

Accident, Illness and Accident and Adult 50+ insurance



Information and facts before purchasing – April 2023

This is a summary of what our Accident, Illness and accident, and Adult 50+ insurance policies cover. The insurance policies also include important limitations. These are listed under the heading "Important limitations in the insurance". You are legally entitled to receive this information before you purchase the insurance policy. It is therefore important that you read this information together with the quote so that you clearly understand what the policy covers. We recommend that you keep this document. For the full terms and conditions, please visit the website if.se. You can also obtain them by contacting our Customer Service department. Claims are always paid in accordance with the full terms and conditions of the policy.

Cover	Illness and accident	Accident insurance	Adult 50+
Medical disability (accident)	●	●	●
Financial disability (accident)	●	●*	–
Dental injury, travel and treatment costs (accident)	●	●	●
Hospitalization (accident)	●	●	●
Incident insurance (accident)	●	●	●
Death (accident)	●	●	●
Scarring (accident)	●	●	●
Crisis cover	●	●	●
Medical disability (illness)	●	–	–
Financial disability (illness)	●	–	–
Financial first aid (illness and accident)	●	–	●
Acute compensation (illness and accident)	●	–	–
Hospitalization (illness)	●	–	●
Scarring (illness)	●	–	–
Consultation & advice	–	–	●

*Financial disability (accident) is included if you take out the insurance policy before your 50th birthday.

Our Accident insurance policy pays compensation if you suffer an injury as a result of an accident. Our Illness and accident insurance can provide you with cover for illness and accidents. The cover is therefore more comprehensive. Our Adult 50+ insurance provides compensation in the event that you suffer an injury as the result of an accident and can also provide compensation through financial first aid should you suffer any of the serious illnesses or events listed in the terms and conditions.

Who is insured under the policy?

The insurance covers the person listed in the certificate of insurance. You must be a resident in Sweden and listed in the Swedish national population register.

Accident insurance is available for purchase by persons aged 0-80 years old.

Illness and accident insurance is available for purchase by persons aged 18-50 years old.

Adult 50+ insurance can be purchased by those aged between 50 and 80.

Where does the policy provide cover?

The policy provides cover throughout the world, with certain limitations. If you are staying outside the Nordic countries, you are not covered for hospitalization, dental injury, travel and treatment costs.

The insurance provides cover for occasional stays abroad of up to 12 months. You must inform If if you intend to spend more than 12 months abroad or if you are emigrating from Sweden. If you do not inform us of your stay abroad, your insurance cover will end on the day you leave Sweden. In certain cases, If can provide insurance cover during stays abroad.

When does the policy provide cover?

Accident insurance can provide cover 24 hours a day or only outside working hours, depending on the accident risks involved in your work.

For Illness and accident and Adult 50+ the following applies: The insurance cover for illness is valid 24 hours a day. The insurance cover for accident can be valid 24 hours a day or only outside working hours, depending on the accident risks involved in your work.

Illness and accident insurance remains valid until the end of the annual term on or following your 55th birthday, at which point it is converted to an Adult 50+ insurance policy.

Accident insurance and Adult 50+ insurance cover you for your entire life.

If's liability begins at the earliest the day after an insurance policy is taken out. In order to take out Illness and accident or Adult 50 + insurance you must submit a health declaration form, and the form must be approved by If.

What is insured?

The insurance covers the cases listed in the table above. Compensation for financial disability will only be paid if this is stated in the insurance policy documents.

There is no excess applicable to the insurance.

SUM INSURED

You can choose from four sums: SEK 500,000, 1,000,000, 1,500,000 or 2,000,000. For Accident insurance for a child under the age of 18 years old, you can choose an insurance amount up to SEK 2,500,000. The choice of the sum insured affects the amount of compensation in the case of medical disability, financial disability, scarring, incident insurance, travel and treatment costs and dental injury.

MEDICAL DISABILITY (PERMANENT INJURY)

Our Accident and Adult 50+ insurance policies pay compensation in the event of medical disability after an accident.

Our Illness and accident insurance covers medical disability following an accident and following the illnesses and diagnoses listed in the full terms and conditions of the policy. Examples include cancer, stroke and heart attack.

Medical disability involves a permanent impairment of the person's physical or mental functions. The impairment is measured in percent and assessed on the basis of a table used by all insurance companies. The compensation you receive is the percentage of the sum insured which corresponds to the medical disability. If the level of medical disability is at least 30% for one accident or illness, we will pay double the compensation. The right to double compensation continues until you are 70. If you have chosen a sum insured of SEK 1,000,000 and your medical disability level is 40%, you will receive double compensation, in other words, SEK 800,000. The choice of the sum insured affects the amount of compensation.

SCARRING

Compensation for scarring is paid according to a table drawn up by If. The assessment standard applied by the Road Traffic Injuries Commission is used to determine how conspicuous the scarring is. The compensation that is paid depends on the extent of the scarring, your age and the sum insured you have chosen. One requirement for the payment of compensation is that the scarring has been caused by an accident that needed treatment from a hospital/healthcare centre or other medical care provider with an obligation to keep patient records.

The Illness and accident insurance also pays compensation for scarring caused by an insured illness.

FINANCIAL DISABILITY (LOSS OF THE ABILITY TO WORK)

Included in Accident insurance and Illness and accident insurance

Our Accident insurance covers financial disability following an accident. The scope is specified in the insurance policy for people under the age of 50 when they take out the policy.

Our Illness and accident insurance covers financial disability following an accident and following the illnesses and diagnoses listed in the policy. Examples include cancer, stroke and heart attack.

If you have suffered an injury or illness that is so serious that your future ability to work is reduced by at least 50%, this is considered to be financial disability. The reduction in your ability to work is assessed on the basis of your ability to work before you were ill or injured. One requirement is that the illness or accident must also have resulted in that you are entitled to compensation for at least 8% medical disability from this insurance. Compensation for financial disability is paid when all the possibilities of retraining for work and rehabilitation have been explored. The choice of the sum insured affects the amount of compensation.

DENTAL INJURY, TRAVEL AND TREATMENT COSTS

If you have an accident, you will be paid compensation for necessary and reasonable medical, dental and travel costs which are not paid by the Swedish Social Insurance Agency or by another source. The maximum compensation is 5% of the sum insured for medical disability. The choice of the sum insured affects the amount of compensation.

FINANCIAL FIRST AID

Included in Illness and accident insurance and Adult 50+ insurance

Our Illness and accident insurance and Adult 50+ insurance both include financial first aid. If you are suffering from a serious illness covered by the insurance policy, we will pay you a lump sum which you can use for whatever purpose you want. The amount is SEK 50,000 and it is paid after a diagnosis has been made and confirmed by doctors.

Examples of diagnoses include cancer, stroke and open heart surgery. The coverage diagram in the terms and conditions of the insurance policy shows the illnesses and injuries that compensation is paid for under each policy type and the criteria that have to be met for the compensation to be paid.

ACUTE COMPENSATION

Included in Illness and accident insurance

We pay a one time compensation of SEK 600 if you are acutely admitted to hospital over night following an illness or accident.

HOSPITALIZATION

If you are admitted to hospital following an accident, the Accident insurance will pay you SEK 200 per day for up to 90 days.

If you are admitted to hospital as a result of an accident or an illness, the Illness and accident insurance will pay you SEK 200 per day for up to 365 days.

If you are admitted to hospital following an accident or because of an illness, the Adult 50+ insurance will pay you SEK 300 per day for up to 90 days.

INCIDENT INSURANCE

If you have an accident that causes a serious fracture, serious eye injury, severe burns or an Achilles tendon rupture, we will pay compensation of 0.5% of the sum insured for medical disability. The choice of the sum insured affects the amount of compensation.

CONSULTATION & ADVICE

Included in Adult 50+

Adult 50+ insurance includes, among other things, a telephone advice service covering healthcare, diet and exercise.

CRISIS THERAPY

We will pay the cost of crisis therapy if you are suffering from a crisis reaction as a result of an insured accident or as a result of the death of a close relative following an accident.

Our Illness and accident insurance will also pay the cost of crisis therapy if you are suffering from a crisis reaction as a result of being diagnosed with an insured illness or as a result of the death of a close relative following an illness.

Compensation is paid for a maximum of 10 treatment sessions per claim.

DEATH

In the event of death as a direct result of an accident, the insurance will pay compensation in the form of a lump sum of SEK 50,000.

Important limitations in the insurance

The insurance policy includes certain limitations. For example, there are conditions whereby the insurance does not apply in certain situations and there are conditions that compensation in the event of injury may be reduced if you intentionally or with gross negligence induce an insured event. You can read more about which situations are not covered by the insurance policy and what applies in cases where an insured event has been induced in the full insurance terms and conditions available via if.se. Some of the main limitations on the policy are listed below.

GENERAL LIMITATIONS:

- The insurance does not cover illnesses or physical disabilities that you suffered from or showed symptoms of before the insurance policy was taken out. This is one advantage of taking out insurance when you are as young as possible.
- The insurance does not cover consequences of an accident that occurred from an approved treatment or pharmaceutical damage.
- The insurance does not cover accidents that occur:
 - when you are taking part in sport and receive a payment of more than one price base amount (approximately SEK 50,000) per year
 - when you are taking part in hazardous sports such as parachute jumping, diving, martial arts, off-piste skiing or mountain climbing.
- The insurance does not provide cover in the event of war, war-like events, stays in dangerous areas or for participation in criminal acts or violent activities.
- Furthermore, the insurance does not provide cover in the event of a pandemic or for illness or accidents that are the direct or indirect result of the nuclear process.

- The compensation may be reduced if you cause an accident intentionally or as a result of gross negligence.
- If you change your occupation you must inform us, otherwise you risk receiving a smaller amount of compensation in the event of an injury.
- If you spend more than 12 months abroad, your insurance cover will end.

SPECIFIC LIMITATIONS:

LIMITATIONS FOR MEDICAL DISABILITY

- Accidents that have not caused any measurable disability within three years.
- More than 100% disability for one accident or illness.
- A deterioration in functional capacity that occurred more than ten years after the accident or illness.

LIMITATIONS FOR FINANCIAL DISABILITY

(Accident insurance and Illness and accident insurance)

- The sum insured will be reduced by 10% per year when you turn 50 and will no longer apply from the premium due date that falls on or immediately after your 55th birthday.
- This does not apply if your condition deteriorates after your 55th birthday.
- This first applies when your ability to work has been reduced by at least 50% for two years.

LIMITATIONS FOR DENTAL INJURY, TRAVEL AND TREATMENT COSTS

- The insurance does not cover dental injury and travel and treatment costs that amount to more than the cost of equivalent treatment in Sweden.
- The insurance is not valid outside the Nordic countries.
- The insurance does not cover injuries caused by biting or chewing.

LIMITATIONS FOR FINANCIAL FIRST AID

(Illness and accident insurance and Adult 50+ insurance)

- The insurance does not cover if death occurs within 24 hours after the diagnosis was determined or after the accident occurred.
- If you already have received compensation for a diagnose or an event from the cover Economical first aid the insurance does not cover additional compensation from the cover Economical first aid for a diagnose or event that is connected to or is a consequence of the previously compensated diagnose or event.

LIMITATIONS FOR ACUTE COMPENSATION

(Illness and accident insurance)

The insurance does not cover preplanned hospital stays.

LIMITATIONS FOR HOSPITALIZATION

- The insurance does not cover normal visits to doctors (including long visits to accident and emergency departments).
- The insurance is not valid outside the Nordic countries.
- Adult 50 + insurance pays compensation for hospital stays exceeding three days. If the hospital stay is due to an accident compensation is paid from the first day.

LIMITATIONS FOR INCIDENT INSURANCE

- The insurance only covers serious fractures once during the policy period.

LIMITATIONS FOR CRISIS THERAPY

- The insurance does not cover treatment outside Sweden.
- The insurance does not cover treatment that is started more than two years after the incident. The insurance covers treatment within a year of the incident being reported.
- The insurance covers a maximum of 10 treatment sessions per incident. If you have several insurances in If which entitles you to crisis therapy the number of treatment sessions are limited to 10 treatments per insured person and incident.

Our insurance retains its value

The sum insured is increased every year to ensure that our insurance retains its value. If you take out a policy with a sum insured of SEK 1,000,000 this year, it will pay compensation of an equivalent value in ten years.

Payment made easy

You choose the method and intervals of payment that suit you best: annual, half-yearly or monthly.

If you want to receive printed invoices, a charge of SEK 25 will be made for each one. You will not be charged any additional fee if you pay via direct debit or electronic invoices sent directly to your online banking service.

When you have purchased your insurance

As soon as the purchase is complete, we will send the insurance policy documents and other documents to you. Please remember to check that the information in the insurance policy documents is correct. The insurance provides cover for one year at a time and is renewed automatically and in good time.

You can cancel your policy verbally or in writing at any time during the insurance period.

Personal data

At If we process our customers' personal data in accordance with the relevant insurance and data protection legislation. You can find more information about how we process personal data at [if.se](https://www.if.se).

Information about the insurer

The insurance provider is If Skadeförsäkring AB (publ), reg. no. 516401-8102, 106 80 Stockholm, tel. +46 (0)771-655 655. The insurer is registered with the Swedish Companies Registration Office and supervised by the Swedish Financial Supervisory Authority (Swedish Financial Supervisory Authority, Box 7821, 103 97 Stockholm, +46 (0)8-408 980 00, finansinspektionen@fi.se, [fi.se](https://www.fi.se)).

If is supervised by the Swedish Consumer Agency with regard to marketing and advertising (Swedish Consumer Agency, Box 48, 651 02 Karlstad, +46 (0)771-42 33 00, konsumentverket@konsumentverket.se, [konsumentverket.se](https://www.konsumentverket.se)).

If does not provide the type of advice regulated by the Insurance Distribution Act.

If's employees who sell insurance receive a fixed monthly salary regardless of the number of premiums they sell. If they receive variable compensation, this is based only to a limited extent on quantitative criteria.

If we do not agree

Always begin by contacting the person who handled the case. A call can provide you with further information and clear up any misunderstandings.

IF'S CUSTOMER OMBUDSMAN

If you are still not satisfied, you can contact the Customer Ombudsman who reviews most complaints free of charge. You need to do so within one year of receiving notification of If's decision.

THE NATIONAL BOARD FOR CONSUMER DISPUTES (ARN)

It is also possible to refer your complaint to the department that deals with insurance matters at the National Board for Consumer Disputes.

THE SWEDISH PERSONAL INSURANCE BOARD

You can also contact the Swedish Personal Insurance Board, which is an industry-wide board that can assist in cases that require a medical assessment.

COURT OF LAW

As with other disputes, you can also refer your case to a court of law.

ADVICE AND ASSISTANCE WHEN YOU HAVE A COMPLAINT

If you require advice and assistance when you have a complaint, contact the Swedish Consumer Agency's information service at [hallakonsument.se](https://www.hallakonsument.se), your Municipal Consumer Advisor, or visit the Swedish Consumers' Insurance Bureau at [konsumenternas.se](https://www.konsumenternas.se).

Advice and assistance when purchasing insurance

If you would like to find out more about our Accident insurance, Illness and accident insurance or Adult 50+ insurance cover that is especially important to you, please call us on +46 (0)771-655 655. For further advice and assistance, contact the information service provided by the Swedish Consumer Agency at www.hallakonsument.se, your Municipal Consumer Advisor or the Swedish Consumers' Insurance Bureau at www.konsumenternas.se. You can also find more information, calculate costs and purchase insurance directly at www.if.se.