



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

Accident insurance 60 Plus

Advance and after-sale information

Valid from 1 January 2024, terms and conditions 60Plus24

This is an accident insurance policy that pays compensation to you if you have turned 60 and experience an accidental injury. This document only comprises general information to which you are entitled before you purchase the insurance policy. If a type of protection is particularly important to you, you should find out whether it is included in the policy. Please feel free to contact us. We offer advice on this insurance product. The complete terms and conditions of the insurance can be found on our website, lansforsakringar.se. You can also contact us and we will send these to you.

When you have purchased the insurance, it is also important that you carefully read your insurance policy and check that everything is correct, for example, name and personal identity number, the size of the amount insured and the period covered by the insurance policy.

Who can apply for the insurance?

You can apply for the insurance after you have turned 60 years of age and above. You must be resident and registered in Sweden.

Insurance period

The insurance policy is valid around the clock and has no deductible. You can retain the insurance policy for the rest of your life.

Sum insured

You can decide the sum insured yourself: 5, 10 or 20 price base amounts. Not all companies offer 5 price base amounts. The price base amount is an amount that follows the price trend in society, and which is determined each year by the Government.

Your sum insured will be index-linked since the sum insured and other compensation in policies are updated when the price base amount changes.

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

Application

Visit our website or contact us and we will help you to apply for Accident insurance 60 Plus.

Price

The price of our Accident insurance 60 Plus depends on the sum insured that you choose. Visit our website or contact us to find out how much the insurance costs.

The following is included in the insurance policy

- Medical disability
- Emergency medical care
- Hospitalisation
- Expenses for visiting a doctor and travelling to receive care.
- Dental injury expenses
- Ruined clothing and broken glasses
- Death



Accidental injury

Accidental injury refers to a bodily injury that you involuntarily incur due to a sudden external incident.

The accidental injury must also have required medical treatment by a licenced and impartial doctor, nurse or physiotherapist.

Important **limitations** to the insurance

Here are some important examples of what is not included in the insurance policy and limitations in cover.

- The insurance policy does not cover participating in boxing or other martial arts that involve blows/kicks or equivalent. Track racing, competitions or training using motor vehicles. Sports, athletic contests or organised training as a professional sportsperson.
- Cover is limited when outside the Nordic region, and this is also 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.

Medical disability

If you experience a permanent reduction in bodily function, lump-sum compensation is paid in the event of accidental injury. We pay compensation at an sum insured corresponding to the degree of medical disability. The maximum compensation is 100% of the sum insured.

Emergency medical care

If you require emergency care at a hospital and are admitted to stay over night, compensation of SEK 500 is paid.

Limitation

No compensation is paid for planned hospital stays.

Hospitalisation

If you are admitted to and stay at a hospital, you will receive compensation of SEK 100 per day. You can receive compensation for a maximum of 30 days.

Expenses for care and travel to receive care

You receive compensation for expenses for visits to the doctor, travel and medication for a maximum of three years from the date of the accident.

Limitation

- Compensation is not paid for costs for private health care and treatment.
- Compensation is not paid for costs that can be reimbursed according to law, convention, statute, collective agreement, other insurance or by a municipality, regional authority or the government.
- Compensation is not paid for expenses arising after the insurance policy has paid disability benefit.

Several exceptions are detailed in the insurance terms and conditions.

Compensation for dental injuries

We pay compensation for treatment performed by a dentist for three years from the date of the accident, provided that the dental injury was caused by an accidental injury. You receive compensation of up to 0.5 price base amount. We must approve all treatment in advance.

Compensation for clothes and eyeglasses

In the case of accidental injury that required medical or dental treatment, you will receive compensation for ruined clothes, glasses, helmets, hearing aids and other aids for disabled persons. To determine the amount, a table is used. You receive compensation of up to 0.25 of a price base amount.

Compensation in the event of death

In the event of death due to accidental injury, we pay 0.5 price base amount to the estate of the deceased.

Insurance policy

The insurance contract applies for one year and is automatically renewed unless it is cancelled by one of the parties. The price may change at every main renewal date for reasons that include a changed price base amount, changes to terms and conditions and, where applicable, the age of the insured.

Compensation is paid based on the terms and conditions that applied when the accident occurred.

Swedish law will apply to the agreement, and all communication between the parties is to take place in Swedish.

Payment

You must pay for the insurance policy not later than the main renewal date by invoice or autogiro, if you have requested this.

Consequences of unpaid insurance premiums

If you do not pay the insurance in time, we are entitled to cancel it.

If you do not pay the insurance when it is to be renewed, you have the right to resume it within six months. The insurance is not valid during the period in which the policy has not been paid for.

Remember to report a claim in time.

Claims should be reported as soon as possible. Read more about limitations in the insurance terms and conditions.

If you change your mind

If you purchase a product or service on the Internet, by telephone or away from our offices, known as a distance purchase, you are entitled to change your mind about the purchase within 14 days. Contact us 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 to a refund can be found in the Swedish Distance Contracts and Off-Premises Contracts.

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 the document "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 your local regional insurance company.

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 document "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 the company that is specified as the insurer on your offer or your insurance policy or to whom you have submitted your personal data for another reason. General information, such as your name, contact details and information about your commitments, is also processed in the Länsförsäkringar Alliance's shared customer register. All of the companies in the Länsförsäkringar Alliance are jointly responsible as personal data controllers for the processing of such personal data.

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 gsr.se for more information on the processing of information found in the register.

The personal data controller for Larmtjänst is Larmtjänst AB, Box 24158, SE-104 51 Stockholm, Sweden, larmtjanst.se

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 re-consider your case. First contact the claims adjuster who was responsible for your case or the complaints officer/customer representative.

The "If we do not agree" section of our website provides information about the complaints officer of your local regional insurance company. Submitting a claim, and having it processed swiftly, is free of charge.

If you are still not satisfied, you can contact the Swedish National Board for Consumer Disputes for non-medical disputes, arn.se, +46 8 508 860 00. For medical issues, the Swedish Personal Insurance Board can issue a statement, forsakringsnamnder.se, +46 8 522 787 20.

You may also have your case settled in a court of law. Your legal representation costs are often reimbursed under the legal-expenses cover included your household insurance. In this event, you will only have to pay the deductible.

The Swedish Consumers Insurance Bureau can provide general information about insurance issues, konsumenternas.se, +46 200 22 58 00. You can also receive guidance from the Swedish Consumer Agency, 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. Pet and crop insurance is offered through Agria Djurförsäkring and complete solutions for reliable mortgage transactions are offered through Länsförsäkringar Fastighetsförmedling. Your offer or your insurance policy states the regional insurance company that is your insurer.

We are regulated by the Swedish Financial Supervisory Authority (FSA). Finansinspektionen, Box 7821, SE-103 97 Stockholm, Sweden, +46 8 408 980 00, finansinspektionen@fi.se, fi.se.

Regarding marketing, we are under the supervision of the Swedish Consumer Agency, Box 48, SE-651 02 Karlstad, Sweden, +46 771 42 33 00, konsumentverket@konsumentverket.se, konsumentverket.se

Our employees who sell insurance policies receive a fixed salary. In certain cases, they also receive variable commission that is mainly based on quality and only a small portion is based on quantity. No compensation or commission is paid to our sales personnel if you take out the insurance online via our website.

Contact details for Länsförsäkringar

Länsförsäkringar Bergslagen
Box 1046, SE-721 26 Västerås
Tel: +46 21 19 01 00
E-mail: info@lfb Bergslagen.se
Corp. Reg. No. 578000-9956

Länsförsäkringar Blekinge
Box 24, SE-374 21 Karlshamn
Tel: +46 454 30 23 00
E-mail: info@lfb Blekinge.se
Corp. Reg. No. 536201-0505

Dalarnas Försäkringsbolag
Box 3, SE-791 21 Falun
Tel: +46 23 930 00
E-mail: info@dalarnas.se
Corp. Reg. No. 583201-4905

Länsförsäkringar Gotland
Box 1224, SE-621 23 Visby
Tel: +46 498 28 18 50
E-mail: info@lfgotland.se
Corp. Reg. No. 534000-6369

Länsförsäkringar Gävleborg
Box 206, SE-801 03 Gävle
Tel: +46 26 14 75 00
E-mail: info@lfgavleborg.se
Corp. Reg. No. 585001-3086

Länsförsäkringar Göinge-Kristianstad
Box 133, SE-291 22 Kristianstad
Tel: +46 44 19 62 00
E-mail:
info.goinge-kristianstad@lansforsakringar.se
Corp. Reg. No. 537000-2320

Länsförsäkringar Göteborg och Bohuslän
SE-404 84 Gothenburg
Tel: +46 31 63 80 00
E-mail: info@gbg.lansforsakringar.se
Corp. Reg. No. 558500-8039

Länsförsäkringar Halland
Box 518, SE-301 80 Halmstad
Tel: +46 35 15 10 00
E-mail: info@LFhalland.se
Corp. Reg. No. 549202-0028

Länsförsäkringar Jämtland
Box 367, SE-831 25 Östersund
Tel: +46 63 19 33 00
E-mail: info@lfz.se
Corp. Reg. No. 593200-1828

Länsförsäkringar Jönköping
Box 623, SE-551 18 Jönköping
Tel: +46 36 19 90 00
E-mail: info@lfj.se
Corp. Reg. No. 526000-5854

Länsförsäkringar Kalmar län
Box 748, SE-391 27 Kalmar
Tel: +46 20 66 11 00
E-mail: info@LFkalmar.se
Corp. Reg. No. 532400-3549

Länsförsäkring Kronoberg
Box 1503, SE-351 15 Växjö
Tel: +46 470 72 00 00
E-mail: info@LFkronoberg.se
Corp. Reg. No. 529501-7189

Länsförsäkringar Norrbotten
Box 937, SE-971 28 Luleå
Tel: +46 920 24 25 00
E-mail: info@LFnorrboten.se
Corp. Reg. No. 597000-3884

Länsförsäkringar Skaraborg
Box 600, SE-541 29 Skövde
Tel: +46 500 77 70 00
E-mail: info@LFskaraborg.se
Corp. Reg. No. 566000-6866

Länsförsäkringar Skåne
Box 4548, SE-203 20 Malmö
Tel: +46 42 633 80 00
E-mail: info.skane@lansforsakringar.se
Corp. Reg. No. 543001-0685

Länsförsäkringar Stockholm
Box 27076, SE-102 51 Stockholm
Tel: +46 8 562 830 00
E-mail: stockholm@lansforsakringar.se
Corp. Reg. No. 502002-6265

Länsförsäkringar Södermanland
Box 147, SE-611 24 Nyköping
Tel: +46 155 48 40 00
E-mail: info@lfs.se
Corp. Reg. No. 519000-6519

Länsförsäkringar Uppsala
Box 2147, SE-750 02 Uppsala
Tel: +46 18 68 55 00
E-mail: info.uppsala@lansforsakringar.se
Corp. Reg. No. 517600-9529

Länsförsäkringar Värmland
Box 367, SE-651 09 Karlstad
Tel: +46 54 775 15 00
E-mail: info@LFvarmland.se
Corp. Reg. No. 573201-8329

Länsförsäkringar Västerbotten
Box 153, SE-901 04 Umeå
Tel: +46 90 10 90 00
E-mail: info@LFvasterbotten.se
Corp. Reg. No. 594001-3161

Länsförsäkringar Västernorrland
Box 164, SE-871 24 Härnösand
Tel: +46 611 36 53 00
E-mail: info@lfy.se
Corp. Reg. No. 588000-3842

Länsförsäkringar Älvsborg
Box 1107, SE-462 28 Vänersborg
Tel: +46 521 27 30 00
E-mail: info@alvsborg.lansforsakringar.se
Corp. Reg. No. 562500-4337

Länsförsäkringar Östgöta
Box 400, SE-581 04 Linköping
Tel: +46 13 29 00 00
E-mail: info@lfostgota.se
Corp. Reg. No. 522001-1224

Joint company

Länsförsäkringar AB (publ)
SE-106 50 Stockholm
Corp. Reg. No. 502010-9681
Tel: +46 8 588 400 00
E-mail: info@lansforsakringar.se

Contact Länsförsäkringar or your insurance broker.