Child insurance

Information and facts before purchasing – April 2026

This is a summary of what our child insurance covers.

The insurance policy also has important limitations. These are shown under the heading “Important limitations in the child 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	Child insurance
Medical disability (illness and accident)	●
Financial disability (illness and accident)	●
Dental injury, travel and treatment costs (accident)	●
Fracture compensation (accident)	●
Incident compensation (accident)	●
Acute compensation (illness and accident)	●
Hospitalization (illness and accident)	●
Home care (illness and accident)	●
Care compensation, periodic illness compensation (illness and accident)	●
Rehabilitation and practical aids (illness and accident)	●
Diagnosis compensation (illness and accident)	●
Scarring (illness and accident)	●
Crisis cover	●
Continuation insurance	●
Death (illness and accident)	●

● = Included in the cover.

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 provides cover 24 hours a day and includes compensation for both illness and accident.

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Who is insured under the policy?

The insurance covers the child listed in the certificate of insurance, The child must be a resident in Sweden and listed in the Swedish national population register. Compensation is paid to the child if he or she has reached the age of 18, with some exceptions. 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 (Överförmyndarnämnden i kommunen) to make a withdrawal.

You can take out the insurance once your child has been discharged from maternity care or any other medical care, and up until they turn 18 (to and including age 17). The insurance remains valid until the end of the annual term on or following the child's 25th birthday.

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, acute compensation, 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 policy provide cover?

The insurance provides cover 24 hours a day. If's liability begins at the earliest the day after an insurance policy is taken out. In order to take out a child insurance you must submit a health declaration form, and the form must be approved by If.

What is insured?

The insurance applies to the items described in the table.

Sum insured

You can choose from six insurance sums: SEK 500,000, 1,000,000, 1,500,000, 2,000,000, 2,500,000 or 3,000,000. The choice of the sum insured affects the amount of compensation in the case of medical disability, financial disability, diagnosis compensation, incident compensation, 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 is a permanent reduction in physical or mental bodily function. The reduction is measured as a percentage and is assessed by 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.

A requirement for the payment of compensation is that the scarring has been caused by an illness or accident covered by the insurance 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%. A requirement is that the illness or accidental injury also entitles the child to compensation for medical disability from this insurance. 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 injury, travel and treatment costs

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

Fracture compensation

For minor fractures that do not require surgery or a hospital stay, a one-time payment of SEK 1,000 is provided.

If surgery or a hospital stay is needed due to the fracture, it will be compensated under the Incident compensation benefit instead.

Incident compensation

We pay a lump sum if the child suffers an accident resulting in serious fracture, serious eye injury, 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.

Acute compensation

We pay a one-time compensation of SEK 750 if the child is acutely admitted to hospital over night following an illness or accident.

Hospitalization

If the child needs care as a hospital in-patient, we pay SEK 750 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 750 per day for up to 30 days. The right to compensation ceases when reaching the age of 16.

Care compensation, periodic illness 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 11,400 per month, depending on the amount of the care allowance being paid. From the age of 18, periodic illness 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

We cover the costs for rehabilitation treatment and certain practical aids after an illness or an accident. Examples of such costs could be wig, glasses and adaptations of a car or residence. You can read more about which aids are covered in the coverage diagram in the terms and conditions.

The maximum compensation is SEK 225,000.

Diagnosis compensation

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

The compensation is 10% of the sum insured (at least SEK 150,000) and is paid to the parent or guardian after the diagnosis has been confirmed by a doctor. The diagnoses for which compensation is paid include cancer, benign brain tumour, multiple sclerosis, serious brain damage, paediatric rheumatism and kidney failure.

Certain mental illnesses and syndromes and neuro-psychological impairment (ICD F00-F99), such as anxiety, personality disorders, eating disorders, ADHD and autism spectrum disorder are also covered. 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” (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 a consecutive period of 180 days. Compensation is paid in relation to the degree of loss of working ability.

Crisis therapy

The insurance covers the cost of crisis therapy with a licensed psychologist if the child experience an acute psychological crisis caused by a serious traumatic event.

If’s crisis support service decides what counts as an acute psychological crisis and what level of treatment is needed.

The insurance also includes crisis therapy for close family members if they suffer from a crisis reaction due to the child deceasing or the child suffering from an illness or accident covered by the insurance.

Continuation insurance

When the insurance cover ceases by the end of the annual term on or following the child’s 25th birthday the policy is converted to an illness and accident insurance, unless otherwise is 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

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 at if.se. Some of the main limitations of the policy are listed below.

General limitations:

- The insurance does not apply to illnesses and disabilities 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. Nor is the insurance valid in the event of a pandemic.
- The insurance does not 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 receive higher compensation than one Price base amount (SEK 59,200 for 2026) per year. A Price base 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 and autism spectrum disorder (ICD F00-F99).
- 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 illness compensation and rehabilitation and practical aids.
    - congenital metabolic disorders (medfödda ämnesomsättningssjukdomar ICD E70 – E90)
    - disease within the central nervous and muscular system (sjukdom inom centrala nerv- och muskelsystemet ICD G11, G12, G60, G71, G80)
    - epilepsy (epilepsi ICD G40)
    - malformation and chromosome aberration (missbildning och kromosomavvikelse ICD Q00 – Q99).

Limitations for dental injury, 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.
- The insurance is not valid outside the Nordic countries.

Limitations for fracture compensation

- Fractures that are covered under the Incident compensation benefit.

- The insurance covers one fracture per insurance year.

Limitations for incident compensation

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

Limitations for acute compensation

The insurance does not cover preplanned hospital stays.

- The insurance is not valid outside the Nordic countries.

Limitations for hospitalization

- The insurance does not cover normal visits to doctors (including long visits to the emergency room).
- The insurance is not valid outside the Nordic countries.

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 illness 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 pay care compensation for the same period that compensation for home care is provided
- 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.
- Compensation for rehabilitation treatment is provided for a maximum of 10 treatment sessions per illness or accident.

Limitations for diagnosis compensation

- 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 diagnosis compensation for a diagnose or an event, the insurance does not cover additional compensation for a diagnose or event that is connected to or is a consequence of the previously compensated diagnose or event.

- Diagnoses within ICD F00-F99, 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 vid vård av allvarligt sjukt barn) from the Swedish Social Insurance Agency. For diagnoses within ICD 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.
- 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 child insurance retains 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.

Information about the insurer

The insurer is If Skadeförsäkring AB (publ), Organization number 516401-8102, 106 80 Stockholm, phone 0771-655 655. The insurer of the death cover is If Livförsäkring AB, org.nr 516406-0252. 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

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 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, your Municipal Consumer Advisor, or visit 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 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, 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.