

# Accident Insurance (Olycksfallsförsäkring)

Accidents sometimes imply increased expenses, disability and – in worst case – death. Most accidents strike during leisure time. Therefore, you need an Accident Insurance as a complement to the insurance covering your working hours.

As a new member of SULF, you are automatically signed on for the basic level of the Accident Insurance. The first 3 months are premium-free.

Through the Accident Insurance you have financial security if an accident should lead to disability. You are also entitled to compensation for expenses related to the accident.

SULF Accident Insurance, basic level, covers leisure time. Leisure time is defined as the time spent not working or not used for travelling to and from the place of work. (For group members who are not covered by "Trygghetsförsäkring Arbetsskada, TFA/PSA" or a similar insurance, the Accident Insurance is effective around-the-clock.)

## What does the insurance cover?

This insurance offers compensation for costs related to the injury and costs for rehabilitation after sickness. It also offers compensation in cases of disability or death.

Additional compensation is paid if you will be on sick leave for a prolonged period as a consequence of the injury. The Accident Insurance also includes a Crisis Insurance.

## Compensations for expenses (Kostnadsersättningar)

If the accident generates medical treatment, some expenses not compensated by other policies will be included – see table on next page. There is no deductible/excess.

## Accident compensation (Olycksfallskapital)

Sick leave for more than 30 days due to accidental injury can generate a monthly compensation during a maximum of one year. If you are on sick leave for more than a year, you can receive an additional 0.5 price base amount.

## Rehabilitation during sickness (Rehabilitering vid sjukdom)

A standard compensation of 2.5 percent of the price base amount is paid for rehabilitating treatment during one year. In total, you can receive a maximum of three such amounts during the term of insurance.

## Crisis Insurance (Krisförsäkring)

If you are in need of crisis assistance due to robbery, threat or assault reported to the police, or the death of a close relative, the insurance compensates the cost for up to 10 sessions with a registered psychologist or psychotherapist. Förenade Liv must approve the treatment plan in advance.

From 1st of January, 2007, the Crisis Insurance can be applied even in case of serious illness and in case of violence within the family (no report to the police is necessary).

## Disability compensation (Ersättning vid invaliditet)

If an accidental injury leads to disability, compensation can be paid for medical disability. (Medical disability is defined as a reduction of physical functions, regardless of its impact on your capacity to work.)

The level of compensation is indicated in a table defining the actual degree of disability specific reductions of your physical functions are calculated to cause.

## Optional insurance amounts – three levels

The *Basic level* offers compensation for medical disability caused by accident during your leisure time. You can expand the protection with two *Supplements* that are effective around-the-clock.

Level	Maximal compensation
Basic	SEK 800,000
Supplement 1	SEK 400,000
Supplement 2	SEK 400,000

Consequently, the highest insurance amount you can sign for is SEK 1,600,000 for medical disability.

Compensation is calculated from the actual level of disability and your age at the time of injury (the amount is reduced with 5 percent per year from the age of 50).

### Death compensation (Ersättning vid dödsfall)

If the accident leads to death, SEK 20,000 will be paid to the estate of the deceased.

### When you turn 65

When you turn 65, your Accident Insurance policy will automatically be transferred to a SULF Senior Accident Insurance.

### Please observe!

- Your spouse, registered partner or cohabitant can be co-insured in the Accident Insurance.
- If you are on a sick leave for a prolonged period due to an accident, SULF Sickness Insurance can prove useful.
- Do your children have a good insurance coverage? SULF Child and Youth Insurance is effective around-the-clock, covering both sickness and accidents. You pay *one* premium – no matter how many children you have.

## Accident compensation

<b>Medical disability</b>	<b>Disability compensation</b> up to SEK 800,000 – 1,600,000 (including supplements)
<b>Costs for</b> <ul style="list-style-type: none"><li>• Medical treatment, travel expenses to and from treatment, prescribed drugs etc</li><li>• Extra costs</li><li>• Dental injuries</li></ul>	<b>Emergency Compensation (Akutersättning) – medical costs etc</b> 2-8 percent of the price base amount a year (2007: SEK 806 – 3,224) depending on the number of visits to the medical care unit and the duration of the sick leave. Paid during a maximum of 5 years. <b>Compensation for extra costs</b> (e.g. damaged clothes or spectacles etc) – up to 3 price base amounts (2007: SEK 120,900) <b>Compensation for dental treatment due to accidental injury</b> within 5 years from the occasion of injury
<b>Rehabilitation during sickness</b>	<b>A standard compensation of 2.5 percent of the price base amount</b> (2007: SEK 1,008). Is valid for rehabilitation during sickness. For treatment due to accident, compensation will be received from the Emergency Compensation, see above.
<b>On sick leave for more than 30 days</b>	<b>Accident compensation</b> – 6 percent of the price base amount monthly (2007: SEK 2,418) during a maximum of 335 days. Thereafter, you can receive an additional 0.5 price base amount (2007: SEK 20,150).
<b>Crisis Insurance</b>	<b>Reasonable cost</b> for a maximum of ten sessions with a registered psychologist or psychotherapist
<b>Death caused by accident</b>	SEK 20,000 if the death occurs before the age of 65.

### How much does the Accident Insurance cost?

Basic	SEK 20/month	If you sign for Basic + Supplement 1 + Supplement 2, it will cost SEK 38 a month.
Supplement 1	SEK 9/month	
Supplement 2	SEK 9/month	