist with a gym card intended for rehabilitation. The training programme should be documented and be effected under the guidance of the treating physiotherapist. The scope of the gym card must be assessed by a physiotherapist and be approved by Euro Accident.

### **11.2.13 Acupuncture**

The insurance will compensate reasonable costs for medically justified treatment that shall be performed by a registered care provider who is licensed by the National Board of Health and Welfare. The treatment is intended to result in an improvement. However, the insurance does not compensate treatment of sickness/injury/complaint that is considered to be a permanent condition, that is to say that the insured's medical condition will not be permanently improved by the treatment. The treatment must be approved and arranged by Euro Accident's Medical Call Center.

### **11.2.14 Osteopath**

The insurance will compensate reasonable costs for medically justified treatment/consultation by an osteopath. The treatment is intended to result in an improvement. However, the insurance does not compensate treatment of sickness/injury/complaint that is considered to be a permanent condition, that is to say that the insured's medical condition will not be permanently improved by the treatment. It is a precondition that the treating osteopath is a member of the Swedish Osteopathic Association. The treatment must be approved and arranged by Euro Accident's Medical Call Center.

### **11.2.15 Dietician**

The insurance will reimburse necessary and reasonable costs for up to ten consultations per diagnosis, by a dietician following referral by a physician. Up to ten consultations will be paid for in the case of diagnoses that have a medical link. The treatment must be approved and arranged by Euro Accident's Medical Call Center.

### **11.2.16 Psychologist/Psychotherapist**

The insurance will reimburse necessary and reasonable costs for up to ten treatments per diagnosis, by a registered psychologist or registered psychotherapist for an illness/complaint of psychological disorders, such as crisis and grief reaction, reactions to stress, exhaustion syndrome, depression and anxiety disorder. Up to ten treatments will be paid for in the case of diagnoses that have a medical link.

Other costs, for example, for doctor's appointments, other specialist care, hospital care, travel or pharmaceuticals in respect of illness/complaint of psychological disorders will not be reimbursed.

The insurance does not cover diagnostics and treatment of hyperkinetic conditions or intellectual disability. Nor does the insurance cover treatment of eating disorders, psychosis, bipolar syndrome, personality disorder or specific phobic conditions.

Problems where it is considered that it is not possible to treat the symptoms within ten treatments will not be reimbursed by the insurance. In these cases the insured will be given advice concerning alternative care options.

Nor does the insurance cover misuse-related complaints or if the insured has performed or participated in a criminal act.

The treatment must be approved and arranged by Euro Accident's Medical Call Center.

## 11.3 Restrictions

The insurance will not compensate expenses for sickness/injury/complaint, or consequences thereof that the insured had symptoms of, received care for or had been medicated for before the insurance became effective.

However, the insurance does apply where a medical investigation shows that at least one year has elapsed since the existing condition was last subject to treatment, check, examination or medication and the insured has been without symptoms during the same period.

If the insured has applied for and been granted Continuation Insurance, the insurance will provide reimbursement for covered medical expenses related to continued care needs for a sickness/injury/complaint that has been notified, approved and settled during the immediately preceding term of the insurance.

### 11.3.1 The insurance does not cover

- emergency medical or intensive care, besides patient fees up to the high-cost protection limit in accordance with 'The insurance cover/Pharmaceutical expenses and patient fees'
- congenital diseases, birth injuries or consequences thereof
- losses which completely or partially, directly or indirectly, were caused by or are a result of, or have been aggravated by an epidemic/pandemic announced by the World Health Organisation (WHO), and/or disease subject to the Communicable Diseases Act (2004:168) or the Communicable Diseases Ordinance (2004:255) together with consequences thereof.
- conditions involving chronic pain, fibromyalgia, electrosensitivity or chronic fatigue syndrome, e.g. myalgic encephalomyelitis
- organ transplant and organ donation or complications thereof
- dialysis treatment
- immunotherapy and precision medicine for cancer
- back problems, where a physician considers that the sickness/injury/complaint is not treatable. Nor does it cover dorsal column stimulation (spinal cord stimulation)
- snoring problems, unless sleep apnoea has been diagnosed
- surgical procedures, including laser surgery, spectacles and contact lenses with the aim of correcting a vision or squint
- intravitreal injection
- examination or treatment of glaucoma

- surgical procedures for an insured who smokes, unless the insured has refrained from smoking six weeks before the operation and up to six weeks after, or from the time that the operation is booked if this is closer in time
- examination or treatment of varicose veins in the leg
- rosacea and psoriasis or the consequences thereof
- treatment for constriction of coronary vessels (PCI)
- checks, treatment and surgery for underweight, overweight and obesity or consequential illnesses that have an established medical link with the insured's underweight, overweight and obesity, although the insured is offered one (1) life-style programme, to be nominated by Euro Accident, see Explanation of terms BMI
- examination or treatment of Crohn disease and ulcerative colitis
- checks during pregnancy, treatment and complications in conjunction with pregnancy, childbirth, abortion or consequences thereof
- sterilisation including reversal thereof, examination or treatment related with involuntary childlessness
- sexual dysfunction
- dementia diseases
- see the heading 'The insurance cover/Psychologist/Psychotherapist' for exemptions relating to illnesses of a psychological nature
- diagnostics and treatment of hyperkinetic conditions or intellectual disability
- treatment of eating disorder, psychosis disease, bipolar syndrome, personality disorder or specific phobic conditions.

The insurance does not cover sickness/injury/complaint, or consequences of sickness/injury/complaint caused by:

- the insured using substances to enhance performance including, but not limited to, anabolic steroids, stimulants and corticosteroids, irrespective of whether or not these have been prescribed by an accredited physician. Medication prescribed by a physician for a specific sickness or accidental injury is not covered by the restriction
- attempted suicide or self-inflicted bodily injury or when the insured was not in full possession of all of their senses
- misuse of for example pharmaceuticals, alcohol, other intoxicants, narcotic substances (unless these have been prescribed by an accredited physician for the insured), gambling abuse or sex misuse

- injury that arose in conjunction with health and medical care, for example in conjunction with investigation, treatment, advice, care or pharmaceuticals.

The insurance does not cover costs relating to:

- in-patient care for more than 30 days
- preventive care including health checks in addition to what is stated in the respective product conditions
- non-symptomatic diagnostic tests and examinations
- cosmetic surgery or treatment or consequences thereof
- alternative forms of treatment performed by an unauthorised care provider who is not licensed by the National Board of Health and Welfare or an osteopath who is not a member of the Swedish Osteopathic Association and alternative treatment products and preparations
- vaccinations including desensitization in the form of injections
- hearing aid, CPAP and the diagnostic testing of such medical devices
- dental treatment, jaw and bite physiology including the making of appointments, regardless of cause
- geriatric care, that is to say care and nursing aimed at affording old people financial security, housing, medical devices and personal care such as domestic assistance, home nursing and homes for the elderly
- personal expenses during hospital care, and costs of relatives or other persons in conjunction with the hospital care
- reimbursement by some other means according to a special law or enactment, international convention, other insurance or collective agreement
- appointment that was cancelled too late or not attended in respect of medical care, treatment or surgery. Cancellation must be made no later than 24 hours before the appointment regarding medical care, treatment or surgery, unless otherwise indicated by any confirmation given by the care provider. Euro Accident reserves the right to recover costs from the insured.

## 11.4 Care guarantee

From the time when Euro Accident has obtained all necessary medical documentation, the insured is guaranteed within:

- seven working days to receive a first consultation, via a visit or by telephone, by a care provider with specialist competence
- 14 working days of a decision in respect of adequate medical services, have surgery or other treatment, where this is medically possible.

The guarantee does not apply if surgery or other treatment must be postponed for medical reasons, or because the insured does not accept the time for the admission.

The guarantee applies to the care that is possible to access within the private sector in Sweden.

If the care guarantee is not met, SEK 1,000 per working day will be paid until the date of admission for surgery or other treatment. This is subject to the precondition that the insured has made contact within the guarantee period and made a claim concerning compensation for non-compliance with the care guarantee to Euro Accident. The maximum reimbursement is one (1) annual premium relating to the insured. Repayment will be made to the party paying the premium.

The insurance covers additional costs for travel and accommodation if care in another district is necessary in order to comply with the care guarantee.

## 11.5 Liability period

The liability period, in respect of sickness or accidental injury, is unlimited up to and including the end of the month in which the insured attains the age of 67.

It is a precondition that the insurance is in force. If the insurance has expired, the liability period and consequently the cover cease to apply.

## 11.6 Deductible

The insurance is applied for with a deductible, even for a coinsured child. The deductible shall be paid on a per diagnosis basis; with a maximum of one (1) deductible applies for any diagnoses that have a medical link.

The deductible shall be paid by the insured. A reminder in accordance with law (1981: 739) on compensation for collection costs, etc, will be charged in the event of delay in payment of the deductible.

## 11.7 Sum insured

The sum insured is unlimited unless otherwise is stipulated in the respective reimbursement section of the product conditions.

## 11.8 Validity of cover abroad

An explanation of how the insurance applies in the event of a stay outside the Nordic countries is provided below.

'The Nordic countries' below means Sweden, Finland, Denmark (except Greenland), Norway (except the Svalbard Archipelago) and Iceland.

A stay outside the Nordic countries is not deemed to be discontinued by temporary presence in the Nordic countries to visit doctors, hospital care, for business, holiday or the like. A stay outside the Nordic countries is deemed to have been discontinued when the insured returns to the Nordic countries with the intention of staying.

In the event of acute sickness or acute injury, as a consequence of an accidental injury and in conjunction with temporary travel outside Sweden, Healthcare Insurance PrivatAccess will cover any deductible paid by the insured to the travel insurance company or home insurance company. One precondition for a right to compensation is that the amount of the loss exceeds the deductible under the travel or home insurance. Reimbursement is limited to SEK 5,000 per deductible requested. A deductible under Euro Accident's Healthcare Insurance PrivatAccess is not payable in these cases. The respective insurance conditions of the travel or home insurance company indicate what is meant by 'temporary travel outside Sweden'.

### 11.9 Continued insurance - PrivatAccess Bronze or Silver

A child who has been coinsured under Healthcare Insurance PrivatAccess, under Continuation Insurance with Euro Accident, for at least six \*) months is entitled to apply for continued insurance PrivatAccess Bronze or Silver within three months from the end of the month in which the child attains the age of 25, unless another termination age is stated in the insurance agreement. It is necessary to be fully capable of working at the time when the insurance is applied for.

\*) A period during which the insured was insured with the same or similar cover under an insurance agreement with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the current insurance. This applies subject to the precondition that the insured is covered by an insurance agreement which has been converted from another insurer and not when an individual insured has changed insurer.

Continued insurance PrivatAccess Bronze or Silver applies on the conditions, premiums and other rules applicable at that time.

### 11.10 Senior Insurance

An insured and coinsured who have been covered by Healthcare Insurance PrivatAccess under Continuation Insurance with Euro Accident for at least six \*) months, is entitled to apply for Senior Insurance without a health status review upon attaining the termination age under the Continuation Insurance.

\*) A period during which the insured was insured with the same or similar cover under an insurance agreement with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the current insurance. This applies subject to the precondition that the insured is covered by an insurance agreement which has been converted from another insurer and not when an individual insured has changed insurer.

In those cases where the insured, who has been covered by Healthcare Insurance PrivatAccess according to the above, has had a coinsured child aged under 25, there is a possibility to also coinsure children aged under 25 under the Senior Insurance. The insurance for coinsured child applies in this case at most up to and including the end of the month in which the coinsured attains the age of 25.

Senior Insurance PrivatAccess can have at most the same cover and benefits which last applied for the insured under previous Continuation Insurance with Euro Accident.

The application for Senior Insurance shall be made at the latest within three months from the date the insurance agreement or Continuation Insurance ceased to apply. Senior Insurance is applied for without a health status review.

Senior Insurance applies to the conditions, premiums and other rules applicable at that time.

## 12 Healthcare Insurance PrivatAccess Gold

### The insurance covers:

- healthcare advice
- care planning
- extended medical care services
- consultant physician care
- E-care service
- second opinion
- hospital care and surgery
- postoperative aftercare and rehabilitation
- travel and accommodation
- medical devices
- pharmaceutical expenses and patient fees
- Employee Assistance Program (EAP)
- physiotherapist, naprapath or chiropractor
- acupuncture
- osteopath
- dietician
- psychologist or psychotherapist
- elimination of deductible in the case of acute injury abroad.

### 12.1 Right to compensation

The insurance applies to examination, treatment or other medical service covered by the insurance and which is performed during the period that the insurance is in force, that is to say during the term of the insurance.

Examination, treatment or other medical service is deemed to have been performed:

- on the day when the care planning or healthcare advice was conducted
- on the day when the examination, treatment or medical service was performed
- on the day when the pharmaceuticals or medical devices were paid for
- on the day when the travel or overnight stay for the examination, treatment or medical service took place.

The insurance does not cover:

- examination, treatment or other medical service that is otherwise covered by the insurance but which is performed before the effective date of the insurance
- examination, treatment or other medical service that is performed after the expiry of the term of the insurance, even if the sickness or accidental injury made its debut or occurred during the term of the insurance.

In order to be entitled to care it is required that the insured:

- is permanently resident and also registered as resident in Sweden or is permanently resident in another Nordic country and
- is entitled to compensation from a Swedish social insurance agency or the corresponding within the Nordic countries.

Care is always provided in Sweden.

### 12.2 The insurance cover

The insurance covers reasonable costs for medically justified, planned private care within Euro Accident's current care provider network in Sweden and medically justified pharmaceuticals, medical devices, travel and accommodation in conjunction with such care as referred to below. The insurance also reimburses costs for public care, including emergency care, up to the high-cost protection limit.

Care, pharmaceuticals, medical devices, travel and accommodation will not automatically be considered medically justified merely because they are prescribed by the treating care provider.

Euro Accident reserves the right to consult with professional medical consultants, peer review committees or other appropriate sources for the assessment of what should be considered to be medically justified.

One precondition for being covered by the insurance is that the insured always contacts Euro Accident's Medical Call Center for advice, planning and for booking of care and treatment. If the insured does not contact Euro Accident's Medical Call Center in advance, compensation under this Insurance may be reduced or denied completely. However, this does not apply if the insured seeks care directly through the e-care service, via Euro Accident's mobile app.

'Reasonable costs' means the price that similar care providers in that district normally request for a particular medical service or treatment.

#### **12.2.1 Healthcare advice**

The insurance covers healthcare advice by registered nurses.

#### **12.2.2 Care planning**

The insurance covers care planning and booking of private medical care in English and Swedish. Care planning and booking of care can only take place during office hours.

Emergency medical care cannot be booked via Euro Accident's Medical Call Center.

#### **12.2.3 Extended medical care services**

In the event that the sickness/injury/complaint is not covered by the insurance due to a restriction contained in the insurance conditions or an individual restriction, the insurance will still cover advice and booking of private medical care. The cost for care under such circumstances shall be the financial responsibility of the insured. Payment must be received by Euro Accident before the time for the appointment/treatment.

#### **12.2.4 Consultant physician care**

The insurance will compensate necessary and reasonable costs for medical investigation, treatment and advice by a consultant physician.

#### **12.2.5 E-care service**

The insurance will reimburse necessary and reasonable costs for Euro Accident's E-care service. A service with the possibility digital investigation and consultation where the insured may, if necessary, meet a doctor online. It is a precondition that the sickness/injury/complaint is covered by the insurance.

#### **12.2.6 Second opinion – further assessment**

The insurance will compensate necessary and reasonable costs for a second medical opinion when the insured has been diagnosed with a life-threatening or particularly serious sickness. The insured will be informed about the assessment for further follow up with their treating physician. A second opinion will be provided when this is available among Euro Accident's care provider network.

#### **12.2.7 Hospital care and surgery**

The insurance will compensate necessary and reasonable costs for hospital care, pre-operation examination and surgery.

#### **12.2.8 Postoperative aftercare – medical rehabilitation**

The insurance will compensate necessary and reasonable costs for medical care and rehabilitation, for example physiotherapy, prescribed by a physician in conjunction with a covered surgery.

Aftercare and rehabilitation shall, if possible, take place in the home district but may, if it is important from the perspective of treatment, take place at the hospital where the insured has been cared for.

The insurance does not cover costs that are paid by the region. Reimbursement will not be paid for stays at a health resort, spa or similar facility.

#### **12.2.9 Travel and accommodation**

The insurance will reimburse necessary and reasonable travel and accommodation costs within Sweden in conjunction with covered medical care and treatment.

If the insured has not attained the age of 20, travel and accommodation for a relative who travels with the insured will also be reimbursed, provided this is medically justified.

#### **12.2.10 Medical devices**

The insurance will reimburse necessary and reasonable costs for medical devices. Reimbursement is limited to one (1) diagnostic testing and one (1) medical device of up to SEK 2,500 per diagnosis. Reimbursement is only provided for one (1) diagnostic testing and one (1) medical device for diagnoses that have a medical link. The medical device must be prescribed by the treating physician.

For medical devices in conjunction with surgery the insurance will reimburse reasonable costs for medical devices that are considered necessary to heal the sickness or injury.

Reimbursement is provided for one (1) diagnostic testing and one (1) medical device per diagnosis. Reimbursement is only provided for one (1) diagnostic testing and one (1) medical device for diagnoses that have a medical link. The medical device must be prescribed by the treating physician and shall be reimbursed by up to 0.5 price base amount. However, post-operative diagnostic testing of medical devices for permanent use are not reimbursed.

### **12.2.11 Pharmaceutical expenses and patient fees**

The insurance will reimburse necessary and reasonable costs for publicly subsidised, prescription pharmaceuticals (own charge) covered by the insurance and for patient fees within public care. Reimbursement will be provided up to the limit for the respective high-cost protection.

Costs for hospital care will be reimbursed according to the daily charge approved by the region.

### **12.2.12 Employee Assistance Program (EAP)**

The right to consultation arises when the insured has a need of the competencies that are offered under EAP.

EAP is included free of charge for all insured.

Total confidentiality applies regarding the insured in relation to their employer.

Up to five consultations per matter and year are included in EAP.

### **12.2.13 Physiotherapist/naprapath/chiropractor**

The insurance will compensate reasonable costs for medically justified treatment/consultation by a registered physiotherapist/naprapath/chiropractor. The treatment is intended to result in an improvement. However, the insurance does not compensate treatment of sickness/injury/complaint that is considered to be a permanent condition, that is to say that the insured's medical condition will not be permanently improved by the treatment. The treatment must be approved and arranged by Euro Accident's Medical Call Center.

If the physiotherapist so considers, the insurance may pay for alternative treatment, such as the substitution of treatment by a physiotherapist with a gym card intended for rehabilitation. The training programme should be documented and be effected under the guidance of the treating physiotherapist. The scope of the gym card must be assessed by a physiotherapist and be approved by Euro Accident.

### **12.2.14 Acupuncture**

The insurance will compensate reasonable costs for medically justified treatment, which shall be performed by a registered care provider who is licensed by the National Board of Health and Welfare. The treatment is intended to result in an improvement. However, the insurance does not compensate treatment of sickness/injury/complaint that is considered to be a permanent condition, which is to say that the insured's medical condition will not be permanently improved by the treatment. The treatment must be approved and arranged by Euro Accident's Medical Call Center.

### **12.2.15 Osteopath**

The insurance will compensate reasonable costs for medically motivated treatment/consultation by an osteopath. The treatment is intended to result in an improvement. However, the insurance does not compensate treatment of sickness/injury/complaint that is considered to be a permanent condition, which is to say that the insured's medical condition will not be permanently improved by the treatment. It is a precondition that the treating osteopath is a member of the Swedish Osteopathic Association. The treatment must be approved and arranged by Euro Accident's Medical Call Center.

### **12.2.16 Dietician**

The insurance will reimburse necessary and reasonable costs for up to 25 consultations, per diagnosis, by a dietician following referral by a physician. Up to 25 consultations will be paid for in the case of diagnoses that have a medical link. The treatment must be approved and arranged by Euro Accident's Medical Call Center.

### **12.2.17 Psychologist/psychotherapist**

The insurance will reimburse necessary and reasonable costs for up to 25 treatments per diagnosis, by a registered psychologist or registered psychotherapist for an illness/complaint of psychological disorders, such as crisis and grief reaction, reactions to stress, exhaustion syndrome, depression and anxiety disorder. Up to 25 treatments will be paid for in the case of diagnoses that have a medical link.

Other costs, for example, for doctor's appointments, other specialist care, hospital care, travel or pharmaceuticals in respect of illness/complaint of psychological disorders will not be reimbursed.

The insurance does not cover diagnostics and treatment of hyperkinetic conditions or intellectual disability. Nor does the insurance cover treatment of eating disorders, psychosis, bipolar syndrome, personality disorder or specific phobic conditions.

Problems where it is considered that it is not possible to treat the symptoms within 25 treatments will not be reimbursed by the insurance. In these cases the insured will be given advice concerning alternative care options.

Nor does the insurance cover misuse-related complaints or if the insured has performed or participated in a criminal act.

The treatment must be approved and arranged by Euro Accident's Medical Call Center.

## 12.3 Restrictions

The restrictions below are not applied if the insurance is applied for with a health declaration.

The insurance will not compensate expenses for sickness/injury/complaint, or consequences thereof that the insured had symptoms of, received care for or had been medicated for before the insurance became effective.

However, the insurance does apply where a medical investigation shows that at least one year has elapsed since the existing condition was last subject to treatment, check, examination or medication and the insured has been without symptoms during the same period.

If the insured has applied for and been granted Continuation Insurance, the insurance will provide reimbursement for covered medical expenses related to continued care needs for a sickness/injury/complaint that has been notified, approved and settled during the immediately preceding term of the insurance.

### 12.3.1 The insurance does not cover

- emergency medical or intensive care, besides patient fees up to the high-cost protection limit in accordance with the heading 'The insurance cover/Pharmaceutical expenses and patient fees'
- congenital diseases, birth injuries or consequences thereof
- losses which completely or partially, directly or indirectly, were caused by or are a result of, or have been aggravated by an epidemic/pandemic announced by the World Health Organisation (WHO), and/or disease subject to the Communicable Diseases Act (2004:168) or the Communicable Diseases Ordinance (2004:255) together with consequences thereof.
- organ transplant and organ donation or complications thereof
- dialysis treatment
- immunotherapy and precision medicine for cancer
- snoring problems, unless sleep apnoea has been diagnosed
- surgical procedures, including laser surgery, spectacles and contact lenses with the aim of correcting vision or squint
- intravitreal injection
- surgical procedures for an insured who smokes, unless the insured has refrained from smoking six weeks before the operation and up to six weeks after, or from the time that the operation is booked if this is closer in time
- treatment for constriction of coronary vessels (PCI)

- checks, treatment and surgery for underweight, overweight and obesity and consequential illnesses that have an established medical link with the insured's underweight, overweight and obesity, although the insured is offered one (1) life-style programme, to be nominated by Euro Accident, see Explanation of terms BMI
- checks during pregnancy, treatment and complications in conjunction with pregnancy, childbirth, abortion or consequences thereof
- sterilisation including reversal thereof, examination or treatment related with involuntary childlessness
- sexual dysfunction
- dementia diseases
- see the heading 'The insurance cover/Psychologist/Psychotherapist' for exemptions relating to illnesses of a psychological nature
- diagnostics and treatment of hyperkinetic conditions or intellectual disability
- treatment of eating disorders, psychosis, bipolar syndrome, personality disorder, specific phobic conditions or chronic fatigue syndrome and similar conditions, e.g. myalgic encephalomyelitis.

The insurance does not cover sickness/injury/complaint, or consequences of sickness/injury/complaint caused by:

- the insured using substances to enhance performance including, but not limited to, anabolic steroids, stimulants and corticosteroids, irrespective of whether or not these have been prescribed by an accredited physician. Medication prescribed by a physician for a specific sickness or accidental injury is not covered by the restriction
- attempted suicide or self-inflicted bodily injury or when the insured was not in full possession of all of their senses
- misuse of for example pharmaceuticals, alcohol, other intoxicants, narcotic substances (unless these have been prescribed by an accredited physician for the insured), gambling abuse or sex misuse
- injury that arose in conjunction with health and medical care, for example in conjunction with investigation, treatment, advice, care or pharmaceuticals.

The insurance does not cover costs relating to:

- in-patient care for more than 90 days
- preventive care including health checks in addition to what is stated in the respective product conditions
- non-symptomatic diagnostic tests and examinations

- cosmetic surgery or treatment, or consequences thereof
- alternative forms of treatment performed by an unauthorised care provider who is not licensed by the National Board of Health and Welfare or an osteopath who is not a member of the Swedish Osteopathic Association and alternative treatment products and preparations
- vaccinations including desensitization in the form of injections
- hearing aid, CPAP and the diagnostic testing of such medical devices
- dental treatment, jaw and bite physiology including the making of appointments, regardless of cause
- geriatric care, that is to say care and nursing aimed at affording old people financial security, housing, medical devices and personal care such as domestic assistance, home nursing and homes for the elderly
- personal expenses during hospital care, and costs of relatives or other persons in conjunction with the hospital care
- reimbursement by some other means according to a special law or enactment, international convention, other insurance or collective agreement
- appointment that was cancelled too late or not attended in respect of medical care, treatment or surgery. Cancellation must be made no later than 24 hours before the appointment regarding medical care, treatment or surgery, unless otherwise indicated by any confirmation given by the care provider. Euro Accident reserves the right to recover costs from the insured.

## 12.4 Care guarantee

From the time when Euro Accident has obtained all necessary medical documentation, the insured is guaranteed within:

- seven working days to receive a first consultation, via a visit or by telephone, by a care provider with specialist competence
- 14 working days of a decision in respect of adequate medical services, have surgery or other treatment, where this is medically possible.

The guarantee does not apply if surgery or other treatment must be postponed for medical reasons, or because the insured does not accept the time for the admission.

The guarantee applies to the care that is possible to access within the private sector in Sweden.

If the care guarantee is not met, SEK 1,000 per working day will be paid until the date of admission for surgery or other treatment. This is subject to the precondition that the insured has made contact within the guarantee period and made a claim concerning compensation for non-compliance with the care guarantee to Euro Accident. The maximum reimbursement is one (1) annual premium relating to the insured. Repayment will be made to the party paying the premium.

The insurance covers additional costs for travel and accommodation if care in another district is necessary in order to comply with the care guarantee.

## 12.5 Liability period

The liability period, in respect of sickness or accidental injury, is unlimited up to and including the end of the month in which the insured attains the age of 67.

It is a precondition that the insurance is in force. If the insurance has expired, the liability period and consequently the cover cease to apply.

## 12.6 Deductible

The insurance can be applied for without a deductible.

## 12.7 Sum insured

The sum insured is unlimited unless otherwise is stipulated in the respective reimbursement section of the product conditions.

## 12.8 Validity of cover abroad

An explanation of how the insurance applies in the event of a stay outside the Nordic countries is provided below.

'The Nordic countries' below means Sweden, Finland, Denmark (except Greenland), Norway (except the Svalbard Archipelago) and Iceland.

A stay outside the Nordic countries is not deemed to be discontinued by temporary presence in the Nordic countries to visit doctors, hospital care, for business, holiday or the like. A stay outside the Nordic countries is deemed to have been discontinued when the insured returns to the Nordic countries with the intention of staying.

In the event of acute sickness or acute injury, as a consequence of an accidental injury and in conjunction with temporary travel outside Sweden, Healthcare Insurance PrivatAccess will cover any deductible paid by the insured to the travel insurance company or home insurance company. One precondition for a right to compensation is that the amount of the loss exceeds the deductible under the travel or home insurance. Reimbursement is limited to SEK 5,000 per deductible requested. A deductible under Euro Accident's Healthcare Insurance PrivatAccess is not payable in these cases. The respective insurance conditions of the travel or home insurance company indicate what is meant by 'temporary travel outside Sweden'.

Employee Assistance Program (EAP) under Healthcare Insurance PrivatAccess Gold applies within Sweden.

## 12.9 Senior Insurance

An insured and coinsured who have been covered by Healthcare Insurance PrivatAccess under Continuation Insurance with Euro Accident for at least six \*) months, is entitled to apply for Senior Insurance without a health status review upon attaining the termination age under the Continuation Insurance.

\*) A period during which the insured was insured with the same or similar cover under an insurance agreement with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the current insurance. This applies subject to the precondition that the insured is covered by an insurance agreement which has been converted from another insurer and not when an individual insured has changed insurer.

In those cases where the insured, who has been covered by Healthcare Insurance PrivatAccess according to the above, has had a coinsured child aged under 25, there is a possibility to also coinsure children aged under 25 under the Senior Insurance. The insurance for coinsured child applies in this case at most up to and including the end of the month in which the coinsured attains the age of 25.

Senior Insurance PrivatAccess can have at most the same cover and benefits which last applied for the insured under previous Continuation Insurance with Euro Accident.

The application for Senior Insurance shall be made at the latest within three months from the date the insurance agreement or Continuation Insurance ceased to apply. Senior Insurance is applied for without a health status review.

Senior Insurance applies to the conditions, premiums and other rules applicable at that time.

## 13 Short-term Disability Insurance

The insurance will pay	The insurance will not pay:
<ul style="list-style-type: none"> <li>- monthly compensation for at most 36 months, in the event of incapacity for work <math>\geq</math> 25 per cent</li> <li>- diagnosis benefit in the form of a lump sum if the insured contracts any of the illnesses or conditions described below.</li> </ul>	<ul style="list-style-type: none"> <li>- monthly compensation for a longer period than 36 months</li> <li>- monthly compensation after having attained the termination age               <ul style="list-style-type: none"> <li>- for misuse-related illness</li> <li>- for chronic fatigue syndrome</li> </ul> </li> <li>- compensation in respect of mental or stress-related illness that has manifested itself within 24 months after the insurance was applied for</li> <li>- monthly compensation during the qualifying period.</li> </ul> <p>Note: The above are examples of the most commonly occurring restrictions, for a complete description see below.</p>

### 13.1 Right to compensation

#### *Monthly compensation in the case of incapacity for work*

If the insured, due to sickness or accidental injury, is afflicted by at least a 25 per cent incapacity for work during the term of the insurance, the insurance provides a right to compensation for the time that the incapacity for work endures beyond the agreed qualifying period. One precondition for the right to compensation is that the insured pays the premium.

When the right to compensation referred to under the heading 'The insurance will pay – monthly compensation' ceases, the insurance also ceases.

The insured's right to re-entry into the insurance is dealt with under the heading 'The insurance will pay – monthly compensation' below.

The Social Insurance Agency's decision regarding applicable sickness benefit, rehabilitation benefit, activity compensation, temporary sickness compensation or sickness compensation is an important though not decisive circumstance for Euro Accident's assessment in respect of the issue of compensation.

#### *Diagnosis benefit*

If the insured has been diagnosed during the term of the insurance with any of the illnesses or conditions described below, the insurance will pay compensation of one (1) price base amount.

- Cancer ICD C00-C43, C45-C97 (malignant)
- Myocardial infarction ICD I21
- Cerebral infarction ICD I60-63
- Operation, replacement of coronary artery (bypass operation)

- Operation, surgical replacement of aorta or a segment of an aorta
- Operation on one or more heart valves through open heart surgery.
- Collapse of kidney function (kidney failure, unspecified as acute or chronic) ICD N19.9
- Organ transplant refers to heart, liver, lungs, pancreas, kidney or bone marrow transplant received)
- Primary adrenocortical insufficiency ICD E27.1
- Motor neuron disease (ALS) ICD G12.2
- Multiple sclerosis ICD G35.9
- Parkinson's disease ICD G20.9
- Alzheimer disease ICD G30
- Systemic lupus erythematosus (SLE) ICD M32.9

The insurance will not pay compensation for a diagnosis, condition or surgery if there have been symptoms or illness linked to the diagnosis, condition or surgery during twelve months before the previous insurance became effective. This restriction does not apply to the diagnoses cerebral infarction and acute myocardial infarction.

The diagnosis must be made by a physician with specialist competence (consultant) in respect of the diagnosis concerned.

Compensation will only be paid for one (1) diagnosed illness even if the insured has been diagnosed for several illnesses. Diagnosis that already existed when the insurance was applied for never affords a right to compensation.

## 13.2 The insurance will pay – monthly compensation

The insurance provides ongoing compensation, though at most until the first of the following circumstances have occurred:

- compensation has been paid for 36 months
- the insured has attained the termination age according to the insurance agreement.

The compensation will be paid monthly in arrears. One month is equated to 30 days when calculating compensation.

The entire sum insured will be paid out in the event of total loss of work capacity. If work capacity is impaired by at least 25 per cent, such proportion of the sum insured will be paid out as corresponds to the impairment of work capacity.

If the insured resumes their work capacity after a shorter period than the longest possible compensation period, the remaining compensation days can be utilised in the event of a later period of sickness.

### *Application for re-entry into the insurance*

When the insurance has ceased as referred to above, an application for re-entry into the insurance can only be made after the insured has been fully capable of working, except for periods of incapacity for work of at most 14 days, for a consecutive period of twelve months from the preceding period of incapacity for work. Euro Accident's rules on health status review apply for re-entry.

## 13.3 Qualifying period

The disability insurance has a qualifying period of three months, unless otherwise agreed according to the insurance agreement.

### 13.3.1 Recurrent incapacity for work

The following applies when compensation is paid for a preceding period under this insurance and the insured once again becomes incapacitated for work if the:

- insured becomes incapacitated for work once again after 24 months from the end of the preceding period of incapacity for work, the new period is to be regarded as a new loss and a new qualifying period will then be counted.
- insured becomes incapacitated for work once again within 24 months from the end of the preceding period of incapacity for work, the new period is to be regarded as a continuation of the preceding period and no new qualifying period will be counted.

Compensation is not paid in any case for a period of incapacity for work that is less than 14 consecutive days.

## 13.4 Restrictions

### 13.4.1 Misuse-related illness

The insurance does not cover monthly compensation in the case of incapacity for work, or diagnosis capital caused by an illness or condition related to drug misuse, alcohol dependency or pharmaceuticals misuse.

### 13.4.2 Chronic fatigue syndrome

The insurance does not cover incapacity for work caused by chronic fatigue syndrome, e.g. myalgic encephalomyelitis.

### 13.4.3 Mental or stress-related illness

The insurance does not cover incapacity for work caused by mental or stress-related illness or condition such as, for example, depression, anxiety disorder, exhaustion syndrome and concentration problems.

The restriction regarding mental or stress-related illness or condition is not applicable if the:

- insurance has been in force with Euro Accident without interruption for at least 24 months \*) before the illness occurred and the insured has been fully capable of working without interruption for the same period
- insured became sick with any of the above illnesses/complaints during the first 24 months, then recovered and has been free of complaint for more than 24 months after the last occasion of sickness.

Periods of incapacity for work that are shorter than 15 days are not taken into account, unless the incapacity for work is due to a mental or stress-related illness.

\*) A period during which the insured was insured with the same or similar cover under a group scheme insurance with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the current insurance. This applies subject to the precondition that the insured is covered by a group scheme agreement that has been converted from another insurer and not when an individual insured has changed insurer.

#### **13.4.4 Limitation of the compensation period**

If the insured has during the last 24 months before the insurance became effective, been incapacitated for work for more than 30 consecutive days and becomes sick once again with the same sickness within 24 months from the date when the insurance became effective, compensation will be paid at most for such a period of time as has elapsed from the incapacity for work prior to joining until the time when the insured became incapacitated for work once again due to the same sickness, though never for a longer period than as stated under the heading 'The insurance will pay – monthly compensation'.

An accidental injury occurred earlier is equated with 'previous sickness'.

If a period of good health lasts for longer than 24 months, the above-mentioned restrictions do not apply if the insured is subsequently afflicted by an impaired work capacity due to the same sickness or accidental injury.

If the insured is incapacitated for work after the age of 66 the compensation may be limited in accordance with the applicable rules and assessment of the Social Insurance Agency.

### **13.5 Compensation rule**

Disability insurance provides ongoing compensation in the event of incapacity for work after a certain qualifying period. The qualifying period of the insurance is stated in the group scheme agreement and the insurance statement.

#### **13.5.1 Fixed annual amount**

The insurance is applied for with a fixed annual amount.

### **13.6 Overinsurance**

Should the compensation under this insurance in the event of incapacity for work result in the insured receiving an income after tax that is higher than 90 per cent of their pay in the event of full work capacity after tax, compensation will only be paid up to a level of 90 per cent. Consequently, if this level has already been achieved through other insurance, no compensation will be paid under this insurance. In this case the premium corresponding to the overinsured part will not be repaid.

### **13.7 The insurance pays - diagnosis benefit**

Diagnosis benefit is paid out as a lump sum corresponding to one (1) price base amount, based on the price base amount applicable when the right to compensation arose.

Compensation is paid out when one month has elapsed from when the illness or condition was first diagnosed. Compensation will not be paid if the insured dies within this period of time.

### **13.8 Validity of cover abroad**

An explanation of how the insurance applies in the event of a stay outside the Nordic countries is provided below.

'The Nordic countries' below means Sweden, Finland, Denmark (except Greenland), Norway (except the Svalbard Archipelago) and Iceland.

A stay outside the Nordic countries is not deemed to be discontinued by temporary presence in the Nordic countries to visit doctors, hospital care, for business, holiday or the like. A stay outside the Nordic countries is deemed to have been discontinued when the insured returns to the Nordic countries with the intention of staying.

Short-term Disability Insurance applies in the event of a stay outside the Nordic countries for up to twelve months.

## 14 Basic Disability Business Interruption Insurance

The insurance will pay:	The insurance will not pay:
<p>- monthly compensation for one (1) period of twelve months in the event of a business interruption due to incapacity for work.</p>	<ul style="list-style-type: none"> <li>- compensation for business interruption due to pregnancy, childbirth or consequences thereof</li> <li>- compensation for business interruption as a consequence of alcohol and/or other intoxicants</li> <li>- for misuse-related illness</li> <li>- for chronic fatigue syndrome</li> <li>- compensation in respect of mental or stress-related illness that has manifested itself within 24 months after the insurance was applied for</li> <li>- compensation during the qualifying period.</li> </ul> <p>Note: The above are examples of the most commonly occurring restrictions, for a complete description see below.</p>

### 14.1 Right to compensation

The insurance covers those persons who have been notified as insured within the policyholder's business. If such ownership or employment relationship that formed the basis of the insurance agreement ceases, the insurance cover ceases at the end of the quarter in which such change took place.

The insurance applies in the case of business interruption of the policyholder's business caused by an insured person during the term of the insurance being afflicted by at least a 25 per cent incapacity for work due to illness or accidental injury.

One precondition for the right to compensation is that the insurance is in force and that the premium is paid during the period of the incapacity for work.

One precondition for the insurance applying is that the insured business has not been disposed of or wound up.

The Social Insurance Agency's decision regarding applicable sickness benefit, rehabilitation benefit, activity compensation, temporary sickness compensation or sickness compensation is an important though not decisive circumstance for Euro Accident's assessment in respect of the issue of compensation.

### 14.2 The insurance will pay

In the case of incapacity for work, compensation is paid during a compensation period corresponding to the period during which the incapacity for work endures beyond the qualifying period.

In the case of incapacity for work, the compensation period is computed from the date following the date when the insured has been incapacitated for work without interruption for 30 days.

The insurance will pay one (1) compensation period of twelve months.

The insurance ceases after the maximum payment has been made. Compensation is not paid in any case for a period of incapacity for work that is less than 14 consecutive days.

Compensation under Basic Disability Business Interruption Insurance must be declared as business income and the insurance premium is a deductible business expense.

#### *Application for re-entry into the insurance*

When the insurance has ceased as referred to above, an application for re-entry into the insurance can only be made after the insured has been fully capable of working, except for periods of incapacity for work up to 14 days, for a consecutive period of twelve months from the preceding period of incapacity for work. Euro Accident's rules on health status review apply for re-entry.

#### 14.2.1 Recurrent incapacity for work

The following applies when the insurance has paid a compensation for a period shorter than twelve months and the insured recovered but becomes incapacitated for work once again:

- If the insured becomes incapacitated for work once again within 30 days from the end of the preceding period of incapacity for work, the new period is to be regarded as a continuation of the preceding period and no new qualifying period will be counted. However, the aggregate compensation period is in such cases counted as if the incapacity for work was uninterrupted. Compensation will not be paid during the period of good health.
- If the insured becomes incapacitated for work once again after 30 days from the end of the preceding period of incapacity for work, the new period is to be regarded as a continuation of the preceding period and a new qualifying period will then be counted.

#### 14.2.2 Calculation of insurance compensation

The compensation amount corresponds to the sum insured applied for. In the event of partial incapacity for work, compensation will be paid to a corresponding extent.

If the sum insured is governed by the price base amount, the sum insured is determined by the price base amount applicable at the time when the incapacity for work occurred.

Compensation will be paid out to the policyholder monthly in arrears.

### 14.3 Qualifying period

The qualifying period is 30 days unless otherwise agreed. 'Qualifying period' means the period during which compensation for business interruption is not paid. The qualifying period is computed from the date when the incapacity for work occurred.

No new qualifying period will be counted in the event of new incapacity for work within 30 days after being declared to be in good health. However, the aggregate compensation period is in such cases counted as if the incapacity for work was uninterrupted.

### 14.4 Restrictions

The insurance does not cover incapacity for work caused by:

- pregnancy, childbirth or consequences thereof
- illness or condition related to drug misuse, alcohol dependency or pharmaceuticals misuse
- chronic fatigue syndrome, e.g. myalgic encephalomyelitis.

#### 14.4.1 First six months after the insurance was applied for

The insurance only applies for incapacity for work caused by an accidental injury during the first six months after the insurance was applied for.

#### 14.4.2 Mental or stress-related illness

The insurance does not cover incapacity for work caused by mental or stress-related illness or condition such as, for example, depression, anxiety disorder, exhaustion syndrome and concentration problems.

The restriction regarding mental or stress-related illness or condition is not applicable if the:

- insurance has been in force with Euro Accident without interruption for at least 24 months \*) before the illness occurred and the insured has been fully capable of working without interruption for the same period
- insured became sick with any of the above illnesses/complaints during the first 24 months, then recovered and has been free of complaint for more than 24 months after the last occasion of sickness.

Periods of incapacity for work that are shorter than 15 days are not taken into account, unless the incapacity for work is due to a mental or stress-related illness.

\*) A period during which the insured was insured with the same or similar cover under a group scheme insurance with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the current insurance. This applies subject to the precondition that the insured is covered by a group scheme agreement that has been converted from another insurer and not when an individual insured has changed insurer.

### 14.5 Validity of cover abroad

An explanation of how the insurance applies in the event of a stay outside the Nordic countries is provided below.

'The Nordic countries' below means Sweden, Finland, Denmark (except Greenland), Norway (except the Svalbard Archipelago) and Iceland.

A stay outside the Nordic countries is not deemed to be discontinued by temporary presence in the Nordic countries to visit doctors, hospital care, for business, holiday or the like. A stay outside the Nordic countries is deemed to have been discontinued when the insured returns to the Nordic countries with the intention of staying.

Basic Disability Business Interruption Insurance applies in the event of a stay outside the Nordic countries for up to twelve months.

## 15 Disability Business Interruption Insurance

The insurance will pay:	The insurance will not pay:
<ul style="list-style-type: none"> <li>- monthly compensation for a maximum of three periods of up to twelve months each in the event of a business interruption due to incapacity for work</li> <li>- a lump sum in the case of death.</li> </ul>	<ul style="list-style-type: none"> <li>- compensation for business interruption due to pregnancy, childbirth or consequences thereof</li> <li>- compensation for business interruption as a consequence of alcohol and/or other intoxicants               <ul style="list-style-type: none"> <li>- for misuse-related illness</li> <li>- for chronic fatigue syndrome</li> </ul> </li> <li>- compensation in respect of mental or stress-related illness that has manifested itself within 24 months after the insurance was applied for</li> <li>- compensation exceeding five price base amounts during the first operational year</li> <li>- compensation during the qualifying period.</li> </ul> <p>Note: The above are examples of the most commonly occurring restrictions, for a complete description see below.</p>

### 15.1 Right to compensation

The insurance covers those persons who have been notified as insured within the policyholder's business. If such ownership or employment relationship that formed the basis of the insurance agreement ceases, the insurance cover ceases at the end of the quarter in which such change took place.

The insurance applies in the case of business interruption of the policyholder's business caused by an insured person during the term of the insurance:

- being afflicted by at least a 25 per cent incapacity for work due to illness or accidental injury
- dying as a consequence of sickness or accidental injury.

One precondition for the right to compensation is that the insurance is in force and that the premium is paid during the period of the incapacity for work.

One precondition for the insurance applying is that the insured business has not been disposed of or wound up.

The Social Insurance Agency's decision regarding applicable sickness benefit, rehabilitation benefit, activity compensation, temporary sickness compensation or sickness compensation is an important though not decisive circumstance for Euro Accident's assessment in respect of the issue of compensation.

### 15.2 The insurance will pay

In the case of incapacity for work, compensation is paid during a compensation period corresponding to the period during which the incapacity for work endures beyond the qualifying period. In the case of death compensation is paid as long as the business has costs that are covered, up to six months from the death.

In the case of incapacity for work, the compensation period is computed from the date following the date when the insured has been incapacitated for work without interruption for 30 days.

The insurance will pay a maximum of three compensation periods of up to twelve months each.

The insurance ceases after the maximum payment has been made. Compensation is not paid in any case for a period of incapacity for work that is less than 14 consecutive days.

Compensation under Disability Business Interruption Insurance must be declared as business income and the insurance premium is a deductible business expense.

#### *Application for re-entry into the insurance*

When the insurance has ceased as referred to above, an application for re-entry into the insurance can only be made after the insured has been fully capable of working, except for periods of incapacity for work up to 14 days, for a consecutive period of twelve months from the preceding period of incapacity for work. Euro Accident's rules on health status review apply for re-entry.

### 15.2.1 Recurrent incapacity for work

The following applies when the insurance has paid compensation for a period shorter than twelve months and the insured recovered but becomes incapacitated for work once again:

- If the insured becomes incapacitated for work once again within 30 days from the end of the preceding period of incapacity for work, the new period is to be regarded as a continuation of the preceding period and no new qualifying period will be counted. However, the aggregate compensation period is in such cases counted as if the incapacity for work was uninterrupted. Compensation will not be paid during the period of good health.
- If the insured becomes incapacitated for work once again within twelve months from the end of the preceding period of incapacity for work, the new period is to be regarded as a continuation of the preceding period and a new qualifying period will then be counted.
- If the insured becomes incapacitated for work once again after twelve months from the end of the preceding period of incapacity for work, the new period is to be regarded as a new loss and a new qualifying period will then be counted.

When the insurance has paid one compensation period for twelve months the insured must in order for there to be a right to compensation for a new compensation period, have been fully capable of working without interruption for at least twelve months. Periods of incapacity for work that are shorter than 14 days are not taken into account.

### 15.2.2 Calculation of insurance compensation

The insurance provides compensation for the insured person's proportion of the business's fixed costs.

The compensation amount is maximised at 100 per cent of the business's fixed costs according to the latest audited annual accounts preceding the loss.

However, the compensation amount may never exceed the amount stated in the insurance statement.

In the event of partial incapacity for work, compensation will be paid to a corresponding extent.

If the insured dies during an ongoing compensation period, the remaining part of the compensation amount will be paid, for the compensation period involved, as a lump sum.

'Business's fixed costs' means those costs that are defined in the annual accounts under the heading 'Operating expenses' as 'Other external expenses' and 'Personnel costs', according to the Annual Accounts Act (1995:1554).

Covered costs are:

- agreed pay and payroll expenses to those who are permanently engaged in the business
- rent for premises and other fixed costs for premises
- fixed electricity and telecom costs
- fixed costs for bookkeeping and audit
- fixed membership charges for sector and employer organisations
- premiums for business insurance
- interests for the business
- fixed contracted rent costs under leasing contracts
- tax and insurance premiums for means of transport in the business.

Pay and social security expenses and costs for individual insurance for the insured person shall not be included in fixed costs.

Compensation will be paid out to the policyholder monthly in arrears.

### 15.3 Qualifying period

The qualifying period is 30 days unless otherwise agreed. 'Qualifying period' means the period during which compensation for business interruption is not paid. The qualifying period is computed from the date when the incapacity for work occurred.

No new qualifying period will be counted in the event of new incapacity for work within 30 days after being declared to be in good health. However, the aggregate compensation period is in such cases counted as if the incapacity for work was uninterrupted.

### 15.4 Restrictions

The insurance does not cover incapacity for work caused by:

- pregnancy, childbirth or consequences thereof,
- illness or condition related to drug misuse
- alcohol dependency or pharmaceuticals misuse
- chronic fatigue syndrome, e.g. myalgic encephalomyelitis.

#### 15.4.1 Suicide

The first paragraph under the heading 'General conditions/Restrictions/Inducing a loss' does not apply if the insured has committed suicide.

In the case of suicide, Euro Accident is liable if more than one year has elapsed from when the insurance agreement was entered into or extended, or in the event of a shorter period, if it is assumed that the insurance was applied for without any thought of suicide.

#### **15.4.2 First six months after the insurance was applied for**

The insurance only applies for incapacity for work and death caused by an accidental injury during the first six months after the insurance was applied for.

#### **15.4.3 Mental or stress-related illness**

The insurance does not cover incapacity for work caused by mental or stress-related illness or condition such as, for example, depression, anxiety disorder, exhaustion syndrome and concentration problems.

The restriction regarding mental or stress-related illness or condition is not applicable if the:

- insurance has been in force with Euro Accident without interruption for at least 24 months \*) before the illness occurred and the insured has been fully capable of working without interruption for the same period
- insured became sick with any of the above illnesses/complaints during the first 24 months, then recovered and has been free of complaint for more than 24 months after the last occasion of sickness.

Periods of incapacity for work that are shorter than 15 days are not taken into account, unless the incapacity for work is due to a mental or stress-related illness.

\*) A period during which the insured was insured with the same or similar cover under a group scheme insurance with the immediately preceding insurer, may be included provided that the term of such insurance links immediately and without interruption to the term of the current insurance. This applies subject to the precondition that the insured is covered by a group scheme agreement that has been converted from another insurer and not when an individual insured has changed insurer.

#### **15.4.4 Newly started business**

In the case of a newly started business, the insurance will compensate up to five price base amounts during the first operational year. An older business that changes orientation of its principal operation is to be regarded as newly started from the time of the change. A business that changes corporate form without this affecting the orientation of the operation is not regarded as a newly started business.

### **15.5 Overinsurance**

If it transpires in conjunction with payment that the policyholder has insured an amount that corresponds to more than 100 per cent of the business's fixed costs, only such proportion of the sum insured as corresponds to up to 100 per cent of the business's fixed costs according to the latest audited annual accounts will be paid until further notice.

### **15.6 Validity of cover abroad**

An explanation of how the insurance applies in the event of a stay outside the Nordic countries is provided below.

'The Nordic countries' below means Sweden, Finland, Denmark (except Greenland), Norway (except the Svalbard Archipelago) and Iceland.

A stay outside the Nordic countries is not deemed to be discontinued by temporary presence in the Nordic countries to visit doctors, hospital care, for business, holiday or the like. A stay outside the Nordic countries is deemed to have been discontinued when the insured returns to the Nordic countries with the intention of staying.

Disability Business Interruption Insurance applies in the event of a stay outside the Nordic countries for up to twelve months

### **15.7 Action for payment**

In addition to the provisions set out under the heading 'General provisions/Action for payment', the following applies for Disability Business Interruption Insurance.

In the event of a loss covered by Disability Business Interruption Insurance, the policyholder is responsible for assisting Euro Accident in connection with a claims investigation and upon request for verifying the demand for compensation and provide vouchers, evidence, certificates concerning sick leave and other documents that are needed to assess Euro Accident's liability and the amount of the compensation.

In the event of a loss, Euro Accident may request that the business' fixed costs, according to the latest audited annual accounts, are certified by the business's auditor.



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