



# Child insurance

## Advance and after-sale information

Valid from January 1, 2019. Terms and conditions OSB19

With our child insurance, your child has insurance coverage in the event of both accidents and illnesses. This is only a summary of the information that you have the legal right to receive before and after you have purchased the insurance. It is important that you read through this information. If any specific coverage is particularly important to you, it is important to discover if that coverage is included in the insurance policy. The complete terms of the insurance can be found on our website: [lansforsakringar.se](http://lansforsakringar.se). You can also contact us and 7=8= we will send the relevant information to you. We also provide advice on this insurance product.

Once you have purchased the insurance, it is important that you read through your insurance policy carefully and check that all the details are correct, e.g. name and personal ID number, the insurance sum and the period during which the insurance applies. If the insurance applies with a special restriction (clause), it is shown in the insurance policy.

This is a translation from Swedish to English of the summary information you are entitled to before you buy child insurance. In the event of a dispute concerning the content and interpretation of this information, the original Swedish wording always prevails.

### General information about the insurance

The insurance can be purchased for children who have not yet reached the age of 18 and who are legally registered and resident in Sweden. The insurance applies without excess, 24 hours a day, and has no restrictions for sporting

activities. The child insurance ceases to be valid after the insured person reaches the age of 25. At this point there is the option to apply for our Accident and Illness Insurance for adults without a health assessment with an insurance sum of ten price base amounts.

### Insurance sum

You choose the level for the insurance sum from ten to fifty price base amounts. The price base amount is an amount that tracks consumer price trends and is determined annually by the Swedish government. Your insurance sum will be protected from inflation as the insurance sum and other insurance benefits is updated when the price base amount changes.

All compensation that is provided from the insurance is free from income tax.

### Application

Visit our website or contact us and we will help you to purchase a child insurance directly by completing the health declaration digitally.

### Price

The price of our child insurance depends on the insurance sum that you select, as well as the age of the child. Visit our website or contact us to find out how much the child insurance costs.

### Assessment of health

When you apply for child insurance with us, you will have to answer questions about your child's health by completing a health declaration. After that we do what is known as a medical insurance risk assessment. The insurance is based on the signed health declaration we receive from you. If you have provided incomplete information in the health declaration, this may result in the insurance not being valid.

## This is included in the insurance

- Medical disability
- Financial disability
- Limited medical disability for certain diagnoses
- A lump sum for certain diagnoses
- Compensation for scarring
- Cost for medical care and care trips
- Dental injuries in the event of accidental injury
- Damage to clothes and glasses due to accident
- Emergency treatment
- Hospitalisation
- Care in the home
- Compensation for rehabilitation and aid
- Compensation for healthcare contributions
- Monthly payment due to inability to work
- Crisis therapy
- Death compensation
- Payment exception up to the age of 18 if the child's parent/ guardian dies.

## Important limitations to the insurance

Here are some important examples of what is not included in the insurance and how the coverage is limited.

The insurance does not apply to illnesses that display symptoms before the insurance start date.

The following illnesses which are covered in the section "Limited medical disability for certain diagnoses", do not provide compensation for financial disability, rehabilitation/aid, cost for medical care and care trips, compensation for healthcare contributions and monthly payment due to inability to work:

- epilepsy, ICD G40
- deformations and chromosomal abnormalities, ICD Q00-Q99 (e.g. deformation in internal organs)
- mental disorders and syndromes, as well as behavioural disorders, ICD F00-F99, e.g. ADHD
- diseases of the central nervous and muscular systems, ICD G11, G12, G60, G71 and G80
- metabolic disorders, ICD E70-E90 (e.g. cystic fibrosis), that last longer than 12 months.

The insurance cover is limited for travels outside of Sweden, as is the case in the event of war or war-like unrest.

The insurance does not apply in the event of certain terrorist acts and nuclear processes.

## Illness

By illness we mean deterioration in the state of your health confirmed by a doctor that cannot be considered an accidental injury. The illness becomes relevant on the day the deterioration is first diagnosed by a doctor, psychologist or psychiatric clinic.

## Illness does not refer to

- physical injury caused voluntarily
- astigmatism or strabismus (which has not been caused by illness)
- dyslexia, dyscalculia
- short stature
- treatment/surgery for preventive purposes
- illness that has been caused by the insured person's intake of alcohol, other intoxicants, narcotic preparations, sleeping tablets or incorrect use of medication
- deterioration in the state of a person's health that is treated through cosmetic surgery by a care provider other than the county council care provider. The insurance never applies to the consequences of cosmetic surgery, regardless of the care provider.

## Accidental injury

By accidental injury, we mean a physical injury that the child is involuntarily subjected to because of a sudden external event.

In addition, the accidental injury must have required medical treatment.

## Disability compensation in the event of illness or accidental injury

Disability compensation is a lump sum that is paid out from the insurance if the child suffers permanent harm or financial disability due to an illness or an accidental injury. The higher the sum you choose, the greater the financial security your child will have.

If the medical and financial disability worsens after the age of 30, deterioration will not be compensated from the insurance.

## Medical disability

Compensation is provided for medical disability (permanent reduction in functional ability). The amount of compensation depends on the insurance sum and the degree of disability, 1-100 %. Additional compensation is provided from 20 % medical disability.

Example: The degree of medical disability is 33 %. The insurance sum is SEK 1,000,000. 33 % of SEK 1,000,000 is SEK 330,000. This amount is adjusted upwards by 160 %, so the compensation will be SEK 528,000.

## The following illnesses compensate medical disability up to 19 %:

- epilepsy, ICD G40
- deformations and chromosomal abnormalities, ICD Q00-Q99 (e.g. deformation in internal organs)
- mental disorders and syndromes, as well as behavioural disorders, ICD F00-F99
- diseases of the central nervous and muscular systems, ICD G11, G12, G60, G71 and G80
- metabolic diseases, ICD E70-E90 (e.g. cystic fibrosis)

## What is not compensated?

For those illnesses that provide limited medical disability, no compensation is paid for:

- financial disability
- cost for medical care and care trips
- rehabilitation and aid
- compensation for healthcare contributions
- monthly payment due to inability to work

## Financial disability

Compensation is paid if an accidental injury or an illness results in a lasting reduction in work capacity of at least 50 % when the child has become an adult.

The level of compensation depends on the insurance sum you chose, the degree of medical disability and the extent of the work incapacity.

- In the event of permanent work incapacity, compensation is paid at 100 % of the insurance sum.
- In the event of 75 % work incapacity, compensation is paid at 75 % of the insurance sum.
- In the event of 50 % work incapacity, compensation is paid at 50 % of the insurance sum.

If the degree of medical disability is determined to be a minimum of 10 % and up to 49 %, additional compensation will be paid at 10 % of the compensation for financial disability.

If the degree of medical disability is determined to be a minimum of 50 %, additional compensation will be paid at 40 % of the compensation for financial disability.

Example: The insurance sum is SEK 1,000,000. The medical disability is 10 % and the financial disability is 50 %. The compensation for financial disability will be SEK 500,000. The additional compensation for financial disability will be 10 % of SEK 500,000, which will be SEK 50,000. SEK 550,000 will be paid out for financial disability.

## A lump sum for certain diagnoses

For the following diagnoses a lump sum of 10 % of the chosen insurance sum may be paid as compensation:

- serious brain injury, ICD I60-I69, S06.1-S06.9
- juvenile arthritis affecting at least three joints, of which at least two are large joints such as the wrist, elbow, shoulder, ankle, knee, hip or neck, ICD M08
- benign brain tumour, ICD D32-D33, D35.2-D35.4 and D42-D43
- Crohn's disease, ICD K50
- malignant disease, ICD C00-C97, D00-D09
- multiple sclerosis, (MS) ICD G35
- SLE, ICD M32
- ulcerative colitis, ICD K51
- burns that cover at least 9 % of the body's surface and that are at least second degree burns.

## Example

### **Erik, aged 7, is diagnosed with diabetes and requires insulin treatment**

Erik is taken straight to hospital, is admitted and has to stay for 14 nights. After this, Erik receives care in the home for at least 30 days. Following an investigation, Försäkringskassan decides that Erik's parents are entitled to a half of the healthcare contributions for two years, and thereafter, a quarter of the healthcare contributions for a further five years. Erik's diabetes is also judged to result in a 15 % medical disability, but is not considered to affect his ability to work in the future.

Erik is covered by a child insurance policy with Länsförsäkringar, with an insurance sum of 30 price base amount, Erik and his parents therefore receive:

- emergency treatment – SEK 710
- hospitalisation – SEK 7,952
- care in the home – SEK 17,040
- half compensation for healthcare contributions for two years – SEK 104,060
- quarter compensation for healthcare contributions for five years – SEK 130,075
- medical disability – SEK 212,850

Total SEK 472,687.

These sums are based on the price base amount in 2020, which is SEK 47,300.

## Compensation for scarring

Compensation is paid for scars that are considered to be remained scar for the future. Compensation is paid in accordance with a table determined by us at the earliest one year after the last treatment. In order to receive compensation, the scar must have required medical treatment and also the injury that caused the scar.

## Costs

### Cost for medical care and care trips

Compensation is paid for medical care, care trips and medication. In the event of an accidental injury, we compensate these costs for a maximum of five years. In the event of illness, we compensate these costs for a maximum of one year, counting from 30 days after the claim date (waiting period).

### Dental injury in the event of accidental injury

In the event of an accidental injury, compensation is paid for dental injuries that require dental treatment for up to five years from the time of the accident. In the event that the final treatment has to be postponed until the child is older, we make an exception from the five-year rule and provide compensation for later treatment. All treatment must be approved by us in advance.

### Damage to clothes and glasses due to accident

In the case of accidental injury that required medical or dental treatment, you can receive compensation for the cost of ruined clothes, glasses, helmets, hearing aid and other assistive resources for disabled persons. You will receive compensation in accordance to evaluation table and at a maximum of 0.25 price base amounts, which is SEK 11,825 in 2020.

### What is not compensated?

Private care and treatment are not compensated if your costs can be provided by law, convention, constitution, collective agreement, other insurance or by the municipality, county council or state, compensation will not be paid from this insurance. There are also additional exceptions, which are explained in the insurance terms.

### Compensation for emergency treatment

If the child needs emergency hospital treatment and is admitted to the hospital overnight, a lump sum of 1.5 % of the price base amount, which is SEK 710 in 2020, will be paid.

### Hospitalisation

If the child is hospitalised for care, compensation will be paid out at 1.2 % of the price base amount, which is SEK 568 in 2020, per day for a maximum of 365 days.

### Care in the home

You will receive compensation if the child needs to be cared for at home immediately after a hospitalisation. The total time for care in hospital and in the home must be at least ten days and be verified with a doctor's certificate. The compensation sum is 1.2 % of the price base amount, which is SEK 568 in 2020, per day for a maximum of 30 days.

### Rehabilitation and aid

Compensation is paid for reasonable rehabilitation measures aimed at a return to work or study.

For aid resources, compensation is paid for the cheapest commonly available resource that can alleviate a disability. The insurance can compensate maximum of five price base amounts, which is SEK 236,500 in 2020. The measures and costs must be approved by us in advance.

### What is not compensated?

For example, you cannot receive compensation for assistive resources for sports or leisure activities. Nor will you receive compensation if the similar compensation can be paid from elsewhere. There are additional exceptions, which are explained in the insurance terms.

### Compensation for healthcare contributions

Your child's illness or accidental injury may result in long-term care and extra supervision. If you, as a guardian, are granted a child carer's allowance or compensation for a severely ill child from Försäkringskassan for at least one quarter, the insurance will compensate one child care allowance per year at a maximum of 2.2 price base amounts, which is SEK 104,060 in 2020. The compensation depends on the sum of the child carer's allowance received and can be paid until June of the year in which the child turns 19 years old. The sum that is paid out is adjusted annually with regard to the relevant price base amount.

### Monthly payment due to inability to work

From the age of 18, monthly compensation can be given if the youth is incapable to work to at least 50 % without 90 days interruption. Monthly compensation is paid at a maximum of 20 % of one price base amount, which is SEK 9,460 in 2020. The level of monthly compensation is depends on the level of work incapability. Compensation is paid out at most until the person reaches the age of 30.

### Limitations

If compensation for financial disability is paid out, the monthly compensation terminates.

Monthly compensation is not paid if a childcare allowance is provided to the child's guardian at the same time by Försäkringskassan.

### Crisis therapy

If the child suffers a crisis reaction, compensation will be provided for crisis therapy for up to ten treatments within one year of the first treatment session. For example, crisis such as death of a close relative, severe illness, accident, violence, threats or a crisis triggered by bullying.

Maximum compensation is 0.25 price base amounts, which is SEK 11,825 in 2020.

### Death compensation

In the event of death, regardless of the cause of death, which occurs during the insurance period, 1.25 price base amounts will be paid, which is SEK 59,125 in 2020. The sum will be paid to the estate or to beneficiaries if beneficiary arrangements have been completed.

### Payment exception up to the age of 18 if the child's parent/guardian dies

If one of the child's parents/guardians dies, the insurance is free until the renewal date after the child's 18th birthday.

### Offer of adult insurance

The child insurance terminates to be valid after the insured person reaches the age of 25. The child is then offered the opportunity to purchase our Accident and Illness Insurance for adults without a health assessment with an insurance sum of ten price base amounts. A health declaration must be completed if a specific exception (clause) is contained in the child insurance policy.

### Insurance policy

The insurance policy is valid for one year and is automatically renewed provided that it is not terminated by either party. The price may change at each renewal date, among other things due to changes in the price base amount, changes to the terms and conditions and, in some cases the age of the insured person.

Compensation is paid on the based on the terms and conditions that is valid at the time of the illness or when the accident occurred.

Swedish law applies to the agreement and all communication between the parties takes place in Swedish.

## Payment

You must pay for the insurance no later than the specified renewal date on the invoice or via direct debit (autogiro), if so requested.

## Consequence of unpaid insurance

If you do not pay the insurance in time, we are entitled to terminate your insurance cover.

If you do not pay the insurance at the time it is due to be renewed, you have the right to resume it within six months. During the period in which the insurance premium was unpaid the insurance is not valid.

## Remember to report a claim in time

Remember to report injuries and illnesses suffered by your child as soon as possible. Read more about the statute of limitations in the insurance terms and conditions.

## Your right to withdraw

When you purchase a product or service via the Internet or telephone, known as a "distance contract" you are entitled to cancel the purchase within 14 days. Contact us in such a case and we will assist you. If you have already made payment, your money will be returned with a deduction for the cost of the time that you had the insurance.

More detailed information about your right of withdrawal is stipulated in the Swedish Act on Distance Contracts and Off-Premises Contracts.

## Use of personal information

Below is a brief description of how we process personal information. Complete information about how we process your personal information is found in "Behandling av personuppgifter" which can be found on our website [lansforsakringar.se/personuppgifter](http://lansforsakringar.se/personuppgifter). You can request that this information be sent to you by contacting your regional insurance company.

The personal information that we collect about you is used in accordance with applicable laws and regulations. Information is collected so that we can sign and fulfil insurance contracts, take action that you request before an agreement has been reached, provide a complete overview of your commitments with the Länsförsäkringar Alliance, make legal claims, and conduct marketing. Your personal information may also be used for statistics, market and customer analyses, product development, to prevent claims and for other purposes specified in the complete information "Behandling av personuppgifter". Notify us if you do not want your personal information used for direct marketing.

Your personal information is primarily intended for use by the Länsförsäkringar Alliance, but we may also disclose it in certain cases to companies, associations and organisations with which the Länsförsäkringar Alliance collaborates, both within and outside the EU and the EEA. We may also disclose your personal information to the authorities if we are obliged to do so by law. Details about your non-life insurance and claims to non-life insurance may also be disclosed to people in the same household as you.

You can always receive information concerning the personal information that we process about you. Personal information responsibility rests with the company that is specified as the insurer on your offer or your insurance policy, or to whom you have submitted your personal information for another reason. General information, such as name, contact details and information about your commitments, is also used in the Länsförsäkringar Alliance's shared customer register. All of the companies in the Länsförsäkringar Alliance are jointly responsible for the use of such personal information.

## Registering a claim

To reduce the insurance companies' costs for compensation based on inaccurate information, insurance companies use an industry-wide claims register, (known as the GSR). This register contains certain information about claim and details about who has claimed compensation and is used solely in connection with claims adjustment. This means that we can find out if you have previously made any claims with another insurance company.

The entity responsible for this personal data is GSR AB, Box 24171, SE-104 51 Stockholm, Sweden.

## If we do not agree

If you are not satisfied with a decision or the way in which your case was handled, we would naturally be pleased to reconsider your case. First contact the claims adjuster who was responsible for your case or the complaints officer/customer representative. You will find information about who is the complaint manager at your regional insurance company on our website. Complaints are handled promptly.

If you are still dissatisfied, you can contact the Swedish Personal Insurance Board, [www.forsakringsnamnder.se](http://www.forsakringsnamnder.se), +46 8 522 787 20, regarding medical disputes. If the dispute relates to other matter you can contact the Swedish National Board for Consumer Disputes, [www.arn.se](http://www.arn.se), +46 8 508 860 00. This service is free of charge.

You can also have the case tried by a court of law. Your legal representative costs are often reimbursed under the legal-expenses cover included in your household insurance. In such a case, you pay only the deductible.

The Swedish Consumers' Insurance Bureau can provide general information about insurance issues, [www.konsumenternas.se](http://www.konsumenternas.se), +46 20 022 58 00. Konsumentverket (the Swedish Consumer Agency) also provides guidance: [www.hallakonsument.se](http://www.hallakonsument.se).

Your municipal consumer advice department can also provide advice and information about insurance.

More information is available from our website.

## About Länsförsäkringar

Länsförsäkringar comprises 23 independent regional insurance companies that offer customers a complete range of banking and insurance services. Animal and crop insurance is offered through Agria Djurförsäkring and total solutions for reliable mortgage transactions are provided through Länsförsäkringar Fastighetsförmedling.

Your quote or your insurance policy states the regional insurance company that is your insurer.

We are subject to the supervision of the Swedish Financial Supervisory Authority, Finansinspektionen, Box 7821, 103 97 Stockholm, 08-408 980 00, [finansinspektionen@fi.se](mailto:finansinspektionen@fi.se), [www.fi.se](http://www.fi.se).

Regarding marketing, we are also under the supervision of the Swedish Consumer Agency, Konsumentverket/KO, Box 48, 651 02 Karlstad, 0771-42 33 00, [konsumentverket@konsumentverket.se](mailto:konsumentverket@konsumentverket.se), [www.konsumentverket.se](http://www.konsumentverket.se).

Our employees who sell insurance receive a fixed salary. In some cases, they also receive variable commission, which is mainly based on quality and only to a lesser extent on quantity. If the insurance is signed online via our website, no compensation or commission is paid to our employees for the sale.



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Contact Länsförsäkringar or your insurance broker.