

# Child insurance



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**This is a summary of what our child insurance includes. The insurance also has important limitations. These appear under the heading “Important limitations in the child insurance”.**

You are legally entitled to receive this information before you purchase the insurance and it is therefore important to read it together with the offer so as to obtain a clear picture of the scope of the insurance. We suggest that you also keep this document. You can find the complete terms and conditions on if.se. You can also order a copy by contacting our customer service. Claims are always compensated according to the complete terms and conditions.

## Cover

Medical disability	●	Care compensation, periodic sickness compensation	●
Financial disability	●	Rehabilitation and practical aids	●
Dental damage, travel and treatment costs	●	Financial first aid	●
Incident insurance	●	Scarring	●
Acute compensation	●	Crisis cover	●
Hospitalization	●	Continuation insurance	●
Home care	●	Death	●

Many children in Sweden have insurance cover through their preschool or school. But in many municipalities in Sweden the insurance only covers accidents. In some cases the municipal insurance is only valid if the accident occurs during school hours or on the way to or from school. Our child insurance is valid 24 hours a day and includes both illness and accident.

## Who is insured under the policy?

The insurance applies to the child who is stated as being insured in the certificate of insurance and who is resident and on the national population register in Sweden. Compensation is paid to the child if he or she has reached the age of 18. If the child is not yet 18, the compensation may in some cases be paid to either the parent or guardian or into a locked account from which the guardians need approval from the supervisory body at the local authority to make a withdrawal.

The insurance can be bought for a child between 0-18 years old and is valid until the first renewal date when the insured turns 25 years old.

## 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 dental injury or 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 If, 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 insurance provide cover?

The insurance applies 24 hours a day from the time stated in the insurance certificate.

## What is insured?

The insurance applies to the items described in the table. Financial disability and congenital illnesses are only covered if it says so in the insurance certificate.

### SUM INSURED

You can choose from four sums: SEK 500,000, 1,000,000, 1,500,000 or 2,000,000. 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)

If the child suffers an illness or accidental injury that leads to medical disability, we pay disability compensation. Medical disability means a permanent reduction in physical or mental bodily function. The reduction is measured as a percentage and is assessed by a doctor with the aid of a table that is used by all insurance companies. The compensation that the child receives is the percentage of the sum insured that corresponds to the degree of medical disability. If the medical disability is at least 20%, we pay enhanced compensation.

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 illness or accident that needed treatment from a hospital/healthcare centre or other medical care provider with an obligation to keep patient records.

#### **FINANCIAL DISABILITY (LOSS OF ABILITY TO WORK)**

Financial disability applies if the child becomes so injured or so seriously ill that his or her future ability to work is reduced by at least 50%. This is conditional on the illness or accidental injury having also led to medical disability. Compensation for financial disability is paid when all possibilities for work training and rehabilitation have been investigated. The choice of the sum insured affects the amount of compensation.

#### **DENTAL DAMAGE, TRAVEL AND TREATMENT COSTS**

If the child suffers an accident, we compensate the costs of medical and dental appointments, as well as travel caused by the accident. The choice of the sum insured affects the amount of compensation.

#### **INCIDENT INSURANCE**

We pay a lump sum if the child suffers an accident resulting in serious fracture, ruptured Achilles' tendon or at least 2nd degree burns. The compensation is 0.5% of the sum insured for medical disability. The choice of the sum insured affects the amount of compensation.

#### **HOSPITALIZATION**

If the child needs care as a hospital in-patient, we pay SEK 600 per day for up to 365 days.

#### **HOME CARE**

If, after a period as a hospital in-patient, the child needs continuing care at home for at least 10 days, the insurance pays up to SEK 600 per day for up to 30 days. The right to compensation ceases when reaching the age of 16.

#### **CARE COMPENSATION, PERIODIC SICKNESS COMPENSATION**

If the child is ill for a long period or suffers some form of functional disability, the family may receive a care allowance or temporary parents' allowance for care of a seriously ill child from the Swedish Social Insurance Agency (Försäkringskassan). Care compensation from the child insurance is a supplement to the care compensation from the Swedish Social Insurance Agency. The insurance pays up to SEK 320 per day, depending on the amount of the care allowance being paid. From the age of 18, periodic sickness compensation may be paid if the illness or accidental injury means that the ability to work is reduced by at least 50% for 90 consecutive days. In such a case, compensation is paid from the 91st day.

#### **REHABILITATION AND PRACTICAL AIDS**

If, after illness or accident, the child becomes so severely handicapped that the assistance of medical and practical measures is needed, the insurance may pay the cost of these. These may include adaptation of a car or residence, protection from mites, rehabilitation treatment and aids for

improving functional ability. The maximum compensation is SEK 225,000.

#### **FINANCIAL FIRST AID**

If your child suffers a serious illness, you receive a lump sum to be used for any purpose you wish.

The amount of compensation is SEK 150,000, which is paid to the parent or guardian as soon as a diagnosis has been confirmed by a doctor. The diagnoses for which compensation is paid include cancer, benign brain tumour, diabetes type 1, multiple sclerosis, serious brain damage, paediatric rheumatism, kidney failure and amputation. Certain mental illnesses and syndromes and neuropsychological impairment (F00-F99), such as anxiety, personality disorders, eating disorders, ADHD, Aspergers syndrome and autism are also covered. The diagnosis must be made by a specialist or BUP, the children's and young persons' psychiatry service. Compensation is paid in relation to the amount of care benefit. To qualify for compensation for diagnoses F00-99 you have to be entitled to care benefits from Försäkringskassan, "care allowance" (vårdbidrag/omvårdnadsbidrag) or "temporary parents' allowance for care of a seriously ill child" (tillfällig föräldrapenning för vård av allvarligt sjukt barn). The later has to be approved for six months. From the age of 18, there is a right to compensation if the loss of working ability is at least 50% for an unbroken period of 180 days.

#### **CRISIS THERAPY**

We will pay the cost of crisis therapy if the child suffers from a crisis reaction as a result of death of a close family member, bullying or an insured accident or illness.

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

#### **CONTINUATION INSURANCE**

When the insurance cover ceases on the annual renewal date on or immediately after the child's 25th birthday, the child is entitled to take out our health and accident insurance without a medical examination, unless otherwise stated in the insurance certificate.

#### **DEATH**

In the event of death the insurance pays a lump sum compensation of SEK 50,000.

## Important limitations in the child insurance

There are various limitations in the insurance. For example there are conditions that state that the insurance is not valid in certain situations and there are conditions on so-called safety rules – i.e. directions on how you should behave in order to minimise the risk of injury. If the safety rules are not followed, compensation for injury may be reduced by a defined amount. You can find out more about the safety rules that apply to various types of incident by reading the complete insurance terms and conditions on if.se. Some of the most important of these forms of limitation of insurance may be found below.

#### **GENERAL LIMITATIONS:**

- The earliest the insurance can begin to be valid is the day after you have sent us a completely filled-in declaration of health. It is therefore important that you take the time to fill it in carefully and send it back to us as quickly as possible.

- The insurance does not apply to illnesses and disabilities that have existed since birth, or that existed or displayed symptoms before the insurance was purchased.
- The insurance does not apply in the event of war, warlike events or visit to a hazardous area.
- Neither does the insurance cover accidents or disease that are directly or indirectly caused by nuclear processes.
- The insurance does not cover accidents during sporting activities for which the insured received higher compensation than one basic price amount (approximately SEK 45,000) per year. A basic price amount (prisbasbelopp) is an amount set each year by the Swedish Social Insurance Agency. It is frequently used by insurance companies because it is index linked and therefore does not need to be altered each year.

## Specific limitations:

### LIMITATIONS FOR MEDICAL AND FINANCIAL DISABILITY

- Medical and financial disability does not apply to certain diagnoses, e.g. anxiety, personality disorders, eating disorders, ADHD, Aspergers syndrome and autism (F00-99).
- The insurance does not cover illnesses or physical disabilities that shows symptoms before the age of six, and it is likely that the illness or disability has existed since birth, or since before birth.
- If the insurance is purchased after the child's tenth birthday, it does not cover conditions such as chronic pain condition without clear organic cause or chronic gastrointestinal disorder without clear organic cause for the first two years after purchase.

For the diagnoses listed below with a compensation of maximum 19% of the medical disability. Compensation is not paid for financial disability (loss of ability to work), care compensation, periodic sickness compensation and rehabilitation and practical aids.

- hemangioma and lymphangioma (hemangiom och lymfangiom D18)\*
- hemophilia (blödarsjuka D66, D67)\*
- androgenic disorders (androgenitala rubbningar E25.0)\*
- congenital metabolic disorders (medfödda ämnesomsättningsjukdomar E70 – E90)\*
- disease within the central nervous and muscular system (sjukdom inom centrala nerv- och muskelsystemet G11, G12, G60, G71, G80, G91)\*
- epilepsy (epilepsi G40)\*
- eye disease (ögonsjukdom H35, H55)\*
- sensorineural hearing loss (sensorineural hörselnedsättning H90)\*
- congenital virus diseases (medfödda virusjukdomar P35)\*
- other congenital infectious and parasitic diseases (andra medfödda infektions- och parasitsjukdomar P37)\*
- malformation and chromosome aberration (missbildning och kromosomavvikelse Q00 – Q99)\*

\*) Diagnosis according to ICD-10.

### LIMITATIONS FOR DENTAL DAMAGE, TRAVEL AND TREATMENT COSTS WHEN ABROAD

The insurance does not cover dental damage, travel and treatment costs to a higher amount than the cost of equivalent treatment in Sweden.

### LIMITATIONS FOR INCIDENT INSURANCE

The insurance does not cover fractures more than once during the agreement period.

### LIMITATIONS FOR REGARD TO ACUTE COMPENSATION

The insurance does not cover preplanned hospital stays.

### LIMITATIONS FOR HOSPITALIZATION

The insurance does not cover normal visits to doctors (including long visits to the emergency room).

### LIMITATIONS FOR HOME CARE

The insurance does not apply if you receive a care allowance from the Swedish Social Insurance Agency for care in the home.

### LIMITATIONS FOR CARE COMPENSATION, PERIODIC SICKNESS COMPENSATION

- The insurance does not cover care compensation if the "care allowance" or "temporary parents' allowance for care of a seriously ill child" cease.
- The insurance does not cover those illnesses and accidental injuries that are exempted from medical and financial disability cover or those illnesses where the compensation is maximum 19% of the medical disability amount.

### LIMITATIONS FOR REHABILITATION AND PRACTICAL AIDS

- The insurance does not cover costs that are not incurred for medical reasons and confirmed by a doctor's certificate. The costs must also be approved by us in advance.
- The insurance does not cover mould and damp, central vacuum cleaners, air purifiers and humidifiers, computers, mobile phones and similar technical equipment, software or other equipment connected to computers, mobile phones and similar technical equipment.

### LIMITATIONS FOR FINANCIAL FIRST AID

- The insurance does not cover a death that occurs within 24 hours after the diagnosis was determined or after the accident occurred.
- The insurance does not cover illness or serious brain damage and the consequences of these if we have previously provided other equipment connected to computers, mobile phones and similar technical equipment.
- Diagnoses within F00-99, mental illness and syndromes and neuropsychological impairment is paid if there is a care allowance (omvårdnadsbidrag/vårdbidrag) or temporary parents allowance for care of a seriously ill child for at least six (6) months (tillfällig föräldrapenning för allvarligt sjukt barn) from the Swedish Social Insurance Agency. For diagnoses within F00-F99, mental illness and syndromes and neuropsychological impairment compensation is only paid once.

### 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.

## Our child insurance keeps its value

In order to ensure that the insurance is always worth the same, the insured sum is increased each year. If you purchase insurance with an insured sum of SEK 1,000,000 this year, the insurance will provide cover of a corresponding value even in 10 years' time.

## Payment made easy

You choose the means of payment and the instalment period that suits you best: annual, six-monthly or monthly.

If you choose to receive printed invoices, there is an additional invoicing charge of SEK 25 per invoice. There is no additional invoicing charge if you pay by e-invoice through your internet bank or by Autogiro (direct debit).

## When you have purchased the insurance

As soon as the purchase is complete, we send you the insurance certificate and other documents. Remember to check that the information in the insurance certificate is correct. The insurance is valid for one (1) year at a time, but is renewed automatically in good time. You can cancel your policy verbally or in writing at any time during the insurance period.

## Personal data

We are processing personal data of our customers in compliance with the applicable insurance and data protection legislation. More information about processing personal data can be found at [if.se](http://if.se).

## Information about the insurer

The insurer is If Skadeförsäkring AB (publ), Organization number 516401-8102, 106 80 Stockholm, phone 0771-655 655. The insurer is registered with Companies registration office and is under the Swedish Financial Supervisory Authority supervision (Finansinspektionen, Box 7821, 103 97 Stockholm, 08-408 980 00, [finansinspektionen@fi.se](mailto:finansinspektionen@fi.se), [fi.se](http://fi.se)). The insurer also act under the Consumer Agency's supervision regarding marketing and advertising (Consumer Agency, Box 48, 651 02 Karlstad, 0771-42 33 00, [konsumentverket@konsumentverket.se](mailto:konsumentverket@konsumentverket.se), [konsumentverket.se](http://konsumentverket.se)).

If Skadeförsäkring does not provide advice as referred to in the Insurance Distribution Act.

If Skadeförsäkring employees who sell insurance receive a fixed monthly salary regardless of the amount of insurances sold. In cases where variable compensation is obtained it is based only on less part of 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 this within six (6) months 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](http://hallakonsument.se), your Municipal Consumer Advisor, or visit the Swedish Consumers' Insurance Bureau at [konsumenternas.se](http://konsumenternas.se).

## Advice and assistance with purchasing

Is there any cover that is particularly important for you or would you like to find out more about our child insurance? You are welcome to telephone us on 0771-655 655. For further advice and assistance you can also contact the Swedish Consumer Agency's information service at [hallakonsument.se](http://hallakonsument.se), your local council's consumer advisor or the Swedish Consumers Insurance Bureau at [konsumenternas.se](http://konsumenternas.se). You can also find our more, calculate prices and purchase insurance directly at [if.se](http://if.se).