

Occupational group life insurance – TGL

for companies without collective bargaining agreements

It is important that you read and save this information.

Advance and after-sale information

Valid from 1 January 2024, terms and conditions TGL 630:13

Our group insurance provides financial protection in the event of death for you as a business owner and your employees. This document only comprises general information to which you are entitled before and after you have taken out the insurance and it is important that you read it. Call our Customer Service on +46 8 588 427 00 or e-mail info.halsa@lansforsakringar.se if you want advice on this insurance product. The complete terms and conditions of the insurance can be found on our website, lansforsakringar.se/halsa. We can also send this information to you.

When you have 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.

Who can be insured?

The insurance can be purchased by companies without a collective bargaining agreement for you as an owner, salaried employee or President from the age of 18 until the day before you turn 64. You must be registered in and a permanent resident of Sweden, or have your primary employment in Sweden but are domiciled in another Nordic country. If you are a business owner or President, you are required to be an employee of the company. Salaried employees must work at least 8 hours per week at the company.

How much is the cost?

You will find the price in the application or on the price sheet.

Health requirements – Medical examination

To apply for occupational group life insurance (TGL), you must be completely able to work.

We define the term “completely able to work” as:

- are able to perform your normal work without hindrance and do not receive, or are not eligible to receive, benefits connected to illness or accident
- not having specially adapted employment for health reasons, or subsidised employment or equivalent

If you are employed with a wage subsidy that has been determined by the Swedish Public Employment Service, you can be insured without being completely able to work.

A person who was not completely able to work when the TGL agreement became valid must be registered with the insurance policy when that person is completely able to work.

Reporting a death

To report a death, you can call us on +46 8 588 424 12 or e-mail us at skada.grupp@lansforsakringar.se.

Limitations to the insurance

In the event of a war or warlike situations, certain acts of terrorism and nuclear processes, the insurance policy will not be valid.

In the event of your death

Group life insurance provides compensation in the form of a lump sum to the beneficiary if you die.

The insurance amount (base amount) is six price base amounts and decreases by half the price base amount per year from the year in which you turn 55, to a minimum of one price base amount.

The base amount is six price base amounts if, in the event of your death, you have children under the age of 17.

The entire insurance amount is paid to beneficiaries if you had at least 16 ordinary hours of work per week without public holidays. Half of the insurance amount is paid to beneficiaries if you had at least 8, but not more than 16, ordinary hours of work per week without public holidays.

Beneficiaries are:

- 1) spouse or cohabitee.
- 2) your heirs.

If you want someone else to be a beneficiary, you can obtain a special form at www.lansforsakringar.se/halsa.

The insurance is valid around the clock and around the globe, regardless of the length of your stay abroad.



In the event of your death, a child allowance is also included

Child allowance is protection in the life insurance if you have children under the age of 20 when you die. We will pay up to two price base amounts to the child. The child allowance is included in your life insurance and cannot be excluded.

<i>Age of child at death of the insured</i>	<i>Number of price base amounts</i>
Under 17 years of age	2.0
17 but not 19 years of age	1.5
19 but not 20 years of age	1.0

An important limitation

If you have several employers simultaneously, you can be included in several TGL insurance policies. Your beneficiary, however, can only receive compensation from one TGL insurance policy.

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. The group comprises members of the group. The group member is the person, for example, who is employed at a company. Group members are those who are insured and for whom the insurance is valid.

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

The group policy, together with the application, indicates what insurance we offer.

A group 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 you are part of a contract with a compulsory plan membership, your employer or organisation will pay for the insurance policy.

If an insured event occurs, it will be settled under the terms in effect when the insured event occurred.

Swedish law will apply to the agreement, and 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, when the health requirements have been met and we can approve the application.

How long is the insurance valid – contract period

The insurance will be valid at most until you turn 65. If you continue to work for the same employer as before your 65th birthday, the insurance policy will remain valid until the month before you turn 70.

The insurance will cease to be valid if you work less than 8 hours per week, terminate your employment, reach retirement age or if the insurance is cancelled. 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

We will calculate the price based on the age composition of the group. 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, although the first insurance year may be a shorter period. The insurance policy is subsequently renewed for one-year periods.

How does my organisation cancel the insurance?

Your organisation can cancel the insurance at any time. The insurance will expire at the end of the contract period.

Who the organisation can contact if it has questions

Your organisation may also contact the Swedish Consumers Insurance Bureau, 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.

Processing of personal data

This is a brief description of how we process personal data. Complete information about how we process your personal data is found in *Processing of personal data*, which can be found on our website lansforsakringar.se/personuppgifter. You can request that this information be sent to you by contacting us on telephone +46 8 588 427 00 or e-mail info.halsa@lansforsakringar.se.

The personal data that we collect about you is processed in accordance with applicable laws and regulations. The data 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 data may also be used for statistics, market and customer analyses, product development, to prevent claims and for other purposes specified in the complete information *Processing of personal data*. If you do not want your personal data to be used for direct marketing, please inform us.

We mainly process your data within the Länsförsäkringar Alliance, but your data may also be transferred to companies, associations and organisations that work together with the Länsförsäkringar Alliance, both within and outside the EU and EEA. We may also disclose your personal data to the authorities if required to do so by law. Details about your non-life insurance may also be disclosed to people in the same household as you.

You can always request information about the personal data that we process about you. The personal data controller is Länsförsäkringar Grupplivförsäkringsaktiebolag (publ). General information, such as your name, contact details and information about your commitments, is also processed in the Länsförsäkringar Alliance's shared customer register.

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, +46 8 522 787 20. If the dispute concerns other issues, you can contact the Swedish National Board for Consumer Disputes, 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

If you have been insured for at least six months, you have the right to extended insurance protection, known as post-cover, for three months after your insurance ceases.

Post-cover does not apply:

- if you have personally chosen to cancel the policy but belong to the group entitled to insurance.
- if you have retired or reached the final age applicable to the group policy. If you retire or reach the final age during the post-cover period, the post-cover will expire.
- if you have received, or obviously could receive, the same type of insurance protection through, for example, another group or continuation insurance.
- if the group policy has been wholly or partially cancelled by the company, or if we cancelled the insurance policy.

Continuation insurance

If you had been covered by group insurance for at least six months, you have the right to take out statutory continuation insurance without a health requirement if the group policy:

- was cancelled by the group; or
- was cancelled by us.
- for compulsory group insurance is cancelled due to outstanding payment.

Entitlement to continuation insurance does not apply

- if you have received, or obviously could receive, the same type of insurance protection through, for example, another group or continuation insurance.

To obtain uninterrupted insurance protection, you should apply for continuation insurance before the group insurance expires. You should apply to us within three months of the date the insurance policy expired. The content or amount of the insurance may not exceed the amount you had in the group insurance. We calculate the price in accordance with a special tariff, and you can pay for the insurance starting from the date your group insurance expired.

The continuation insurance will be valid until you turn 67.

Special conditions apply to continuation insurance.

Insurer

The insurer is Länsförsäkringar Grupplivförsäkringsaktiebolag (publ), Corp. Reg. No. 516401-6692. 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 Gäinge-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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