

*Group scheme insurance*

# Life Insurance with child protection

Life Insurance with child protection gives your loved ones a financial breathing space if you pass away.

- Valid 24/7 and worldwide
- Child protection is included
- Option to include a spouse, registered partner, or cohabiting partner in the insurance

**Financial breathing space**
Above all, our Life Insurance with child protection policy eases the financial burden on your loved ones if you pass away.

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

**Key aspect of insurance cover**
For most people insurance benefits from the State and their employer are not enough to cover a sudden change in their financial circumstances in the event of sickness, an accident or death. With one or more of Euro Accident's Group Scheme Insurance policies you can easily supplement your insurance cover as needed.

## Facts

- Compensation in the event of your death
- Paid as a one-time lump sum
- No age-related reduction of the sum insured
- You decide who is to receive the money
- Extra protection for parents if a child dies

## The insurance includes the following

### Life insurance

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

The primary beneficiary is your spouse, registered partner or cohabiting partner. If such a person is lacking, the money is paid out to the heirs.

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

### Child protection

A one-time lump sum of one price base amount, paid to the child's estate if your or your spouse's, registered partner's or cohabiting partner's child entitled to inherit should die before the end of the month in which he/she turns 18.

## Validity

The insurance cover is valid until the end of the month of your 67th birthday or until you leave the insurance group for another reason. The insurance cover applies if you are residing outside Sweden regardless of the length of your stay abroad.

## Who can take out this insurance?

### Voluntary group scheme insurance

Voluntary group scheme insurance can be applied for by a person who:

– has attained the age of 16 but not 65 and
– is permanently resident and also registered as resident in Sweden
– is entitled to compensation from a Swedish social insurance agency.

### Mandatory group scheme insurance

Agreements relating to mandatory group scheme insurance may be entered into by Swedish companies, associations, federations or corresponding foreign organisations that have a permanent establishment in Sweden.
A person may join a mandatory group scheme insurance provided they:

– have attained the age of 16 but not 65 and
– are permanently resident and also registered as resident in Sweden or have their main occupation in Sweden but are permanently resident in another Nordic country and
– are entitled to compensation from a Swedish social insurance agency or the corresponding agency in a Nordic country.

## 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 and basic state pension. These are only basic benefits, many aspects of which may need to be supplemented.

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

## Needs are rarely the same for everyone

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

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*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