

Death

Illness

What is covered

Entitlement to death compensation exists if the insured dies during the period of insurance due to illness.

Entitlement to death compensation also exists if the insured person is suffering from infection by bacteria, viruses or other infectious agent, and it leads to the death of the insured person within 3 years from the infection. The time and site of the infection must be evidenced by medical certificate and other documents.

The death compensation is reduced by 5% per year from age 55. The reduction is not made if the insured person, at the time of death, is less than 70 years, and has heirs under 17 years of age. Insured who at the time of death was 70 years or more, and have heirs under 17 years of age, the death compensation is limited to a maximum of SEK 100,000.

The beneficiaries in the event of death are the surviving spouse/cohabitant/registered partner and children or, if none of these exist, the Insured's heirs. If the Insured wishes to nominate another beneficiary, he shall do this on a special form provided by If.

The death cover is provided by If Livförsäkring AB if the sum insured exceeds 80.000 SEK. The sum insured is listed in the insurance letter.