

Säkra's Senior Personal Accident Insurance with Bliwa

PRE-CONTRACT INFORMATION

APPLICABLE FROM 1 JANUARY 2025

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This pre-contract information contains brief and general information about Säkra's senior personal accident insurance with Bliwa. This pre-contract information shows the information that Bliwa is to provide by law before insurance is taken out. You can get full insurance conditions from sakra.se/sv/person-halsa or order them from Säkra.

1. General information about the insurance

ENTITLEMENT TO TAKE OUT SENIOR INSURANCE

Säkra's senior insurance with Bliwa is a voluntary group insurance that you can be affiliated to if you were previously insured for at least six months under Säkra's group insurance with Bliwa, including personal accident insurance or accident and health insurance. You can apply for senior insurance for yourself and any co-insured if you have attained the age at expiry for the insurance and are a group member. You are a 'group member' if you are either a customer of Säkra or employed by a legal person that is a customer of Säkra.

You can also apply for Säkra's senior insurance for yourself and any co-insured before attaining the age at expiry for your previous insurance.

Senior personal accident insurance is taken out without a health check and applies for life. This applies subject to the precondition that you are still part of the group entitled to insurance and that the premium is paid.

A precondition for affiliation to the voluntary group insurance is that the policyholder and the insured are permanently resident in Sweden.

WHAT PROTECTION DOES THE INSURANCE PROVIDE?

Personal accident insurance means that Bliwa pays out insurance compensation if you, as the insured, sustain an accidental injury during the period you are covered by the insurance. If you have an accident, Bliwa will pay out insurance compensation according to the conditions described under the heading 'Accidents'.

INSURER

Bliwa Livförsäkring, ömsesidigt, corporate identity number 502006-6329 ('Bliwa') is the insurer for the insurance. Bliwa is a mutual insurance company, and this means that the company is owned by the policyholders. This means in its turn that the policyholders are entitled to a bonus from the surplus that may arise from Bliwa's operations. Bliwa is based in Stockholm. Bliwa's insurance activities are subject to the supervision of the Swedish Financial Supervisory Authority (Finansinspektionen), postal address Box 7821, SE-103 97 Stockholm, Sweden. Visiting address: Brunnsgatan 3, Stockholm. Email address:

finansinspektionen@fi.se. Telephone number +46 (0)8-408 980 00. Website: *www.fi.se*. Bliwa's marketing is subject to the supervision of the Swedish Consumer Agency, postal address Box 48, SE-651 02 Karlstad. Visiting address: Tage Erlandergratan 8A. Email address: *konsumentverket@konsumentverket.se*. Telephone number +46 (0)771-42 33 00. Website: *www.ko.se*. You can obtain information about Bliwa's financial status from Bliwa's latest adopted annual report. The annual report is available from Bliwa's website *bliwa.se* and can also be ordered by contacting Bliwa. Bliwa's contact details are on the reverse of this leaflet.

THE INSURANCE AGREEMENT

The insurance is regulated by the group agreement between Säkra and Bliwa, the full insurance conditions and the latest insurance statement issued.

EXTENDED COVER PROTECTION

If your insurance ceases to apply owing to you no longer belonging to the group entitled to insurance, you will have continued insurance protection without charge for three months, known as 'extended cover protection'. The same applies for your co-insured husband/wife or cohabitee if your marriage or cohabitee relationship is dissolved or if you die.

Extended cover protection only applies for those who have been insured under senior insurance for at least six months when the insurance ceases to apply.

However, extended cover protection does not apply if notice has been given terminating the group agreement completely or partly or you have personally opted to give notice terminating the insurance but are still a member of the group entitled to insurance. Nor does your right to extended cover protection apply if you have been granted or can obviously be granted insurance protection of the same kind as before in some other way.

CONTINUATION INSURANCE

If notice is given terminating the group agreement between Bliwa and Säkra, your insurance also ceases to apply. You will be notified if this occurs and you are then entitled to apply for continuation insurance within three months from the date on which your voluntary group insurance ceases. The same applies for your co-insured husband/wife or cohabitee if your marriage or cohabitee relationship is dissolved or if you, as the group member, die. You are not entitled to continuation insurance if you have been insured under senior insurance for less than six months. Nor are you entitled to continuation insurance if you have been granted, or can obviously be granted, insurance protection of the same kind as before in some other way.

PREMIUM

The price for the insurance ('the premium') is calculated and determined by Bliwa for one year at a time. The size of the premium may, for example,

depend on the distribution of ages among those who are insured and the development of claims within the group. The premium is shown in the application documents. There is no entitlement to a premium waiver with senior insurance.

TERM OF INSURANCE

Senior insurance starts to apply no earlier than when the previous group insurance has ceased if you applied for the insurance before that. The insurance then applies until the immediately following year-end. If notice is not given terminating the group agreement or the insurance, it is renewed annually from and including 1 January of each year. The term of the insurance is thus one year at a time. New insurance conditions and a different premium may apply from and including the date on which the insurance is renewed.

WHEN THE INSURANCE CEASES

Personal accident insurance applies for life. This applies subject to the precondition that you are still part of the group entitled to insurance and that the premium is paid.

The insurance may also cease to apply if notice is given terminating the group agreement by Säkra or Bliwa or alternatively if you personally give notice terminating the insurance. You, as the policyholder, can give notice terminating the insurance at any time. Bliwa is entitled to give notice terminating the insurance if the premium is not paid on time or if you, as the insured, have provided incorrect or incomplete information.

WHERE THE INSURANCE APPLIES

Invalidity benefit from personal accident insurance is not paid out if you have been staying outside the Nordic countries for more than 12 months when the accident occurs. The insurance never compensates costs that you have incurred as a consequence of an accidental injury outside the Nordic countries.

2. Special information about the various parts of the insurance protection

PERSONAL ACCIDENT INSURANCE

Personal accident insurance applies for life as long as you are a group member. Personal accident insurance can provide you with financial benefits if you have had an accident that has resulted in costs or caused invalidity. All of the following requirements must be satisfied for an event to be regarded as an 'accidental injury' and afford an entitlement to benefits:

- Bodily injury – the event must have resulted in a bodily injury.
- External event – the injury must have been caused by an external event. An internal injury such as, for example, a heart attack, is not normally an accident. Nor is a bodily injury that was incurred owing to stretching or a twist counted as an accident. However, injuries

owing to, for example, frostbite, heatstroke or sunstroke are counted as an accident in these conditions.

- Sudden event – the injury must have occurred suddenly. An injury that has arisen following overexertion or repetitive movements is not considered to be an accidental injury.
- Involuntariness – the injury must have been sustained involuntarily.

Persons who intentionally injure themselves, or who have demonstrated a manifest indifference to the risk of getting injured, are not considered to have suffered an accident.

Sum insured

Compensation for costs

You can receive compensation from the insurance for the following costs as a consequence of an accident, but only if they are not compensated in any other way such as, for example, through home, travel or road traffic insurance. A precondition for you being entitled to compensation is that the injury was so serious that it required treatment within the health services.

Medical costs – necessary and reasonable costs of medical care, care at a hospital and treatment prescribed by a physician. Compensation may be paid for costs up to the level of the Swedish high cost protection.

Costs of dental injuries – necessary and reasonable costs if the treatment is covered by the dental care insurance under the Social Insurance Code. Treatment and costs must be approved by Bliwa in advance. This insurance does not cover a dental injury as a consequence of chewing or biting. Compensation may be paid for costs up to 0.5 price base amounts.

Travelling costs – necessary and reasonable costs in conjunction with care and treatment.

Additional costs – compensation is paid for necessary and reasonable costs of personal belongings normally carried, for example, damaged clothing, spectacles/prescription lenses, hearing aids and the like, if they are damaged in conjunction with the accident. Compensation may be paid for other unavoidable and reasonable additional costs that have arisen during the emergency treatment and healing period for the injury. Compensation may be paid for costs up to 3.6 price base amounts in aggregate.

Costs of aids – if an accidental injury entails a permanent invalidity and there is need for special aids prescribed by a physician, compensation is paid for necessary and reasonable costs of this. Costs must have arisen after the emergency treatment period and must be approved by Bliwa in advance. Compensation is paid for costs up to no more than SEK 50,000 in aggregate for each insurance event.

Scars and other appearance-related consequences of the injury – the insurance compensates scars and other appearance-related consequences of the injury as a result of an accidental injury that occurred during the term of the insurance and required treatment within the health services.

Invalidity benefit

If the accident results in invalidity, you, as the insured, are entitled to an insurance benefit corresponding to your level of invalidity.

You can take out personal accident insurance with a sum insured for medical invalidity of either five or ten price base amounts. The amount of the benefit for medical invalidity is calculated as follows: If you sustain an accidental injury that Bliwa considered to entail five per cent medical invalidity, five per cent of the sum insured is paid out after any reduction.

The sum insured is reduced when you, as the insured, have attained the age of 73. The sum insured is then reduced to 60 per cent of the original sum insured.

Important limitations to your right to compensation for accidents

Benefits are only paid for direct consequences of an accidental injury. Personal accident insurance does not compensate lost income from work. Benefits are not paid for deterioration of health status after the accident owing to a bodily defect that was either pre-existing at the time of the accident or subsequently arose and is unconnected to the accidental injury.

The insurance only compensates necessary and reasonable costs that arose as a consequence of the accidental injury. If the costs should be compensated through some other party according to, for instance, law, Bliwa will not compensate the same costs. The same applies for costs that have been compensated through other insurance. This applies regardless of whether compensation has been paid according to a standardised model or against original receipts. There are limitations to your right to benefits if an accident occurred outside your place of residence or abroad.

Compensation is never paid for costs that arose outside the Nordic countries. Nor is invalidity benefit paid for an accidental injury that occurred during a stay outside the Nordic countries if the stay abroad lasted for longer than 12 months. Temporary visits outside the Nordic countries, for example for a doctor's appointment, temporary work, a vacation or the like, do not mean that the stay outside the Nordic countries is deemed to have been interrupted. A previous stay outside the Nordic countries is only deemed to be interrupted when you have returned to the Nordic countries to take up permanent residence.

Costs are only compensated if they can be verified by a receipt or similar certificate. Compensation is never paid for costs that arose after the final medical invalidity benefit has been determined.

The insurance does not include compensation for pain and suffering.

3. Other common provisions

LIMITATIONS TO BLIWA'S LIABILITY

Incorrect information

As a policyholder and insured, you have a duty of disclosure and are obliged to provide correct and complete answers to Bliwa's questions. If you have provided incorrect or incomplete information, this may mean that the insurance does not apply; see the insurance conditions for further details.

Other limitations to the cover

Compensation may be reduced if you have induced an insurance event through gross negligence or with intent or aggravated its consequences. Further information is available in the insurance conditions.

Bliwa's liability is limited in the case of a state of war, nuclear reaction, acts of terrorism and other situations in the nature of *force majeure*, as explained in more detail in the insurance conditions.

TAX RULES

The insurance constitutes capital insurance according to the Income Tax Act. This means, among other things, that the premium for the insurance is not deductible and that compensation paid is exempted from tax.

ALLOCATING SURPLUSES AND COVERING LOSSES

If a surplus should arise in Bliwa's insurance activities, the annual gain will be appropriated to a 'consolidation reserve'. However, it is not necessary for all surpluses to be appropriated for consolidation but they may instead be distributed to the policyholders through a bonus, in the first instance in the form of a reduction of future premiums. If a deficit should arise in the operation, an appropriation from Bliwa's consolidation reserve may be made to cover the loss.

Any decisions on appropriations from the consolidation reserve to cover losses or for a bonus from the surplus will be made by Bliwa's general meeting in accordance with Bliwa's Articles of Association and also Bliwa's Technical Guidelines and Technical Data for Calculations applicable at any given time. Both Bliwa's Articles of Association and the Technical Guidelines and Data for Calculations may be amended in the future as regards the right to any surplus.

According to Bliwa's Articles of Association, the company's consolidation reserve may be used to cover losses, to allocate bonuses to the policyholders or to make donations for the public benefit or comparable purposes. The Articles of Association may be amended in the future as regards how the consolidation reserve is to be used.

AMENDMENT OF THE INSURANCE CONDITIONS

Bliwa is entitled to amend the insurance conditions and also increase the premium in conjunction with renewal of the insurance. Information about a new premium and new conditions will be sent out no later than in conjunction with renewal of the insurance. Bliwa may also amend the insurance conditions during the term of the insurance. However, this only applies if the amendment is needed owing to the nature of the insurance or owing to some other special circumstance, such as, for instance, amended law, application of law or official regulation.

PROCESSING OF PERSONAL DATA

Bliwa protects your personal privacy. All processing of personal data is performed on the basis of applicable legislation, recommendations issued for the industry and Bliwa's internal rules. You can find out more about how Bliwa processes your personal data at www.bliwa.se/personuppgifter. Here you can also find out what rights you have in relation to us. Please contact Bliwa if you would prefer to have this information sent to your home.

TIME LIMIT

A party who wishes to receive insurance compensation or other insurance cover must institute proceedings against Bliwa within ten years from the date when the circumstance in respect of which the insurance agreement affords a right to such cover occurred.

If a party who wishes to have insurance cover has presented the claim to Bliwa within the period prescribed by the first paragraph, the time limit for instituting proceedings is always at least six months from when Bliwa has given notice of the final position it has adopted on the claim.

The right to insurance cover will lapse if proceedings are not instituted in accordance with this clause.

APPLICABLE LAW, ETC.

The insurance is subject to the Insurance Business Act (2010:2043), the Insurance Contracts Act (2005:104) and Swedish law generally. Bliwa provides insurance conditions and all other information in Swedish. Any legal proceedings concerning these conditions or the insurance in some other respect shall take place in Sweden, applying Swedish law.

COOLING-OFF PERIOD

If you have taken out voluntary insurance, you are entitled to withdraw from the insurance agreement ('cooling-off period') within 30 days from the date on which you received the insurance documents and information that the insurance agreement started to apply. You must notify Bliwa if you wish to exercise your cooling-off right. You are also entitled to give notice terminating voluntary insurance at any time. You are always obliged to pay the premium for the period during which the insurance was in force.

INFORMATION ABOUT INSURANCE DISTRIBUTION

Bliwa's insurance products may be distributed by Bliwa or another distributor engaged by Bliwa to deal with the distribution. The party distributing the insurance must provide the customer with information about the distribution. The insurance products above are distributed by Säkra. Säkra shall provide the customer with information about the distribution.

IF WE DO NOT AGREE

Reconsideration by Bliwa

You should in the first instance contact Bliwa if you are dissatisfied with Bliwa's decision in order to have the matter reconsidered. A complaint or request for reconsideration must be presented to Bliwa within six months from Bliwa's final notice in the matter. However, if new circumstances have occurred, Bliwa will reconsider a matter even after this period has expired. Reconsideration is conducted in accordance with Bliwa's guidelines for dealing with complaints applicable at any given time. In the first instance, contact the person who dealt with your matter to have it reconsidered. If you are still dissatisfied with the case officer's decision, you can contact the person who is the Complaints Officer at Bliwa who will reconsider your matter free of charge. You can also contact the Complaints Officer or some other instance for dispute resolution in accordance with the following if you are not satisfied with Bliwa's distribution.

Complaints Officer

Bliwa, Klagomålsansvarig (Complaints Officer), Box 13076, SE-103 02 Stockholm or via email to the address: klagomalsansvarig@bliwa.se.

The Swedish Consumers' Insurance Bureau

The Swedish Consumers' Insurance Bureau can provide you with general information and guidance on insurance issues: Address: Konsumenternas försäkringsbyrå, Box 24215, SE-104 51 Stockholm, Sweden. Telephone: +46 (0)200-22 58 00.

Municipal Consumer Advice Officer

The consumer advice officer in your municipality can help consumers with general advice and information.

The Board for Insurance of Persons

The Board for Insurance of Persons only considers matters that involve insurance-medical issues and where the Board therefore needs the support of a consultant physician. Matters at the Board for Insurance of Persons can therefore normally only relate to Bliwa's health, personal accident or life insurance policies. Address: Personförsäkringsnämnden, Box 24067, SE-104 50 Stockholm, Sweden. Telephone: +46 (0)8-522 787 20.

The National Board for Consumer Complaints (ARN)

ARN is a government authority that considers without charge disputes between private individuals and business operators. The Board does not

consider disputes relating to amounts of less than SEK 2,000 and does not conduct any medical assessments. Address:

Allmänna reklamationsnämnden, Box 174,
SE-101 23 Stockholm, Sweden.
Telephone: +46 (0)8-508 860 00.

Judicial review

An insurance dispute can also be considered by a general court. A Swedish district court (*tingsrätt*) is the first instance.

CUSTOMER SERVICES AT BLIWA

+46 (0)8-696 22 80, kund@bliwa.se

BLIWA LIVFÖRSÄKRING

Box 13076, SE-103 02 Stockholm, Sweden