

PRE-SALE INFORMATION: LIFE, PERSONAL ACCIDENT AND CRITICAL ILLNESS INSURANCE

Unionen's Senior Insurance with Bliwa

This pre-sale information contains brief and general information about Unionen's group senior insurance with Bliwa. This pre-sale information shows the information that Bliwa is to provide by law before insurance is taken out. You can order full insurance conditions from Bliwa or print them out from bliwa.se/unionen.

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Unionen's senior insurance with Bliwa is voluntary group insurance that you can only take out if you were previously insured for at least six months under Unionen's group insurance with Bliwa, including life, personal accident and/or critical illness insurance. If you have attained the age at expiry for the insurance or have become a retired member of Unionen and are still a member of Unionen after having attained the age of 55, you are entitled to be affiliated to similar insurance protection, without a health check, through Unionen's senior insurance with Bliwa. If you become a retired member of Unionen after having attained the age of 67, you are automatically affiliated to senior insurance through 'automatic enrolment'. This also applies to any co-insured.

You will receive separate information in conjunction with automatic enrolment, among other things about the possibility to decline the insurance.

You will be affiliated to senior insurance's life insurance if you have been covered by life insurance, you will be affiliated to senior insurance's personal accident insurance if you have been covered by personal accident insurance and you will be affiliated to senior insurance's critical illness insurance if you have been covered by critical illness insurance.

If you have chosen to decline the insurance in conjunction with automatic enrolment, you can, if you change your mind, take out senior insurance within three months from the date on which the previous group insurance ceased. After this, you can no longer take out senior insurance.

Senior insurance is taken out without a health check. Life insurance applies for at most up to and including the month in which you, as the insured, attain the age of 86, personal accident insurance applies for life and critical illness insurance for at most up to and including the month in which you, as the insured, attain the age of 85. This applies subject to the precondition that you are still a member of Unionen and also that the premium is paid.

A precondition for affiliation to the voluntary group insurance is that the policyholder and the insured are permanently resident in Sweden.

In this pre-sale information a registered partner is equated with a husband/wife and registered partnership with marriage.

► WHAT PROTECTION DOES THE INSURANCE PROVIDE?

Life insurance means that Bliwa pays out a lump sum to your estate if you, as the insured, die during the period you are covered by the insurance. This applies if you have not personally notified Bliwa that someone else should be a beneficiary. Further information is available under the 'Life insurance' heading.

Personal accident insurance means that Bliwa pays out insurance compensation if you, as the insured, sustain an accidental injury during the period you are covered by the insurance. If you sustain an accident, Bliwa pays out insurance compensation in accordance with the conditions described under the 'Personal Accident Insurance' heading.

Critical illness insurance provides you, as the insured, with entitlement to benefits if you are diagnosed during the term of the insurance with any of the diagnoses shown below under the 'Critical illness insurance' heading.

► INSURER

Bliwa Livförsäkring, ömsesidigt, corporate identity number 502006-6329 ('Bliwa') is the insurer for the insurance. Bliwa is a mutual insurance company, and this means that the company is owned by the policyholders. This means in its turn that the policyholders are entitled to a bonus from the surplus that may arise from Bliwa's operations. Bliwa is based in Stockholm. Bliwa's insurance activities are subject to the supervision of the Swedish Financial Supervisory Authority (Finansinspektionen), postal address Box 7821, SE-103 97 Stockholm, Sweden. Visiting address: Brunnsgatan 3, Stockholm, Sweden. Email address: finansinspektionen@fi.se. Telephone number +46 (0)8-408 980 00. Website: www.fi.se. Bliwa's marketing is subject to the supervision of the Swedish Consumer Agency (Konsumentverket), postal address Box 48, SE-651 02 Karlstad, Sweden. Visiting address: Tage Erlanderogatan 8A. Email address: konsumentverket@konsumentverket.se. Telephone number +46 (0)771-42 33 00. Website: www.ko.se. You can obtain information about Bliwa's financial status from Bliwa's latest adopted annual report. The annual report is available from Bliwa's website bliwa.se and can also be ordered by contacting Bliwa. Bliwa's contact details are on the reverse of this leaflet.

► THE INSURANCE AGREEMENT

The insurance is regulated by the group agreement between Unionen and Bliwa, the full insurance conditions and the latest insurance statement issued.

► EXTENDED COVER PROTECTION

You have continued free insurance protection for three months ('extended cover protection') if your insurance product(s) cease to apply because you are no longer a member of Unionen. The same applies for your co-insured husband/wife or cohabitee if your marriage or cohabitee relationship is dissolved or if you die.

Extended cover protection only applies for those who have been insured under the respective insurance for at least six months when the insurance ceases to apply.

However, extended cover protection does not apply if notice has been given terminating the group agreement completely or partly or you personally have opted to terminate the insurance but are still within the group entitled to insurance. Nor does your entitlement to extended cover protection apply if you have been granted or can obviously be granted insurance protection of the same kind as before in some other way. Nor does entitlement to extended cover protection apply if you have attained the age at expiry for the insurance.

► CONTINUATION INSURANCE

If notice is given terminating the group agreement between Bliwa and Unionen, your insurance products also cease. You will be notified of this if it happens and you will be entitled to apply for continuation insurance within three months from the date on which your voluntary group insurance ceases. The same applies for your co-insured husband/wife or cohabitee if your marriage or cohabitee relationship is dissolved or if you, as the group member, die. You are not entitled to continuation insurance if you have been insured under the respective insurance for less than six months. Nor are you entitled to continuation insurance if you have granted or can obviously be granted insurance protection of the same kind as before in some other way.

► PREMIUM

The price for the insurance product ('the premium') is calculated and determined by Bliwa for one year at a time. The size of the premium may, for example, depend on the distribution of ages among those insured and the development of claims within the group. The premium is shown in the application documents. There is no entitlement to a premium waiver with senior insurance.

► TERM OF INSURANCE

Senior insurance starts to apply no earlier than when the previous group insurance ceases if the member applies for or alternatively is automatically enrolled for the insurance. The insurance then applies until the immediately following year-end. If notice is not given terminating the group agreement or the insurance, it is renewed annually from and including 1 January of each year. The term of the insurance is thus one year at a time. New insurance conditions and a different premium may apply from and including the date on which the insurance is renewed.

► WHEN DOES THE INSURANCE CEASE?

Life insurance applies for at most up to and including the month in which you, as the insured, attain the age of 86. Personal accident insurance applies for life. Critical illness insurance applies for at most up to and

including the month in which you attain the age of 85. This applies subject to the precondition that the group member is still a member of Unionen and also that the premium is paid.

The insurance may also cease to apply if notice is given terminating the group agreement by Unionen or Bliwa or alternatively if you personally give notice terminating the insurance. You, as the policyholder, can give notice terminating the insurance at any time. Bliwa is entitled to give notice terminating the life, personal accident or critical illness insurance if the premium has not been paid on time or if you, as the insured, have provided incorrect or incomplete information.

► WHERE THE INSURANCE APPLIES

Life insurance applies for stays abroad, irrespective of the length of the foreign stay.

Critical illness insurance applies for stays abroad, irrespective of the length of the foreign stay. However, a diagnosis must have been made or confirmed by a physician operating in Sweden for you to be entitled to compensation from the insurance.

Invalidity benefit from the personal accident insurance is not paid out if you have been staying outside the Nordic countries for more than 12 months when the accident occurs. Compensation is never paid for costs that you have incurred as a consequence of an accidental injury outside the Nordic countries.

2. Special information about the different parts of the insurance protection

► LIFE INSURANCE

This insurance means that a sum insured is paid out to your beneficiaries if you die before attaining the age at expiry for the insurance, which is 86 (up to and including the month in which you, as the insured, attain the age of 86). The insurance can be taken out with different sums insured, either SEK 45,000 or 90,000. The sum insured reduces in pace with your age increasing, as follows:

AGE	SUM INSURED	SUM INSURED
55 to 69	SEK 45,000	SEK 90,000
70 to 74	SEK 30,000	SEK 60,000
75 to 79	SEK 20,000	SEK 40,000
80 to 85	SEK 15,000	SEK 30,000

Life insurance also applies if the death occurs abroad and irrespective of the length of the foreign stay.

Report of death

A report of death must be made for Bliwa to pay out insurance compensation. A 'Certificate of death and investigation concerning relatives' ordered from the Swedish Tax Agency (Skatteverket) must be attached to the report.

Payout of insurance compensation

If you, as the person covered by senior insurance, die, the insurance compensation is paid out to your estate. According to the insurance conditions, it is the insured's estate that is the beneficiary of the insurance. You can also choose to make your own nomination ('separate nomination of beneficiary'), which you sign and send to Bliwa. You can order the 'Separate nomination of beneficiary' standard form from Bliwa or print it out from www.bliwa.se/unionen.

Please note that if you had made a separate nomination of beneficiary for Unionen's previous group life insurance, you must complete a new one for senior insurance.

► PERSONAL ACCIDENT INSURANCE

Personal accident insurance applies for life, as long as you, as a group member, are a member of Unionen. Personal accident insurance can provide you with financial benefits if you sustain an accidental injury that resulted in costs or invalidity. All of the following requirements must be satisfied for an event to be regarded as an 'accidental injury' and afford a right to benefits:

- *Bodily injury* - the event must have resulted in a bodily injury.
- *External event* – the injury must have been caused by an external event. For example, a heart attack is not normally an accident as it is internal damage. Nor is a bodily injury that has arisen through stretching or twisting counted as an accident. However, injuries owing to, for example, frostbite, heatstroke or sunstroke are counted as an accident in these conditions.
- *Sudden event* – the injury must have occurred suddenly. An injury that has arisen following overexertion or repetitive movements is not considered to be an accidental injury.
- *Involuntariness* – the injury must have been sustained involuntarily. Persons who intentionally injure themselves, or who have demonstrated manifest indifference to the risk of being injured, are not deemed to have suffered an accident.

Sum insured

Compensation for costs

You can receive compensation from the insurance for the following costs as a consequence of an accident, but only if they are not compensated in any other way such as, for example, through home, travel or road traffic insurance. A precondition for you being entitled to compensation is that the injury was so serious that it required treatment within the health services.

- ▶ *Medical costs* – necessary and reasonable costs for medical care, care at a hospital and treatment prescribed by a physician. Compensation may be paid for costs up to the level of the Swedish high cost protection.
- ▶ *Costs for dental injuries* – necessary and reasonable costs if the treatment is covered by the dental care insurance under the Social Insurance Code. Treatment and costs shall be approved by Bliwa in advance. This insurance does not cover a dental injury as a consequence of chewing or biting.
- ▶ *Travelling costs* – necessary and reasonable costs in conjunction with care and treatment.
- ▶ *Additional costs* – Compensation is paid for necessary and reasonable costs for personal belongings normally carried, for example, damaged clothing, glasses/prescription lenses, hearing aids and the like, if they are damaged in conjunction with the accident. Compensation may be paid for other unavoidable and reasonable additional costs that have arisen during the emergency treatment and healing period for the injury. Compensation may be paid for costs of up to 3.6 price base amounts in total.
- ▶ *Costs for aids* – if an accidental injury entails a permanent invalidity and there is need for special aids prescribed by a physician, compensation is paid for necessary and reasonable costs for this. Costs must have arisen after the emergency treatment period and must be approved by Bliwa in advance. Compensation is paid for costs up to no more than SEK 50,000 in total for each insurance event.
- ▶ *Scars and other appearance-related consequences of an injury* – the insurance compensates scars and other appearance-related consequences of an injury as a result of an accidental injury, that occurred during the term of the insurance and required treatment within the health services.

Invalidity benefit

If the accident results in invalidity, you, as the insured, are entitled to an insurance benefit corresponding to your level of invalidity. You can take out personal accident insurance with a sum insured for medical invalidity of either 5 or 10 price base amounts. The amount of the compensation for medical invalidity is calculated as follows: If you sustain an accidental injury that Bliwa considered to entail five per cent medical invalidity, five per cent of the sum insured is paid out after reduction.

The sum insured is reduced when you, as the insured, have attained the age of 73. The sum insured is then reduced to 60 per cent of the original sum insured.

Important limitations to your right to compensation for accidents

Benefits are only paid for direct consequences of an accidental injury. Personal accident insurance does not compensate, for example, lost income from work. Benefits are not provided for deterioration in health status after the accident owing to a bodily defect that was either pre-existing at the time of the accident or

subsequently arose and is unconnected to the accidental injury.

The insurance only compensates necessary and reasonable costs that arose as a consequence of the accidental injury. If the costs should be compensated through some other party according to, for instance, law, Bliwa will not compensate the same costs. The same applies for costs that have been compensated through other insurance. This applies regardless of whether compensation has been paid according to a standardised model or against original receipts. There are limitations to your right to benefits if an accident occurred outside your place of residence or abroad.

Compensation is never paid for costs that arose outside the Nordic countries. Nor is invalidity benefit paid for an accidental injury that occurred during a stay outside the Nordic countries if the stay abroad lasted for longer than 12 months. Temporary visits outside the Nordic countries, for example for a doctor's appointment, temporary work, a vacation or the like, do not mean that the stay outside the Nordic countries is deemed to have been interrupted. A previous stay outside the Nordic countries is only deemed to be interrupted when you have returned to the Nordic countries to take up permanent residence.

Costs are only compensated if they can be verified by a receipt or similar certificate. Compensation is never paid for costs that arose five years after the accident or after the final medical invalidity benefit has been determined.

The insurance does not include compensation for pain and suffering.

▶ CRITICAL ILLNESS INSURANCE

Bliwa's critical illness insurance entitles you, as the insured, to benefits if you are diagnosed with one of the following diagnoses before attaining the age at expiry for the insurance, which is 85:

- ▶ Cancer ICD C00 - C97
- ▶ Heart attack ICD I21
- ▶ Stroke ICD I60 - I64

You are entitled to benefits no earlier than seven days after the diagnosis was made or the operation performed.

Refer to the insurance conditions for a comprehensive description of when the benefit can be paid. These describe, among other things, important limitations to your right to benefits for the above-mentioned diagnoses.

Benefits from critical illness insurance will be paid as a lump sum.

The insurance can be taken out with different sums insured, either SEK 25,000 or 40,000. The sum insured reduces in pace with your age increasing, as follows:

AGE	SUM INSURED	SUM INSURED
55 to 69	SEK 25,000	SEK 40,000
70 to 74	SEK 22,000	SEK 34,000
75 to 84	SEK 17,000	SEK 27,000

Important limitations

You are not entitled to benefits if any of the diagnoses covered by your entitlement to benefits had already been made before the insurance started to apply. This also applies if you became sick with the same diagnosis after the insurance started to apply or receive consequential sicknesses from such diagnosis that you received before the insurance started to apply. Benefits under the insurance are only paid for one diagnosis during a two-year period and Bliwa will pay benefits for no more than three diagnoses during the term of the insurance.

3. Other common provisions

► LIMITATIONS TO BLIWA'S LIABILITY

Incorrect information

As a policyholder and insured, you have a duty of disclosure and are obliged to provide correct and complete answers to Bliwa's questions. If you have provided incorrect or incomplete information, this may mean that the insurance does not apply; see the insurance conditions for further details.

Other limitations to cover

- Compensation may be reduced if you have induced an insurance event through gross negligence or with intent or have aggravated its consequences. Further information is available in the insurance conditions.
- Bliwa's liability is limited in the case of a state of war, nuclear reaction, act of terrorism and other situations in the nature of *force majeure*, as explained in more detail in the insurance conditions.

► TAX RULES

The insurance constitutes capital insurance according to the Income Taxes Act. This means, among other things, that the premium for the insurance is not tax deductible and that compensation paid out from the insurance is exempted from tax.

► ALLOCATING SURPLUSES AND COVERING LOSSES

According to the Insurance Business Act (2010:2043) a mutual life insurance company should credit a bonus to the policyholders and other parties entitled to compensation under insurance with an allocation based on the contribution to the surplus by the insurance, unless otherwise provided for by provisions in the insurance agreement or articles of association.

These insurance conditions constitute part of the insurance agreement. The following applies in respect of how surpluses are dealt with and losses covered in respect of the insurance taken out under these insurance conditions.

A surplus or deficit that arises within the insurance business as a result of Unionen's member insurance shall be dealt with separately from the surplus or deficit generated by the rest of Bliwa's policyholder collective. This means that any surplus or deficit respectively that is generated within Unionen's member insurance shall be borne by and allocated between the policyholders and those entitled to benefits under Unionen's member insurance. The point of departure is that a surplus for a product should be used for measures within that product as far as this is possible.

Bliwa decides on how to allocate a surplus after having consulted Unionen. A surplus comprises the combined surplus over the years and may be used to reduce premiums, improve insurance benefits and insurance conditions or, provided it is permissible under the applicable rules and regulations, for other measures that according to the Parties may benefit the policyholders and that are clearly linked to the Insurance encompassed by the surplus model.

One precondition for a bonus being allocated is that Bliwa's total solvency requirement for the insurance business has been met.

The above may be revised on the basis of amendments to external rules and regulations such as laws, ordinances and official regulations, changes to the application of the law or official decisions. Such an amendment shall not be regarded as a breach of the insurance agreement.

► AMENDMENT OF THE INSURANCE CONDITIONS

Bliwa is entitled to amend the insurance conditions and also increase the premium in conjunction with the renewal of the insurance. Information about a new premium and new conditions will be sent out no later than in conjunction with the renewal of the insurance. Bliwa may also amend the insurance conditions during the term of insurance. However, this only applies if the amendment is needed owing to the nature of the insurance or owing to some other special circumstance, such as, for instance, amended law, application of law or official regulation.

► PROCESSING OF PERSONAL DATA

Bliwa protects your personal privacy. All processing of personal data is performed on the basis of applicable legislation, recommendations issued for the industry and Bliwa's internal rules. You can find out more about how Bliwa processes your personal data at www.bliwa.se/personuppgifter. Here you can also find out what rights you have in relation to us. Please contact Bliwa if you would prefer to have this information sent to your home.

► TIME LIMIT

A party who wishes to receive insurance compensation or other insurance cover must institute proceedings against Bliwa within ten years from the date when the circumstance in respect of which the insurance agreement affords a right to such cover occurred.

If a party who wishes to have insurance cover has presented a claim to Bliwa within the period prescribed by the first paragraph, the time limit to institute proceedings is always at least six months from when Bliwa has given notice of the final position it has adopted on the claim.

The right to insurance cover will be lost if proceedings are not instituted in accordance with this clause.

► APPLICABLE LAW, ETC.

The insurance is subject to the Insurance Business Act (2010:2043), the Insurance Contracts Act (2005:104) and Swedish law generally. Bliwa provides insurance conditions and all other information in Swedish. Any legal proceedings concerning these conditions or the insurance in some other respect shall take place in Sweden, applying Swedish law.

► COOLING OFF PERIOD

If you have taken out voluntary insurance, you are entitled to withdraw from the insurance agreement ('cooling-off period') within 30 days from the date on which you received the insurance documents and information that the insurance agreement started to apply. You must notify Bliwa if you wish to exercise your cooling-off right. You are also entitled to give notice terminating voluntary insurance at any time. You are always obliged to pay the premium for the period during which the insurance was in force.

► BLIWA'S INSURANCE DISTRIBUTION

Bliwa's insurance products may be distributed by Bliwa or another distributor engaged by Bliwa to deal with the distribution. The party distributing the insurance must provide the customer with information about the distribution. For this reason, the following information applies in the event that Bliwa is the insurance distributor.

Name of employee who participated in the distribution

Insurance is normally distributed to natural persons digitally or via a standard form, i.e. without the direct assistance of an employee. Insurance may be distributed to legal persons digitally, via a standard form or by communication with an employee at Bliwa. The name of such employee will be indicated, when applicable, by the insurance agreement or notified separately in conjunction with the conclusion of the agreement.

Advice

Bliwa does not provide insurance advice to private individuals.

Information about remuneration

Remuneration is not payable to Bliwa's employees as a consequence of the distribution of individual insurance agreements.

► IF WE DO NOT AGREE

Reconsideration by Bliwa

You should in the first instance contact Bliwa if you are dissatisfied with Bliwa's decision in order to have the matter reconsidered. A complaint or request for reconsideration must be made to Bliwa within six months from Bliwa's final notice in the matter. However, if new circumstances have occurred, Bliwa will reconsider a matter even after this period has expired. Reconsideration is conducted in accordance with Bliwa's guidelines for dealing with complaints applicable at the time. In the first instance, contact the person who dealt with your matter to have it reconsidered. If you are still dissatisfied with the case officer's decision, you can contact the Complaints Officer who will reconsider your matter free of charge. You can also contact the Complaints Officer or some other instance for dispute resolution (see below) if you are not satisfied with Bliwa's distribution.

Complaints Officer

Bliwa, Klagomålsansvarig (Complaints Officer), Box 13076, SE-103 02 Stockholm, Sweden or via email to the address: klagomalsansvarig@bliwa.se.

The Swedish Consumers' Insurance Bureau

The Swedish Consumers' Insurance Bureau can provide you with general information and guidance on insurance issues: Address: Konsumenternas försäkringsbyrå, Box 24215, SE-104 51 Stockholm, Sweden. Telephone: +46 (0)200-22 58 00.

Municipal Consumer Advice Officer

The consumer advice officer in your municipality can help consumers with general advice and information.

The Board for Insurance of Persons

The Board for Insurance of Persons only considers matters that involve insurance-medical issues and where the Board therefore needs to have support by a consultant physician: Matters at the Board for Insurance of Persons can therefore normally only relate to Bliwa's health, personal accident or life insurance policies. Address: Personförsäkringsnämnden, Box 24067, SE-104 50 Stockholm, Sweden. Telephone: +46 (0)8-522 787 20.

The National Board for Consumer Complaints (ARN)

ARN is a government authority that considers without charge disputes between private individuals and business operators. The Board does not consider disputes relating to amounts of less than SEK 2,000 and does not conduct any medical assessments: Address: Allmänna reklamationsnämnden, Box 174, SE-101 23 Stockholm, Sweden. Telephone: +46 (0)8-508 860 00.

Judicial review

An insurance dispute can also be considered by a general court. A Swedish district court (*tingsrätt*) is the first instance.

► **DO YOU NEED FURTHER INFORMATION?**

Please contact the Customer Services Department at Bliwa if you have any further questions.

TELEPHONE

+46 (0)8-670 11 00

Opening hours: Ordinary weekdays, 08.00-17.00.

EMAIL

unionen@bliwa.se

WEBSITE:

bliwa.se/unionen

MY ACCOUNT

bliwa.se/minasidor