

ACCIDENT, ILLNESS AND ACCIDENT AND ADULT 50+ INSURANCE

January 2019

This is a summary of what our illness and accident insurances include. The insurance also has important limitations. These appear under the heading "Important limitations in the insurance". You have the right 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.

Society's protection in the event of illness or accident often needs to be supplemented and it is therefore important to make sure that you are correctly insured. Our accident and adult 50+ insurances provides cover if you suffer injury because of an accident. Adult 50+ also provides cover for certain defined illnesses and injuries. Our illness and accident insurance provides cover for both illness and accidents and thus gives you more complete protection.

| SUMMARY – VARIOUS TYPES OF COVER | ILLNESS AND ACCIDENT | ADULT 50+ | ACCIDENT INSURANCE |
|---|----------------------|-----------|--------------------|
| Medical disability after accident | ✓ | ✓ | ✓ |
| Medical disability after illness | ✓ | | |
| Financial disability after accident | ✓ | | ✓ |
| Financial disability after illness | ✓ | | |
| Dental damage, travel and treatment costs | ✓ | ✓ | ✓ |
| Financial first aid | ✓ | ✓ | |
| Hospital admission | ✓ | ✓ | ✓ |
| Incident insurance | ✓ | ✓ | ✓ |
| Advice | | ✓ | |
| Death | ✓ | ✓ | ✓ |
| Crisis | ✓ | ✓ | ✓ |

WHO DOES THE INSURANCE APPLY TO?

The insurance applies to the person who is stated as being insured in the certificate of insurance and who lives and is on the national population register in Sweden. The accident insurance can be purchased by persons aged between 0-70 years old, illness and accident insurance by those aged between 18 and 50 and adult 50+ by those aged between 50 and 70. Accident insurance and adult 50+ can also be purchased by persons aged between 70 and 80, on condition that they already have or now purchase other If insurance.

WHERE DOES THE INSURANCE APPLY?

The insurance is valid 24 hours a day or only during leisure time, for more information see "When does the insurance apply?". The insurance is valid in the whole world with some exceptions. If you are located outside the Nordic countries, no compensation is paid for costs related to dental damage, travel and treatment costs or crises therapy. If you are temporary located outside the Nordic countries, the insurance is valid no more than 12 months. If the intention is that you shall stay abroad in more than 12 months or if you emigrant from Sweden the insurance is

no longer valid. The insurance may in some cases continue to apply during longer stays outside the Nordic countries. Contact us for information.

WHEN DOES THE INSURANCE APPLY?

The accident insurance may be valid either 24 hours a day or only during leisure time, depending on the accident risk associated with your employment. Illness and accident insurance and adult 50+ provide illness and accident cover 24 hours a day.

WHAT IS INSURED?

The insurance applies to the items described in the table above. Financial disability is only covered if it says so in the insurance certificate.

MEDICAL DISABILITY (PERMANENT INJURY)

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 you receive is the percentage of the sum insured that corresponds to the degree of medical disability.

If the medical disability is at least 30 %, we pay double compensation. The right to double compensation applies until you reach the age of 70. You can choose between four insured sums: SEK 500,000, 1,000,000, 1,500,000 and 2,000,000.

SCARS

Compensation is paid for scarring according to a defined table. The amount of the compensation that is paid depends on the extent of scarring, your age and which insured sum you have chosen.

FINANCIAL DISABILITY (LOSS OF ABILITY TO WORK)

Financial disability applies if you become so injured or so seriously ill that your future ability to work is reduced by at least 50%. Reduced ability to work is assessed in relation to your ability to work before you became ill or injured. Illness and accident insurance provides compensation for financial disability after an accident, certain illnesses and operations. Some examples include cancer, epilepsy, blindness and heart attack. The accident insurance covers financial disability after an accident. This is conditional on the illness or accidental injury having also led to at least 8% medical disability. Compensation for financial disability is paid when all possibilities for work training and rehabilitation have been investigated. Financial disability is covered only if it is appears on your insurance letter.

The insurance amount for financial disability can be increased until you turn 50 years old. After 50 years of age the insurance amount is reduced with 10 percent per year compared to the insurance amount from previous year. Financial disability expires when you turn 55 years old.

In the accident insurance financial disability is covered if you are under 50 years of age when the insurance is bought.

You can choose between three insured sums: SEK 500,000, 1,000,000 and 1,500,000.

DENTAL DAMAGE, TRAVEL AND TREATMENT COSTS

If you have an accident, you receive compensation for necessary and reasonable medical, dental and travel costs that are not reimbursed by National Insurance or another source. The maximum compensation is 5% of the sum insured for medical disability. The excess is SEK 1,000.

FINANCIAL FIRST AID

If you suffer a serious illness that is defined in the insurance, you receive a lump sum to be used for any purpose you wish. The amount of compensation is SEK 50,000, which is paid as soon as a diagnosis has been confirmed by a doctor. Some examples of diagnoses for which compensation is paid include some types of cancer, cerebral haemorrhage and open heart operations. You can see which illnesses and injuries are covered in the cover chart in the terms and conditions of the insurance.

HOSPITAL ADMISSION

If you are admitted to hospital as an in-patient, illness and accident insurance pays SEK 100 per day for up to 365 days and adult 50+ pays SEK 300 per day for up to 90 days. Accident insurance pays SEK 100 per day for up to 90 days.

INCIDENT INSURANCE

If you suffer an accident resulting in serious fracture, serious burns or ruptured Achilles' tendon, we pay compensation amounting to 0.5% of the sum insured for medical disability.

ADVICE

We provide expert advice by telephone on health care, diet, exercise etc.

CRISIS

We compensate for the cost of crisis therapy if you suffer a crisis reaction. The situations that can be covered (varies depending on which insurance you are covered by) is crisis reaction after the death of a close family member, compensated accident or illness, assault, abuse, threat, robbery or rape. Compensation is paid for a maximum of 10 treatment sessions per claim.

DEATH

In the event of death as a direct consequence of an accident the insurance pays a lump sum compensation of SEK 50,000.

CONTINUATION INSURANCE

When the insurance cover ceases on the annual renewal date on or immediately after your 55 th birthday, the illness and accident insurance merges to an adult 50+ insurance, without a medical examination.

IMPORTANT LIMITATIONS IN THE 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 insurance does not apply to illnesses and disabilities that you had or displayed symptoms of before the insurance was purchased. It is therefore an advantage to purchase the insurance as early in life as possible.
- Adult 50+ does not provide compensation for financial first aid or hospital admissions for illnesses or the consequences of illnesses that are revealed within 90 days after the commencement of the insurance.
- The insurance does not cover accidents that occur:
 - if you commit or are an accessory to a crime that could lead to a prison sentence
 - during sporting activities for which you 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 National Insurance. It is frequently used by insurance companies because it is index linked and therefore does not need to be altered each year
 - when you participate in hazardous sports – e.g. parachuting, diving, martial arts, off-piste skiing or climbing
 - If you participate in violent activities, such as terrorism, hooliganism, insurrection, gang warfare or similar.
- Insurance compensation may be reduced if an injury occurs while you are under the influence of alcohol or narcotics.
- If you change your type of work, you must inform us or you may risk receiving reduced compensation in the event of a claim.

EXCESS

The excess is the part of each individual claim that you must pay yourself. With our illness and accident insurances, you only pay an excess for dental damage and for travel and treatment costs. The excess is then SEK 1,000.

SPECIFIC LIMITATIONS:

LIMITATION WITH REGARD TO MEDICAL DISABILITY

- Accidents that do not lead to any measurable disability within three years.
- More than 100% disability with the same accident or illness.
- Deterioration of functional ability that occurs more than 10 years after the accident or illness.
- Scars or other cosmetic disfigurements amounting to less than SEK 1,000.

LIMITATION WITH REGARD TO FINANCIAL DISABILITY

- Does not apply to deterioration that occurs after your 55th birthday.
- Applies when the incapacity for work has been at least 50 percent for two years.

LIMITATION OF DENTAL DAMAGE, TRAVEL AND TREATMENT COSTS

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

LIMITATION WITH REGARD TO 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.

LIMITATION WITH REGARD TO HOSPITAL ADMISSION

The insurance does not cover visits to hospital as an outpatient.

LIMITATION FOR INCIDENT INSURANCE

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

LIMITATION WITH REGARD TO CRISIS

- The insurance does not cover treatment outside Sweden.
- The insurance does not cover treatment more than one year after the claim incident.

OUR 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.

EASY TO PAY

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 1 year at a time, but is renewed automatically in good time.

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.

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, 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, 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

Firstly, always contact the person who handled the case. A discussion can provide additional information and any misunderstandings can be cleared up.

IF'S CUSTOMER OMBUDSMAN

If you are still not satisfied, up to 6 months after If's decision you can approach the Customer Ombudsman, who can handle most complaints, without charge.

NATIONAL BOARD FOR CONSUMER DISPUTES (ARN)

You can also approach ARN's specialist department for insurance issues.

BOARD FOR INSURANCE OF PERSONS (PERSONFÖRSÄKRINGSNÄMNDEN)

You can also approach the Board for Insurance of Persons, which is an industry organisation for insurance companies that can assist in cases that require a medical opinion.

THE COURTS

As with other disputes, you may also approach a court of law.

ADVICE AND ASSISTANCE WITH COMPLAINTS

For advice and assistance with complaints, you can contact the Swedish Consumer Agency's information service at hallakonsument.se, your local council's consumer advisor or the Swedish Consumers Insurance Bureau at 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 illness and accident insurances?

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, your local council's consumer advisor or the Swedish Consumers Insurance Bureau at konsumenternas.se. You can also find our more, calculate prices and purchase insurance directly at if.se.