

# Collective and Occupational Group Accident Insurance

for companies and organisations

*It is important that you read and save this information.*

## Advance and after-sale information

Valid from 1 January 2026, terms and conditions KO 611:21

This document only comprises general information to which you organisation is entitled to receive before and after you have taken out the insurance and it is important that you read it. If a type of protection is particularly important to you, your organisation should find out whether it is included in the policy. Call our Customer Service on +46 8 588 427 00 or e-mail [info.halsa@lansforsakringar.se](mailto:info.halsa@lansforsakringar.se) if you have questions about this insurance product. Complete provisions can be found in the Terms and Conditions for Collective Accident Insurance, which can be found on our website [lansforsakringar.se/halsa](https://lansforsakringar.se/halsa). We can also send you the terms and conditions.

When your organisation has taken out the insurance policy, it is also important that you carefully read your insurance certificate and check that everything is correct, for example, the size of the amount insured and the period covered by the insurance policy.

### Purpose of the insurance

Our group insurance provides collective financial protection in the event of an accident for a group of people.

The group insurance supplements the protection that applies under laws and collective agreements, and is thus well suited to companies, organisations or associations that work with various types of temporary events, or for temporary employees or customers in the policyholder's operations, and who want to provide the insured with supplementary security in the form of

- financial cover in the event of reduced ability to work or permanent injury owing to accident ("disability").
- want insurance that does not contain either deductibles for costs or any limitations for hazardous activities.

Your organisation decides itself on the period of time for which the insurance policy is to be valid: working hours, school hours, hours of operation 24/7, or at a certain time.

### Who can be insured?

The insurance policy can be purchased by companies that need to have cover for their employees during working hours or full time. You can also purchase the insurance if you need cover for visitors, spectators, customers, students, users, trainees, children or parents in a preschool or school, or members of an organisation, etc.

### You can also purchase the following insurance policies

#### *Occupational group accident insurance (TO)*

The insurance can be purchased by companies without a collective bargaining agreement for owners, salaried employees or President from the age of 18 until the day before you turn 64. The condition is that each person works at least 8 hours per week without public holidays, and are registered in and permanent residents of Sweden, or have their primary employment in Sweden but are domiciled in another Nordic country.

The insurance policy is valid round the clock, until the month before the insured turns 70 on the condition that the insured is still employed by the company.

#### *Casual workers in agricultural operations*

The insurance policy can be purchased if your organisation employs casual workers in your Swedish agricultural operations. Please note that this policy cannot replace Industrial injury insurance (TFA). If your organisation has our Farm insurance, you are also entitled to take out this policy if you employ casual workers. The insurance policy **does not** cover casual workers that your organisation employs as permanent employees, who are employed in the capacity



of a self-employed person or employed by a self-employed person, part-owner or person who resides and is registered at the same address as your organisation.

### How much does the insurance cost?

You will find the price in the application or on the price sheet, or a separate price calculation can be provided.

### Health requirements - Medical examination

The insurance policy can be purchased without any health requirements.

### How to receive compensation

If something has happened for which you want to be reimbursed, you will need to contact us. You can also ring us on +46 8 588 424 12 or e-mail us at [skada.grupp@lansforsakringar.se](mailto:skada.grupp@lansforsakringar.se).

## If you are involved in an accident

**Accident insurance** pays compensation for accidental injury.

An accidental injury is a bodily injury that you suffer involuntarily as a result of a sudden external event. A heart attack, for example, is not an accident because it is a sudden internal event. The accidental injury must also have required medical treatment by an authorised and impartial doctor, nurse or physiotherapist. This means that we will not pay compensation if you yourself or your next of kin treated the injury. A more complete description is available in the insurance terms and conditions.

You can receive compensation for the following if you are an accident victim:

- reduced physical or mental functional capacity - medical disability
- reduced ability to work - financial disability
- scars
- accident assistance, up to SEK 4,500 per year
- lump sum for medical care of SEK 800
- lump sum for personal belongings of SEK 1,500
- additional expenses, up to three price base amounts
- expenses for aids up to one price base amount
- dental injury expenses for a maximum of five years
- crisis assistance up to half a price base amount
- in the event of death, at one price base amount.

The insurance amount for medical and financial disability is reduced by 5 percentage points annually from the year you turn 56, but never to lower than 25%.

Compensation for disability is determined by the insurance amount, your age, and the degree of your disability.

### Important limitations

- You will not be compensated for expenses that are reimbursed by other means according to law, convention, statute, collective agreement, other insurance (such as a motor third-party liability or industrial injury insurance policy) or by a municipality, regional authority or the government.
- You cannot receive compensation for medical or financial disability that existed before the accidental injury.
- You cannot receive compensation both for medical and for financial disability. We pay for the disability that provides the higher compensation.

- The insurance policy does not cover financial disability established after your 60th birthday when you are domiciled and registered outside the Nordic region.
- Insurance taken out by a treatment centre does not apply for financial disability.
- If you are outside the Nordic countries for longer than one year, the insurance will not be valid. If you are outside the Nordic countries owing to expatriation, special rules will apply. You can read about them in the insurance terms and conditions.
- The insurance policy is not valid in the event of war, warlike political upheaval, nuclear processes or acts of terrorism. A complete description of the limitations is available in the insurance terms and conditions.

There are more limitations and exceptions for each part of the accident insurance that are stated in the insurance terms and conditions.

## General information about the insurance policy

### What is group insurance?

Group insurance is insurance that is signed for a group of people instead of an individual person. All our group insurance policies are risk insurance policies, which means that they have no value when they expire. The insurance policies are endowment insurance policies under the Swedish Income Tax Act, which means that compensation from insurance policies is tax-free.

The group policy is a contract between us and the company or association. The group comprises members of the group. The group member is the person who, for example, is employed at a company, or a member of an organisation.

The existence of a policy is a condition for your insurance policy being valid.

A policy for compulsory insurance is signed between us and the representative of the group. This means that the representative of the group pays for the insurance.

We have the right to change the insurance terms and conditions when we renew your insurance. If we change the terms, we will begin to use the amended insurance terms and conditions only on the next subsequent maturity date.

We also have the right to change the conditions during the insurance period if the conditions for the agreement have changed owing to amended legislation. If an insured event occurs, it will be settled under the terms in effect when the insured event occurred.

Swedish law applies to the group policy and for the insurance policies.

All communication is to take place in Swedish.

### When the insurance takes effect - contract period

The insurance applies from the day on which we receive your organisation's completed application and we can approve the application.

### How long is the insurance valid - contract period

The insurance applies until the end of the contract period stated on the insurance certificate.

The insurance will also expire if the group policy is cancelled.

If your organisation does not pay for your insurance, it will expire 14 days after we have sent a notification that it has been cancelled, if the premium is not paid within that time.

Your organisation can renew the insurance policy for the same amount it had previously if your organisation pays the remaining premiums within three months after the insurance policy expired. The policy will then be valid on the day after your organisation has paid.

If your organisation does not pay the initial premium, the insurance policy cannot be renewed.

### **How the price is calculated, and when the price may change**

The price may change at every main renewal date for reasons that include a changed price base amount and changes to terms and conditions.

### **If your organisation changes its mind**

If your organisation purchased the insurance policy on the Internet, by telephone or away from our offices, known as a distance purchase, your organisation is entitled to change its mind about the purchase within 30 days. Contact us and we will assist you.

More detailed information about your right to a refund can be found in the Swedish Act on Distance Contracts and Off-Premises Contracts.

### **When the insurance policy is renewed**

The insurance policy is valid for one-year periods, unless the contract period has been determined to extend for a shorter period. The insurance policy is subsequently renewed for one-year periods.

### **When the insurance can be cancelled**

Your organisation can cancel the insurance at any time. It will then expire at the next annual due date.

### **Who the organisation can contact if it has questions**

If you have any questions, contact your insurance advisor.

You may also contact the Swedish Consumers Insurance Bureau, [www.konsumenternas.se](http://www.konsumenternas.se), +46 200 22 58 00. Your municipal consumer advice department can also provide advice and information. Such advice is free of charge.

### **Registering a claim**

The company uses an industry-wide claims register (known as GSR). This register contains certain information about claims and details about who has claimed compensation. This means that the company can find out if you have previously made any claims with another insurance company, occupational pension company or government agency that handles similar claims for compensation.

The purpose of GSR is to provide insurance companies, occupational pension companies and government agencies that process similar claims for compensation a basis for identifying unclear insured events and claims for compensation. With its help, companies and government agencies can counteract the disbursement of compensation that is based on incorrect information as well as erroneous disbursements from several insurance policies for the same injury. This information can also be used in anonymised or pseudonymised form for statistical purposes and analyses at an aggregated level.

The personal data controller for GSR is:  
Skadeanmälningsregister (GSR) AB, Box 24171, SE-104 51 Stockholm,

Sweden. See [www.gsr.se](http://www.gsr.se) for more information on the processing of information found in the register.

### **Information about our insurance distribution**

Länsförsäkringar does not provide the type of advice referred to in the Insurance Distribution Act for this product.

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

If you purchase our insurance through a broker or another insurance intermediary, they are obligated to inform you about their insurance distribution. In that case, the information they provide is what applies to you.

### **Processing of personal data**

You can find information on how we at Länsförsäkringar process personal data and your rights in relation to this on our website [lansforsakringar.se/personuppgifter](http://lansforsakringar.se/personuppgifter).

### **If we do not agree**

If you are not satisfied with a decision or the way in which your case was handled, we are prepared to re-consider your case. In the first instance, get in touch with your contact person or our complaints officer.

If you are still not satisfied, you can contact the Swedish Personal Insurance Board for medical disputes, [www.forsakringsnamnder.se](http://www.forsakringsnamnder.se), +46 8 522 787 20. If the dispute concerns other issues, you can contact the Swedish National Board for Consumer Disputes, [www.arn.se](http://www.arn.se), on +46 8 508 860 00.

You may also have your case settled in a court of law. Your legal representation costs can usually be reimbursed if you have legal expenses insurance. In this event, you will only have to pay the deductible.

### **When the insurance ceases**

The insurance policy does not provide entitlement to post-cover or continuation insurance.

### **Insurer**

The insurer is Länsförsäkringar AB (publ), Corp. Reg. No. 502010-9681. The registered office of the Board of Directors is located in Stockholm, Sweden.

We are regulated by the Swedish Financial Supervisory Authority.

Contact Länsförsäkringar or your insurance broker

**Länsförsäkringar Bergslagen** +46 21 19 01 00 | **Länsförsäkringar Blekinge** +46 454 30 23 00 | **Dalarnas Försäkringsbolag** +46 23 930 00 | **Länsförsäkringar Gotland** +46 498 28 18 50 | **Länsförsäkringar Gävleborg** +46 26 14 75 00 | **Länsförsäkringar Göinge-Kristianstad** +46 44 19 62 00 | **Länsförsäkringar Göteborg och Bohuslän** +46 31 63 80 00 | **Länsförsäkringar Halland** +46 35 15 10 00 | **Länsförsäkringar Jämtland** +46 63 19 33 00 | **Länsförsäkringar Jönköping** +46 36 19 90 00 | **Länsförsäkringar Kalmar län** +46 20 66 11 00 | **Länsförsäkring Kronoberg** +46 470 72 00 00 | **LF Norrbotten** +46 920 24 25 00 | **Länsförsäkringar Skaraborg** +46 500 77 70 00 | **Länsförsäkringar Skåne** +46 42 633 80 00 | **Länsförsäkringar Stockholm** +46 8 562 830 00 | **Länsförsäkringar Södermanland** +46 155 48 40 00 | **Länsförsäkringar Uppsala** +46 18 68 55 00 | **Länsförsäkringar Värmland** +46 54 775 15 00 | **Länsförsäkringar Västerbotten** +46 90 10 90 00 | **Länsförsäkringar Västernorrland** +46 611 36 53 00 | **Länsförsäkringar Älvsborg** +46 521 27 30 00 | **Länsförsäkringar Östgöta** +46 13 29 00 00



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