

# Säkra's Dental Care Insurance with Bliwa

*Supplementary insurance to Healthcare Insurance*

## **PRE-CONTRACT INFORMATION**

APPLICABLE FROM 1 JANUARY 2026

SVT-26:1

### **Contents**

1. General information about the insurance .....	2
2. Special information about the dental care insurance.....	2
3. Common provisions .....	2
4. Limitations to Bliwa's liability .....	4



This pre-contract information contains brief and general information about Säkra's voluntary group dental care insurance with Bliwa Livförsäkring (referred to below as '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 SVT-26:1 from [sakra.se/person-halsa](http://sakra.se/person-halsa) or order them from Säkra.

## 1. General information about the insurance

Säkra's voluntary group dental care insurance with Bliwa is supplementary insurance to Säkra's healthcare insurance with Bliwa, which provides you with financial protection for certain dental care treatment performed in Sweden under the Swedish Dental Care Act.

If you are covered by Säkra's healthcare insurance with Bliwa, you can take out dental care insurance and also insure your husband/wife/cohabitee if they are also insured under healthcare insurance.

The application documents show how much the insurance costs.

## 2. Special information about the dental care insurance

This dental care insurance provides insurance against risk and does not include any saving component. The insurance can provide you with financial compensation for certain dental care treatment that arises during the term of the insurance and is performed in Sweden.

You must be covered by Swedish social insurance in order to be entitled to compensation from the dental care insurance. Compensation is not paid for costs of treatment abroad.

### ENTITLEMENT TO COMPENSATION AND AMOUNT OF THE COMPENSATION

Compensation may be paid for costs of dental care treatment under the Swedish Dental Care Act that exceed the deductible up to no more than SEK 30,000 during one 12-month period. This deductible is SEK 1,500 per 12-month period.

Dental care treatment that is estimated to cost SEK 12,500 or more must be approved by Bliwa before treatment commences.

Costs may be compensated up to the level shown in the reference price list applicable at any given time issued by the Dental and Pharmaceutical Benefits Agency, though no more than SEK 30,000 per 12-month period. This reference price list is available at [www.tlv.se](http://www.tlv.se).

You may be entitled to compensation for the following treatments and procedures. See the conditions for a more detailed description of the various treatments and procedures and also limitations in conjunction with these.

- Diagnostics/X-ray
- Treatment of sickness
- Fillings
- Extractions and minor surgical procedures
- Root canal treatment
- Crowns and bridges

### LIMITATIONS TO THE ENTITLEMENT TO COMPENSATION

You are not entitled to compensation from the insurance for the following treatments and procedures.

- A need for treatment that was pre-existing before the insurance entered into force. The same applies to such consequences that have a medical connection to complaints that were pre-existing before the insurance entered into force, even if they only manifested themselves after the insurance started to apply.
- A need for treatment that has resulted from misuse of the teeth.
- Basic examination, checkups and also preventive care.
- Cosmetic treatment and also other treatment that is not considered medically necessary.
- Treatment to replace a bridge, crown or prosthesis that is repairable or may be repairable according to an acceptable dental care standard.
- Treatment to replace a bridge, crown or prosthesis within five years from the original fitting. However, treatment is compensated if the bridge, crown or prosthesis was damaged so that it became irreparable when it was in the mouth.
- Treatment as a consequence of a loss classed as an occupational injury according to the definitions applied by the Swedish Social Insurance Agency and AFA Försäkring and also treatment as a consequence of a traffic accident compensated by traffic accident insurance.
- Treatment owing to an accidental injury or sickness that is due directly or indirectly to athletic, sporting or artistic activities with an element of physical activity and from which the insured receives or is estimated to receive an annual income of at least 0.5 price base amounts (including contributions from sponsors).
- Treatment as a consequence of complaints caused by misuse of alcohol, drugs and/or medication.
- Orthodontic treatments.
- Treatments performed outside Sweden.

## 3. Common provisions

### INSURER

Bliwa Livförsäkring, ömsesidigt, corporate identity number 502006-6329 ('Bliwa') is the insurer for the insurance products. Bliwa is a mutual insurance company, which means that the company is owned by its policyholders. This means in its turn that the policyholders are entitled to a bonus from the surplus that may arise from Bliwa's operations. Find out more under the heading 'Allocating surpluses and covering losses'. 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: Sveavägen 44, Stockholm. Email address: [finansinspektionen@fi.se](mailto:finansinspektionen@fi.se). Telephone number +46 (0)8-408 980 00. Website: [www.fi.se](http://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: Tåge Erlanderogatan 8A. Email address: [konsumentverket@konsumentverket.se](mailto:konsumentverket@konsumentverket.se). Telephone number +46 (0)771-42 33 00. Website: [www.ko.se](http://www.ko.se). You can obtain information about Bliwa's financial status from Bliwa's latest adopted annual report. The annual report is available at [bliwa.se](http://bliwa.se) and can also be ordered by contacting Bliwa.

#### **THE INSURANCE AGREEMENT**

There is a group agreement between Säkra and Bliwa that forms the basis of the insurance. The group agreement states, among other things, what is required for a person to be regarded as a group member and be able to apply for insurance with Bliwa. Application documents, health certificates, insurance statement and the full insurance conditions also apply for the insurance. The insurance applies for no more than one year at a time; for new policies, the first term of the insurance runs until the end of the year, i.e., to 31 December of the year in which the insurance was taken out. The insurance will be renewed annually provided notice was not given terminating either the insurance or the group agreement at the end of the term of the insurance. New conditions for the insurance may then start to apply. See below under the heading 'Amendment of the insurance conditions'.

#### **WHO CAN TAKE OUT THE INSURANCE POLICIES?**

The insurance can be taken out by you as 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 take out insurance for (co-insure) your husband/wife or cohabitee. You must be insured by Säkra's healthcare insurance with Bliwa in order to be affiliated to and covered by the insurance. This also applies to a co-insured husband/wife or cohabitee.

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

#### **HEALTH REQUIREMENTS**

Those applying for the insurance must satisfy Bliwa's health requirements for Bliwa to be able to grant insurance. These are shown in Bliwa's application documents.

#### **WHEN THE INSURANCE ENTERS INTO FORCE**

The insurance enters into force when Bliwa has received your application when you apply using a physical form. In the case of other forms of application, for example via the Internet, the insurance enters into force on the day after Säkra has received the application. The insurance enters into force subject to the precondition that the insurance can be granted according to Bliwa's

health requirements.

#### **POLICYHOLDER/INSURED**

You, as the person taking out the voluntary group insurance, are 'the policyholder'. You are also 'the insured', i.e., the insurance applies in respect of your health. However, if you take out insurance for your husband/wife or cohabitee, they are also 'an insured', though you are 'the policyholder'.

#### **PREMIUM**

The price for the insurance ('the premium') is calculated and determined by Bliwa for one year at a time and may be adjusted in conjunction with renewal of the insurance. The development of claims and distribution of ages among those insured may also influence the future premium. The application documents show what premiums apply.

#### **Premium payment**

The premium must be paid by you as the policyholder. If you do not pay the premium, Bliwa is entitled to give notice terminating the insurance, subject to a notice period of 14 days.

#### **WHERE THE INSURANCE APPLIES**

The insurance applies for care and treatment within Sweden. Care and treatment outside Sweden is not covered by the insurance.

#### **REPORTING AN INSURANCE EVENT**

Bliwa should be notified of the occurrence of an insurance event as soon as possible. Reports should be made online via Bliwa's website or on the standard form provided by Säkra.

#### **WHEN THE INSURANCE CEASES**

The insurance applies for at most up to and including the month in which you attain the age of 67.

Bliwa is entitled to give notice terminating the insurance if the premium is not paid on time (further information is available under the heading 'Premium payment') or if you, as the insured, have provided incorrect or incomplete information (further information is available under the heading 'Duty of disclosure and incorrect information').

The insurance ceases if the group agreement ceases following notice of termination by Säkra or Bliwa

The insurance ceases if you leave the group entitled to insurance. Insurance that applies to your husband/wife or cohabitee ceases if your own insurance ceases. The insurance protection for a co-insured husband/wife or cohabitee also ceases if your marriage or cohabitee relationship with the co-insured ceases. However, see below under the heading 'Extended cover protection'.

#### **EXTENDED COVER PROTECTION**

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

If your insurance ceases to apply owing to you no longer being a group member, 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. In such a case insurance protection continues for three months.

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. You are then entitled to apply for continuation insurance within three months from the date on which your voluntary group insurance ceased. You are also entitled to continuation insurance if you leave the group entitled to insurance for some reason other than having attained the age at expiry for the insurance. However, the right to continuation insurance does not apply if you have been insured for less than six months, or if you have chosen to give notice terminating the insurance but remain within the group entitled to insurance. 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. You may not take out continuation insurance if you have attained the age at expiry for the insurance.

Your co-insured husband/wife or cohabitee is entitled to take out continuation insurance if you die or if their marriage or cohabitee relationship with you ceases. The right to continuation insurance also applies for a co-insured if Bliwa, in the case of voluntary insurance, has given notice terminating the insurance agreement as a result of a delay in paying your premium. A co-insured is also entitled to take out continuation insurance if your insurance ceases to apply owing to you, as a group member, having attained the age at expiry for the insurance. However, this applies subject to the precondition that the co insured has not themselves attained the age at expiry.

The continuation insurance starts to apply from and including the date when the extended cover protection under the voluntary group insurance runs out.

## **4. Limitations to Bliwa's liability**

#### **DUTY OF DISCLOSURE AND 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 been registered with Bliwa as incapable of working and subsequently return to work, you must immediately notify Bliwa or the party nominated by Bliwa of this. The same applies if benefits from the Swedish Social Insurance Agency start to be paid, are changed or cease. You must also provide information to Bliwa, or to the party nominated by Bliwa, about other circumstances that may affect your entitlement to compensation under the insurance. 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 or aggravated the consequences of an insurance event through gross negligence, with intent or owing to the influence of alcohol. 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 any sum insured paid out by Bliwa as a result of an insurance event is exempted from income tax and that the premium for the insurance is not deductible.

#### **ALLOCATING SURPLUSES AND COVERING LOSSES**

According to the Insurance Business Act (2010:2043), a mutual life insurance company should credit a bonus to the policyholders and other parties entitled to compensation under insurance with an allocation based on the contribution to the surplus by the insurance, unless otherwise provided for by provisions in the insurance agreement or articles of association.

Refer also to the insurance conditions concerning how surpluses or deficits that arise within the insurance business are dealt with.

#### **AMENDMENT OF THE INSURANCE CONDITIONS**

Bliwa is entitled to apply new or amended insurance conditions and also increase or reduce the premium in conjunction with renewal of the insurance. Information about a new premium and new conditions will be provided 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.

#### 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.

#### 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](http://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.

#### 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 above is 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 occur, 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 we would like you to contact the person who dealt with your matter to have it reconsidered. If you are subsequently still dissatisfied with the case officer's decision, you can contact the Complaints Officer 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, Sweden, [klagomalsansvarig@bliwa.se](mailto:klagomalsansvarig@bliwa.se).

##### The Swedish Consumers' Insurance Bureau

The Swedish Consumers' Insurance Bureau can provide general information and guidance on insurance issues: 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: 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 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: 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](mailto:kund@bliwa.se)

##### BLIWA LIVFÖRSÄKRING

Box 13076, 103 02 Stockholm, Sweden