Accident, Illness and Accident and Adult 50+ insurance

Information and facts before purchasing – April 2026

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)	●	●	●
Acute compensation (accident)	●	●	●
Hospitalization (accident)	●	●	●
Fracture compensation (accident)	●	●	●
Incident compensation (accident)	●	●	●
Death (accident)	●	●	●
Scarring (accident)	●	●**	●**
Crisis cover	●	●	●
Medical disability (illness)	●	–	–
Financial disability (illness)	●*	–	–
Diagnosis compensation (illness and accident)	●	–	●
Acute compensation (illness and accident)	●	–	–
Hospitalization (illness)	●	–	●
Scarring (illness)	●	–	–
Sick leave compensation	●	–	–
Consultation & advice	–	–	●

● = Included in the cover. – = Not included in the cover.
* Financial disability is included if you take out the insurance policy before your 50th birthday. ** Scarring (accident) is included if you take out the insurance policy before your 67th birthday.

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Our Accident Insurance pays compensation if you are injured in an accident. Our Illness and Accident Insurance provides a more comprehensive cover, with protection for both illnesses and accidents. Our Adult 50+ Insurance covers injuries from accidents and also pays a diagnosis benefit for 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 0-79 years old.

Illness and accident insurance is available for purchase by persons aged 18-59 years old.

Adult 50+ insurance can be purchased by those aged between 50 and 79.

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, 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?

The insurance provides cover 24 hours a day.

Illness and accident insurance remains valid until the end of the annual term on or following your 67th 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 and scarring 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, you can choose an insurance amount up to SEK 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)

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 years old. 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

The coverage is included if you take out the insurance policy before your 67th birthday.

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 and your age. A 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 coverage is included if you take out the insurance policy before your 50th birthday.

Our Illness and accident insurance covers financial disability following an accident and following the illnesses and diagnoses listed in the full terms and conditions. Examples include cancer, stroke and heart attack. The coverage is included if you take out the insurance policy before your 50th birthday.

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. A requirement is that the illness or accidental injury also entitles you to compensation for at least 8% medical disability from this insurance. Compensation for financial disability is paid when all the possibilities of work training 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.

Diagnosis compensation

Included in Illness and accident insurance and Adult 50+ insurance

With our illness and accident insurance, you can receive 5% or 10% of the sum insured if you are diagnosed with one of the listed medical conditions. Examples of conditions that provide 5% compensation include stroke and heart attack. Examples of conditions that provide 10% compensation include cancer, ALS and Parkinson’s disease. The choice of the sum insured affects the amount of compensation.

With our Adult 50+ insurance, you can receive SEK 50,000 if you are diagnosed with one of the listed medical conditions. Examples of covered diagnoses include cancer, ALS and open-heart surgery.

In the coverage diagram in the terms and conditions you can see which illnesses and injuries are covered in each insurance and the criteria that must be met for compensation to be paid.

Acute compensation

With our illness and accident insurance, you can receive a one-time compensation of SEK 600 if you are acutely admitted to hospital overnight due to an illness or accident.

With our Adult 50+ insurance and our accident insurance, you can receive a one-time compensation of SEK 600 if you are admitted to hospital overnight as the result of an accident.

Hospitalization

If you are admitted to hospital following an accident, the Accident insurance will pay you SEK 300 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 300 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.

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

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, a telephone advice service covering healthcare, diet and exercise.

Crisis therapy

The accident insurance covers the cost of crisis therapy if you experience a crisis reaction as a result of an insured accident, or as a result of the death of close relative following an accident.

The illness and accident insurance, as well as the Adult 50+ insurance, covers the cost of crisis therapy with a licensed psychologist if you 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

Compensation is provided 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 of 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.
- 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 (SEK 59,200 for 2026) 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 illnesses or accidents that are the direct or indirect result of a nuclear process.
- The compensation may be reduced if you cause an accident intentionally or as a result of gross negligence.
- 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 scarring

- The coverage is terminated from the premium due date that falls on or immediately after your 67th birthday

Limitations for financial disability (loss of the ability to work)

(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 diagnosis compensation

(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 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.

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 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 fracture compensation

- Fractures that are covered under the Incident compensation benefit.
- The insurance covers fractures once during the policy period.

Limitations for incident compensation

- 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.

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).

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).

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, your Municipal Consumer Advisor, or visit the Swedish Consumers' Insurance Bureau at 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.