

Group scheme insurance

Child and Youth Insurance

Child and Youth Insurance can make a difference to children and parents when life suddenly changes after an accident or sickness. The cover applies around the clock – both in and out of school.

- Valid 24/7
- No deductible
- No health assessment
- Also valid during stays outside the Nordic region for up to twelve months

Security for the family
Most people can live with a scar from a graze, but a permanent injury following an accident or sickness can have significant consequences and change the lives of everyone in the family.

With a Child and Youth Insurance plan you can make sure that you have the necessary financial support. In addition to covering various expenses, the plan can pay out a large lump sum if a child is unable to work.

24 hours a day
Even if your child is insured by the preschool or school he/she attends, the school's insurance does not provide sickness cover. In many cases it will only cover incidents that occur at school.

Child and Youth Insurance from Euro Accident provides cover around the clock and can provide a disability benefit following an accident or sickness.

Definition of accidental injury
We insure against involuntary bodily injury caused by sudden and unforeseen external occurrences. We also cover bodily injury caused by frostbite, heatstroke or sunstroke, tick bite infection, sudden knee twist injury or ruptured Achilles tendon, comparable with accidental injury.

Facts

- Compensation for expenses in the event of an accident
- Compensation for invalidity as a result of an accident or illness
- Valid 24 hours a day
- No health test of the child

The insurance includes the following

In the event of an accident, the insurance provides compensation for:

- Medical expenses for legitimate medical and hospital care as well as the cost of treatment and medical devices up to the patient cost ceiling (within the Swedish public health service). Treatment is only covered if it is covered by the Swedish public health service. The benefit can be paid out for a maximum of three years.
- Dental injury expenses for necessary treatment as a result of an accidental injury for a maximum of five years. The treatment is only covered if it is covered by the Swedish dental care subsidy.
- Travelling expenses in connection with care and treatment prescribed by a doctor. The benefit can be paid out for a maximum of three years.
- Additional costs that arise due to accidental injury during emergency treatment can be covered up to three price base amounts. Compensation for damaged clothes and other personal items can be paid up to one half of a price base amount.
- The cost of rehabilitation and medical devices incurred due to accidental injury can be covered up to two price base amounts.

In the event of illness and accident, the insurance provides compensation for:

- Medical disability in case of permanent impairment of bodily function.
- Professional disability in the event of a permanent reduction in working capacity.
- Scars and other changes in appearance that persist one year after the time of the injury.
- Crisis treatment – covers the cost of crisis therapy provided by a certified psychologist or certified psychotherapist in the event of crisis reaction as a result of:
  – compensable sickness or accidental injury
  – death of a family member (husband/wife, registered partner, cohabitee, child, parent or sibling)
  – robbery, threat, assault, rape, sexual offence or violence suffered by the insured person, even within the family
  – bullying.
- Hospital stay, for a maximum of 365 days.
- Care at home for children under 16, for a maximum of 30 days.
- Cost allowance if the custodian is entitled to care allowance or temporary parental allowance when caring for a seriously ill child.
- Death benefit, one (1) price base amount is paid to the child's estate if the child dies during the insurance period.

Validity

The insurance cover is valid until the end of the month of the child's 25th birthday, unless otherwise agreed. The insurance is valid for stays outside the Nordic region for up to twelve months.

Who can take out this insurance?

If you are part of a group insurance agreement with Euro Accident, you can take out this insurance for your own children who are entitled to inherit – as well as your spouse's, cohabiting partner's or registered partner's children who are entitled to inherit – and who are under the age of 20.

Terms & conditions

Full terms & conditions and pre-purchase information are available at euroaccident.com or from your insurance broker.

About group scheme insurance

The State provides basic financial protection that is the same for everyone. This includes sickness benefits from Försäkringskassan (the Swedish Social Insurance Agency) and basic state pension. These are only basic benefits, many aspects of which may need to be supplemented.

Group scheme insurance is a cost-effective way to create security for a company's employees or an organisation's members. This type of insurance provides a financial benefit if something unforeseen occurs or an accident happens.

Needs are rarely the same for everyone

Euro Accident can offer tailored group scheme insurance solutions and financial plans to suit both large and small companies and organisations.

Together we create Sustainable employees®

Euro Accident is a Swedish life insurance company that operates in Scandinavia. Our focus is on offering top-class insurance policies that help companies to have healthy and secure co-workers who are able to work and feel good while doing so.

euroaccident.se