

Safely Payment Protection

Pre- and post-purchase information

It is important that you read the information in the document. This is information that you are entitled to by law. If you have received this document by email or are reading it on the web, please print it or save it on your computer.

Pre- and post-purchase information is only a brief description of the terms of Safely's Payment Protection. Complete insurance terms and conditions, where the entire scope and all limitations and exceptions appear, are available at www.safely.se or can be obtained from Safely's customer services via email: kundservice@safely.se.

Safely Insurance

Safely Payment Protection is a voluntary group insurance that can provide monthly compensation for loss of income due to involuntary unemployment or total disability due to illness or accident and for hospitalization for at least 14 days, in order to cover specific actual costs. Examples of such fixed costs include rent or tenant-owner association fees, home insurance, telephone/internet/TV, household electricity, parking space rental and vehicle tax.

Who can be insured?

- The following requirements need to be met in order for you to take out insurance:
- You are registered and resident in Sweden and are entitled to social insurance benefits from the Swedish Social Insurance Agency if necessary.
- You are at least 18 but under 64 years of age.
- At the time of application, you have been permanently employed for at least six months in a row with a working time of at least seventeen hours per week.
- You are fully fit for work and are not aware of an impending termination at the time of application.
- At the time of application, you are not aware of any notice of termination or future unemployment.

All conditions as above must be met, otherwise the right to insurance compensation may be reduced wholly or partially and the insurance may be terminated.

What does the insurance cover?

Read the insurance terms to get a complete description of the scope of the insurance.

In case of complete incapacity for work

The insurance compensates in the event of loss of income due to complete incapacity for work. The compensation corresponds to the agreed monthly insurance amount, but not more than SEK 10,000 per month.

In case of involuntary unemployment

The insurance provides compensation if you, as a permanent employee or self-employed person affiliated with a recognized 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.

In case of hospitalization

In the event of hospitalization longer than 13 days, a one-off compensation amount corresponding to the chosen monthly insurance amount is provided.

Insurance amount and premium?

The monthly insurance premium amounts to 6.5% of the chosen insurance amount. Debiting takes place monthly in advance and is invoiced by First Insurance AB on behalf of the insurer.

Important exceptions and limitations

It is important that you read the insurance terms for a complete description of all limitations and exceptions. Below are just a few examples of important limitations and exceptions.

Sick leave (incapacity for work)

The insurance does not provide compensation in the event of illness, discomfort, injury, or disability if the symptoms were visible or were present within twelve months before the insurance came into force, even if a diagnosis or cause could not be determined until after the insurance came into force. If, on the other hand, you or your close relative have been completely free from treatment and symptoms for a continuous period of at least twelve months immediately before the compensation claim, compensation is granted for any injury that would not previously have led to compensation under the symptom clause.

Compensation is not provided for incapacity for work due to

- mental illness or disorder, or stress-related illness such as depression or stress reaction
- pregnancy-related condition during pregnancy that a specialist doctor deems to be normal during a pregnancy
- consequences of a medical treatment that is not medically justified or has not been called for by licensed healthcare professionals, such as plastic surgery that is not reconstructive surgery.

Involuntary unemployment

The insurance does not provide compensation for part-time unemployment or in the event of unemployment due to the expiry of a fixed-term contract, probationary period, temporary employment or seasonal work. Compensation will also not be paid in the event of termination due to misconduct or unemployment due to own resignation.

Hospitalization of at least 14 days

The insurance does not compensate in the event of illness, ailment, injury or disability if the symptoms or ailments were visible or present before the insurance came into force, even if a diagnosis or cause could not be determined until after the insurance came into force. If, on the other hand, you or your close relative have been completely free from treatment and symptoms for a continuous period of at least twelve months immediately before the compensation claim, compensation is granted for any injury that would not previously have led to compensation under the symptom clause.

How long is the qualifying period?

The insurance has a qualifying period of 30 days for incapacity for work and 120 days for involuntary unemployment. The qualifying period is counted from the first day of insurance and the insured person must have paid the insurance premium during that period to be eligible for insurance compensation, in the event of complete incapacity for work or involuntary unemployment.

The qualifying period must have elapsed before you can claim compensation for incapacity for work or a hospital stay. This means that you cannot receive any compensation if your unemployment, hospitalization or incapacity for work begins during the qualifying period or if you receive notice of dismissal during the qualifying period.

How long is the waiting period?

The insurance does not provide compensation during the waiting period. The waiting period refers to the first period after the insured event. Provided that you have been involuntarily unemployed or completely incapable of work for thirty days, compensation will be paid from the 15th day.

On behalf of the insurer, TPA claims & admin AB (TPA) will handle your claim. You therefore need to notify TPA in writing as soon as possible with your claim for compensation. You can report your injury on TPA's website www.tpaclaims.se. You can also order a claim form from TPA by telephone at +46 (0)31-10 58 83. You must submit all documents that TPA requests on behalf of the insurer, in order to be able to assess the right to compensation. The documents must be sent in the manner specified on the website or sent by post to: TPA claims & admin AB, Södra Gubberogatan 20, 416 63 Gothenburg, email: skada@tpaclaims.se.

Insurance period

The insurance contract is valid from the start date stated in your insurance statement. The insurance then applies for one month at a time and is renewed every month upon payment of the insurance premium if the insurance contract is not terminated or expires on other grounds according to the provisions.

When does the insurance expire?

- The insurance expires
- on the first day of the month following the month you turn 67
- when you retire or start retirement and work less than 17 hours a week
- if you receive an annuity or similar compensation
- if the insurance is terminated by you or by the insurer as stated below
- if the group contract terminates after termination by the group representative or the insurer
- if you move abroad and/or cease to be covered by Swedish social insurance and/or are no longer registered in Sweden.

Termination of the insurance contract

You can terminate the insurance contract in writing at any time after the withdrawal period has expired (before that you have the right of withdrawal) until it expires from the time you specify.

The insurer has the right to terminate the insurance during the insurance period only due to non-payment of premiums or if you have provided incorrect information that has led to you joining the insurance on incorrect grounds. The insurer also has the right to terminate the insurance in writing with 30 days notice.

The group representative has the right to terminate a group contract in accordance with what has been agreed with the insurer. Such termination means that all insurances expire on the day specified in the termination, but not earlier than one month from the date of termination.

How much is the insurance?

The monthly insurance premium is shown in your insurance statement. Debiting takes place monthly in advance and is invoiced by First Insurance AB on behalf of the insurer.

How to take out insurance

To take out the insurance or in any way change your insurance, contact Safely. Insurers and other representatives. The insurer is **Maiden General Försäkrings AB**, registered in Sweden with corporate identity number 516403-1003.



Our operations are under the supervision of Finansinspektionen, Box 7821, 103 97 Stockholm, telephone number: 08-408 980 00, email: finansinspektionen@fi.se, www.fi.se.

Group representatives who have entered a group insurance contract with the insurer are Safely AB, corporate identity number: 559011-1190.

Information about insurance mediation

In accordance with the Act on Insurance Distribution (2018:1219) which gives you the right to receive this information.

Through agreements with the insurers Maiden General Försäkrings AB (516406-1003), Safely AB has undertaken to mediate insurance exclusively on behalf of the Insurers. Safely AB does not mediate other similar insurances and does not mediate similar insurance from any other insurance company. Safely AB does not provide any advice in its insurance mediation about the insurance product that is distributed to customers. Maiden General Försäkring AB and Safely AB are under the supervision of Finansinspektionen, Box 7821, 103 97 Stockholm, telephone: 08-787 80 00, <http://www.fi.se> or email address: finansinspektionen@fi.se

Insurance intermediary:

The insurance intermediary is Safely AB, corporate identity number: 559310-0331 and address Västmannagatan 66, 113 25 Stockholm, www.safely.se. Safely AB is the group representative for this group insurance. The insurance is mediated via Safely's website.

Safely AB is registered with the Swedish Companies Registration Office as an affiliated insurance intermediary with Maiden General Försäkrings AB. Registration can be checked with the Swedish Companies Registration Office, 851 81 Sundsvall, telephone +46 (0)60-18 40 00, <http://www.bolagsverket.se> or email bolagsverket@bolagsverket.se.

Safely AB and Maiden General Försäkrings AB have no ownership relationship with each other.

Compensation for insurance intermediation

For its role as a group representative and intermediary of this insurance, Safely AB is entitled to compensation from Maiden General Försäkrings AB. For, among other things, the administration and premium management that the insurance contract gives rise to, Safely AB receives compensation in the form of a commission that amounts to 45 percent of the premium paid depending on the insurance amount.

Responsibility

According to an agreement with Safely AB, Maiden General Försäkrings AB is liable for pure property damage that may affect a customer, or another party who derives its right from a customer, as a result of Safely AB intentionally or through negligence having breached its obligations under Chapter 4 Section 16 of the Act on Insurance Distribution (2018:1219).

Complaints

If you are not satisfied with a decision, you should first contact Safely's customer service or contact Safely's complaint manager at the insurer. The complaint can be made orally by telephone or in writing to Safely AB.



If you are still not satisfied with the decision in force, you can request a reconsideration in writing and request correction from the insurers.

Maiden Life & General
Klarabergsviadukten 70
Box 70396
107 24 Stockholm
Sweden
Email: info@maidenlg.com

Consumers' Insurance Bureau (Konsumenternas försäkringsbyrå)

You can also turn to the Consumers' Guide for Banking and Insurance, www.konsumenternas.se. Konsumenternas försäkringsbyrå, Box 24215, 104 51 Stockholm. Guidance and advice can also be obtained from the municipal consumer guidance. It is an independent advisory agency that can provide information in insurance matters, but it does not deal with any individual matters. Guidance and advice can also be obtained from the municipal consumer guidance.

The Personal Injury Board (PFN)

If you believe that a complaint does not result in a satisfactory correction from the insurers, you can apply for a review free of charge to the Personal Insurance Board, Box 24067, 104 50 Stockholm, which issues opinions in disputes within health, accident, and life insurance, www.forsakringsnamnden.se, telephone +46 (0)200-22 58 00.

General Complaints Board (ARN)

If you believe that a complaint does not result in a satisfactory correction from Safely AB, you can apply for a review free of charge to the General Complaints Board, Box 174, 101 23 Stockholm, www.arn.se, telephone: +46 (0)8-508 860 00 who provide recommendations in disputes between traders and consumers. If the contract has been concluded online, you can turn to the European Online Dispute Resolution (ODR) platform, which can be found at www.ec.europa.eu/consumers/odr/. The matter can also be brought before a general court.