

Safely Payment protection

Fact sheet for insurance product

Company: Maiden General Försäkrings AB, corporate identity number 516406-1003, is the insurer.

Product: Payment protection mediated by Safely, corporate identity number 559310-0331

The information in this document is a summary of the contents of the insurance and its exceptions. The fact sheet is not created for you specifically or your needs. Please read the full insurance terms and pre- and post-purchase information available at www.safely.se. It is also possible to contact Safely by email at kundservice@safely.se

What type of insurance is this?

This is a voluntary group insurance that covers, among other things, specific actual costs in the event of sick leave due to an accident or illness and unemployment, as well as a one-off compensation amount in the event of hospitalization lasting at least 14 days.



What is included in the insurance?

Complete incapacity to work

- ✓ The insurance covers complete incapacity to work (100%) as a result of an accident, illness or care of a close relative. The compensation corresponds to the agreed monthly insurance amount, but not more than SEK 10,000 per month.

Involuntary unemployment:

- ✓ The insurance provides compensation if you, as a permanent employee, or self-employed affiliated with a recognised unemployment insurance fund, become involuntarily unemployed during the insurance period. The compensation corresponds to the agreed monthly insurance amount, but not more than SEK 10,000 per month..

Hospitalization:

- ✓ In the event of a hospital stay of at least 14 days, a one-off compensation amount corresponding to the chosen monthly insurance amount is issued.



What is not included in the insurance?

Examples of exceptions in the insurance:

- ✗ The insurance does not cover incapacity for work or hospitalization caused by illness, injury or disability if the symptoms or complaints were visible or present 12 months before the insurance took effect, even if a diagnosis or cause could not be established until after the insurance took effect.
- ✗ The insurance does not cover illness or accident that occurs when you commit a criminal act or are an accessory to a criminal act that could lead to imprisonment under Swedish law or if you are under the influence of alcohol or other intoxicants, sedatives, narcotics or the misuse of medicines.
- ✗ The insurance does not provide compensation in the event of unemployment due to the termination of a fixed-term contract, probationary period, temporary employment or seasonal work. The compensation is also not paid in case of unemployment due to termination for personal reasons or unemployment due to own resignation, or if the insured person otherwise became aware of the impending unemployment before the insured person joined the insurance or during the qualifying period.
- ✗ The insurance does not cover incapacity for work due to: mental illness, mental disorders or a stress-related illness such as depression or stress reaction; hospitalization due to pregnancy-related conditions that a specialist doctor deems to be a normal pregnancy; consequences of a medical treatment that is not medically justified, such as plastic surgery that is not reconstructive, and that has not been prescribed by a licensed medical professional.



Are there any restrictions on what the insurance covers?

- ! The insurance does not cover insurance cases that occur during the qualifying period. The qualifying period is calculated from the first day of the insurance. For involuntary unemployment, the qualification period is 120 days and for incapacity to work and hospitalization 30 days.
- ! The insurance does not provide compensation during the waiting period. Waiting period means the first period from the insured event counted. Provided that you have been involuntarily unemployed or completely incapable of work for 30 days, compensation will be paid from the 15th day.
- ! For each continuous period of incapacity for work or involuntary unemployment, compensation is paid for a maximum of 12 months. In total, compensation can be provided for a maximum period of 36 months for several periods of incapacity to work and / or unemployment.



Where does the insurance apply?

- ✓ To take out the insurance, you must be registered in Sweden.
- ✓ The insurance applies to insurance cases that occur worldwide.



What are my obligations?

- On behalf of the insurer, your claim is handled by TPA Claims & Administration AB (hereinafter referred to as "TPA"). Claims can be made at www.tpaclaims.se. It is also possible to order a claim form by phone on telephone number 031-10 58 53. In order for TPA to be able to handle your claim, you must send in all the documentation that is requested.
- It is your responsibility to inform TPA immediately if you take up a new job, become self-employed or if your unemployment compensation ceases during the period that Maiden Life & General is paying unemployment compensation. This also applies if you regain your ability to work while your compensation is being paid or if your compensation from the Swedish Social Insurance Agency or an equivalent Norwegian or Danish body ceases in whole or in part.
- The policyholder must provide correct and complete information when taking out the insurance and during renewal.
- Pay the insurance premium within the specified time.



When and how should I pay?

Debiting takes place monthly in advance and is invoiced by Safely on behalf of the insurer.



When does the insurance start and end?

The insurance is valid from the date stated in your insurance statement. The insurance then applies for one month at a time and is renewed monthly until further notice. The insurance expires::

- the first day of the month after you turn 67
- when you retire (100%) or start receiving part of your pension and work less than 17 hours per week
- if you receive an annuity or similar compensation
- if you terminate the insurance contract.



How can I terminate the contract?

You as the insured person have the right to terminate the insurance at any time by contacting Safely by email at: kundservice@safely.se