

## PRE-SALE INFORMATION:

**Income protection insurance with Bliwa from Forena**

This pre-sale information shows the information that Bliwa is to provide by law before insurance is taken out. The cooperation between Forena - the trade union for insurance and finances (referred to below as 'Forena') - and Bliwa affords you, as a member of Forena, an opportunity to receive benefits in the event of involuntary unemployment that occurs during the term of the insurance that supplement benefits from the unemployment benefit fund and other benefits that may be payable as a consequence of unemployment. The income protection insurance means that you can take out compulsory and supplementary insurance - time and income - to protect a monthly income of up to SEK 100,000 for up to 300 benefit days.

**CONTENTS:****General information about the insurance****A. Compulsory insurance****B. Voluntary supplementary insurance - time****C. Voluntary supplementary insurance - income****D. Common provisions****E. Other provisions****General information about the insurance**

The intention of this insurance is to enable you to live on your income even in the event of unemployment. Benefits from your unemployment insurance alone would mean that those members of Forena with a monthly income above the benefit ceiling for the unemployment benefit fund would not have sufficient protection in the event of unemployment. Income protection insurance reduces the gap between actual pay and benefits from the unemployment benefit fund. The insurance comprises the following parts:

Compulsory insurance, which protects monthly incomes of up to SEK 60,000 for at most 120 benefit days. Compulsory insurance is included as part of your membership of Forena and Forena pays the premium for the insurance. Further information is available under A.

Voluntary supplementary insurance - time, which extends the benefit period for the income protection insurance by up to 180 days. You are entitled to apply for supplementary insurance if you are a member of Forena and affiliated to the compulsory insurance. You pay the premium for the supplementary insurance yourself. Further information is available under B.

Voluntary supplementary insurance - income, which protects monthly incomes higher than SEK 60,000. This supplementary insurance protects monthly incomes of up to SEK 100,000. You are entitled to apply for supplementary insurance if you are a member of Forena and affiliated to the compulsory insurance. You pay the premium for the supplementary insurance yourself. Further information is available under C.

Bliwa Skadeförsäkring AB ('Bliwa') is the insurance provider; see full contact details below. The group agreement concluded by Forena and Bliwa, the application documents, this pre-sale information, full insurance conditions and also the insurance statement issued when the insurance was taken out, and subsequently if the insurance is amended in a significant way, apply to the insurance.

**A. Compulsory insurance**

Compulsory insurance means that your monthly income of up to SEK 60,000 is protected for at most 120 benefit days.

You are covered by compulsory insurance if you have not attained the age of 66 (up to and including the month preceding the month in which you attain the age of 66) and are a member of Forena in accordance with the definition contained in the insurance conditions. However, this does not apply to those who have attained the former lower age at expiry of 65 during 2022.

Forena will affiliate you to the compulsory insurance. Consequently you do not have to submit an application or the like yourself.

The compulsory insurance applies for at most up to and including the month preceding the month in which you attain the age of 66.

## **B. Voluntary supplementary insurance - time**

If you are covered by the compulsory insurance (see above under A) you can elect to apply for voluntary supplementary insurance - time. Supplementary insurance enables you to extend the benefit period for the income protection insurance by 180 days. The maximum period that can be protected is thus 300 days in total (120 days from the compulsory insurance and 180 days from the supplementary insurance). Another precondition for being able to affiliate to the voluntary supplementary insurance is that you are permanently resident in Sweden.

It is only possible to grant supplementary insurance if you are covered by the compulsory insurance, have not attained the age of 66 (up to and including the month preceding the month in which you attain the age of 66) and have not been given notice of termination or are claiming unemployment benefit or activity support at the time of the application for the supplementary insurance.

If the above-mentioned conditions are satisfied, the insurance will enter into force on the date on which your application is received by Bliwa, subject to the precondition that the premium is subsequently paid on time.

If you become unemployed and are entitled to benefits from the compulsory insurance, payments from the supplementary insurance start immediately after the 120 benefit days have been paid from the compulsory insurance. This applies subject to the precondition that the conditions for entitlement to benefits have been satisfied. The supplementary insurance applies for at most up to and including the month preceding the month in which you attain the age of 66.

To be entitled to benefits from the supplementary insurance you must satisfy the requirement regarding the qualification period. The qualification period is 12 months, which means that you must have been covered by both supplementary insurance - time and the compulsory insurance and also have been a member of Forena for the 12 months preceding the start of your unemployment in order to be entitled to benefits. Nor may you have made any claim for unemployment benefit or activity support during the 12 months immediately preceding the start of your unemployment.

### **What does supplementary insurance - time cost?**

You apply for supplementary insurance yourself and pay the premium for this. The monthly premium is SEK 102.

## **C. Voluntary supplementary insurance - income**

If you are covered by the compulsory insurance (see above under A), you can elect to apply for the voluntary supplementary insurance - income.

Supplementary insurance enables you to protect a monthly income higher than SEK 60,000 up to SEK 100,000. You apply for voluntary supplementary insurance - income yourself and pay the premium for this. You must be covered by the compulsory insurance and not have attained the age

of 66 (up to and including the month preceding the month in which you attain the age of 66) for it to be possible to be affiliated to supplementary insurance - income. Another precondition for being able to affiliate to the supplementary insurance - income is that you are permanently resident in Sweden.

The insurance will enter into force on the date on which your insurance application is received by Bliwa subject to the precondition that the premium is subsequently paid on time and the other conditions are satisfied. If you become unemployed and are entitled to benefits from the compulsory insurance, you are also entitled to benefits from the supplementary insurance for the same period during which benefits are being paid from the compulsory insurance. This applies subject to the precondition that the conditions for entitlement to benefits have been satisfied. Supplementary insurance applies for at most up to and including the month preceding the month in which you attain the age of 66. To be entitled to benefits from the supplementary insurance you must, in addition to the other conditions, satisfy the requirement regarding the qualification period. The qualification period is 12 months, which means that you must have been covered by both the supplementary insurance - income and the compulsory insurance and also have been a member of both the unemployment benefit fund and Forena for the 12 months preceding the start of your unemployment in order to be entitled to benefits. Nor may you have made any claim for unemployment benefit or activity support during the 12 months immediately preceding the start of your unemployment.

The supplementary insurance applies without its own qualification period provided you apply for it within three months from the latest of the following two points in time:

- ▶ you became aware of the change in income that qualified you to apply for supplementary insurance
- ▶ the new income that qualified you to apply for the supplementary insurance started to apply.

A qualification period of 12 months applies for the supplementary insurance if you do not apply for supplementary insurance within this period.

### **What does supplementary insurance - income cost?**

You pay the premium for supplementary insurance - income yourself. The monthly premium is SEK 125.

## **D. Common provisions**

### **▶ AMOUNT OF BENEFIT**

If you are only covered by the compulsory insurance, you can receive insurance benefits for no more than 120 days with 22 benefit days per month. The unemployment benefit fund has a qualifying period before unemployment benefit is paid out. You do not have any right to benefits from the income protection insurance during this qualifying period. If you have taken out supplementary insurance - time, benefits can be paid for a further 180 days. With income protection insurance, your total benefits for the first 200 days of the unemployment benefit fund's benefit period are up to around

80 per cent of your monthly income after tax, including benefits from the unemployment benefit fund and other benefits. For the period thereafter, the total benefits are up to around 70 per cent of your monthly income after tax. If you have used up all of the benefit days for the unemployment benefit fund's benefit period and are granted a new benefit period by the unemployment benefit fund, the unemployment benefit fund may decide that the benefits shall be based on 65 per cent of your previous normal income if this is more advantageous for you than 80 per cent of the normal income that the unemployment benefit fund determines for you at the time the new benefit period is granted. Bliwa follows new decisions made by the unemployment benefit fund as regards the amount of the normal income and calculates the benefit on the basis of the same percentage rate as the unemployment benefit fund.

The protected income is based on the normal income that the unemployment benefit fund decides when the employment starts, in conjunction with the right to income-related unemployment benefit first arising or upon any recalculation of the normal income by the unemployment benefit fund as a result of an interruption in the payment of benefits by the unemployment benefit fund for 25 weeks or more. You can never receive benefits based on a higher income than your normal income. Nor may the amount of the benefits from Bliwa as a consequence of the income protection insurance ever be based on a higher monthly income than SEK 60,000 with just the compulsory insurance and up to SEK 100,000 with supplementary insurance - income. Further information is available in the full insurance conditions. When the unemployment benefit fund determines the amount of your normal income, this is normally done based on the past 12 months. When your salary changes, it may then take up to 12 months before the amount of the normal income is the same as your actual salary.

A calculator is provided on [bliwa.se/forena](http://bliwa.se/forena). This makes it easy for you to make a preliminary calculation of the total benefits you may get from the unemployment benefit fund and the income protection insurance from Forena. When calculating the benefits, which will be done at the start of your unemployment, Bliwa will make a standard deduction corresponding to regular state and municipal tax in accordance with tax table 30, column 5 as benefits from the insurance are tax-exempt and the normal income determined is a gross amount. The full insurance conditions indicate in more detail how Bliwa calculates benefits from the income protection insurance.

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#### ► PRECONDITIONS FOR BENEFITS IN THE CASE OF UNEMPLOYMENT

If all of the following conditions have been satisfied, you will be entitled to benefits from the income protection insurance in the event of unemployment:

1. Either the unemployment benefit fund pays you income-related unemployment benefit, or the Swedish Social Insurance Agency (Försäkringskassan) pays activity support at the same level to which you would have been entitled from the unemployment benefit fund. Activity support will be paid as a consequence of your participation in a labour market policy programme owing to unemployment.
2. Your unemployment is voluntary; i.e. you have not caused your unemployment without a valid reason in the assessment of the unemployment benefit fund.

If the unemployment benefit fund decides on 'suspended days', no insurance benefits will be paid by Bliwa for the subsequent benefit period from the unemployment benefit fund.

3. You have a normal income determined by the unemployment benefit fund that exceeds the benefit ceiling in accordance with the Unemployment Insurance Act (1997:238).
4. You satisfy the requirement in respect of the qualification period. This means, among other things, that you were a member of Forena and covered by the respective insurance for a consecutive period of at least 12 months immediately preceding the start of your unemployment. 'The start of your unemployment' means the date on which you, for the first time during the term of the insurance with Bliwa and for each new benefit period from Bliwa's income protection insurance, put yourself at the disposal of the labour market by applying to the Swedish Employment Service (Arbetsförmedlingen) as a jobseeker or, when applicable, the date on which you start a labour market policy programme owing to unemployment that affords entitlement to activity support from the Swedish Social Insurance Agency; further information is available in the insurance conditions. You should also have no earned income and employment in respect of that part for which benefits are being applied for. You must be a member of Forena and covered by the respective insurance throughout the time during which payments are made from the insurance. You cannot receive benefits from the income protection insurance for periods during which a severance payment is made.
5. You have not claimed unemployment benefit or activity support for the past 12 months immediately preceding the start of your unemployment.
6. If it is likely that you satisfy the conditions for receiving benefits under a collectively agreed income security solution (corresponding to a severance payment) you must, at the request of Bliwa, be able to show that you applied for such benefits in order to be entitled to benefits under the income protection insurance with Bliwa.
7. You have made a written application for benefits from the insurance. Your application should be made as soon as possible after you become unemployed. You can print out a standard form at [bliwa.se/forena](http://bliwa.se/forena) or order one from Bliwa.

Please note that it is the unemployment benefit fund that assesses whether the conditions contained in items 1 to 3 have been satisfied. This means that Bliwa does not conduct its own assessment of whether you have caused your unemployment or of the amount of your 'normal income'. Instead Bliwa completely follows the assessment of the unemployment benefit fund regarding this.

If you become unemployed again within 12 months of a previous unemployment, you are entitled to take out the remaining days from the previous benefit period.

In the event of unemployment, you have a requalification period of 12 months if you have received benefits for the entire benefit period and then became unemployed again.

### ► HAVE YOU PREVIOUSLY HAD INCOME PROTECTION INSURANCE?

If you were previously covered by similar income protection insurance via a trade union in Sweden other than Forena, you can, if you become unemployed, be credited for the qualification period from this other insurance when calculating the qualification period for Bliwa's income protection insurance. You can see what insurance is regarded to be equivalent at [bliwa.se/forena](http://bliwa.se/forena) under the heading 'About the insurance'. In order to be credited for the qualification period for compulsory insurance in the income protection insurance from another trade union, the previous income protection insurance and membership of the other trade union is required to have applied, without interruption, from the time that membership of Forena and compulsory insurance with Bliwa started to apply. In order to be credited for a qualification period from another trade union's voluntary supplementary insurance, you must apply for supplementary insurance from Forena within one month from when you became a member of Forena and were affiliated to the compulsory insurance. A qualification period may be credited from one compulsory or voluntary group insurance to Bliwa's compulsory insurance and from a for voluntary supplementary insurance to Bliwa's voluntary supplementary insurance that Bliwa considers to be equivalent.

You may be entitled to benefits from the income protection insurance from Forena if you previously received benefits from income protection insurance by which you were covered before being covered by the income protection insurance from Forena and became unemployed again within 12 months from when the previous unemployment ceased. However, this requires that the preconditions specified in the above paragraph have been satisfied and that you have not received benefits for all of the benefit days under the previous insurance.

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### WHEN DO THESE INSURANCE PRODUCTS CEASE TO APPLY?

The insurance applies for at most up to and including the month preceding the month in which you attain the age of 66. The insurance also ceases to apply if the group agreement between Bliwa and Forena ceases, if you are no longer a member of Forena or if Bliwa has given notice terminating the insurance because the premium has not been paid on time. You can opt to waive compulsory insurance at any time or give notice terminating the supplementary insurance products. If the compulsory insurance ceases, notice is given terminating the supplementary insurance products at the same time. The insurance does not include extended cover protection.

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### ► COORDINATION AND RECOVERY

Benefits from the income protection insurance Forena are coordinated with other benefits that you receive as a consequence of your unemployment (from the unemployment benefit fund or other insurance) or national pension granted, so that the total benefits do not exceed the following levels:

- 80 per cent (days 1 to 200 of the unemployment benefit fund's benefit period)
- 70 per cent (from day 201 of the unemployment benefit fund's benefit period) or
- 65 per cent (for example, if the unemployment benefit fund granted you an additional benefit period, and this is more advantageous for you. See above under 'Amount of benefit').

Bliwa always follows the unemployment benefit fund's decisions about the various levels. In all cases, Bliwa will make a standard deduction from the normal income determined by the unemployment benefit fund or the average monthly income determined by Bliwa corresponding to regular state and municipal tax in accordance with tax table 30, column 5. This coordination rule may mean that you do not receive full benefits from the income protection insurance. Bliwa is also entitled to recover benefits paid in excess of 80, 70 and 65 per cent respectively of your normal income according to the standard deduction described above.

## E. Other provisions

### ABOUT BLIWA

Bliwa is a limited liability company that distributes profits and is owned by Bliwa Livförsäkring, ömsesidigt. 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: Brunnsgratan 3, Stockholm, Sweden. Email address: [finansinspektionen@fi.se](mailto:finansinspektionen@fi.se). Telephone number +46 (0)8-408 980 00. Website: [www.fi.se](http://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 Erlandergratan 8A. Email address: [konsumentverket@konsumentverket.se](mailto:konsumentverket@konsumentverket.se). Telephone number +46 (0)771-42 33 00. Website: [www.ko.se](http://www.ko.se). Information about Bliwa's financial status is provided in Bliwa's last adopted annual report. The annual report is available at [bliwa.se](http://bliwa.se) and can also be ordered by contacting Bliwa.

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### INSURANCE CONDITIONS

This is a brief description of the income protection insurance from Forena. You can print out the full insurance conditions at [bliwa.se/forena](http://bliwa.se/forena) or order them from Bliwa.

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### 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.

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### TERM OF INSURANCE

The insurance applies for no more than one year at a time. However, the first term of insurance for new policies runs until the end of the year, i.e. up to and including 31 December of the year in which the insurance was taken out. The term of insurance subsequently runs for one year at a time, from 1 January to 31 December each year. The insurance will be renewed every for one year at a time provided neither the insurance nor the group agreement has been terminated at the end of the term of the insurance. Bliwa is at that time entitled to amend the insurance conditions.

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### AMENDMENT OF THE INSURANCE CONDITIONS

Bliwa is entitled to amend these insurance conditions during an ongoing term of insurance if the amendment is required owing to the nature of the insurance or some other special circumstance, such as amended law, application of law or

official regulation. An amendment that is due to an amended law, application of law or official regulation, and trivial amendments, may start to apply immediately. Other amendments start to apply one month after Bliwa announced the amendment. Bliwa is also entitled to announce new insurance conditions in connection with renewal of the insurance.

## TAX RULES

These insurance products constitute capital insurance according to the Income Taxes Act (1999:1229). This means among other things that the premiums that are paid for the insurance products are not tax deductible and that the insurance benefit paid is exempted from tax.

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## 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 lapse if proceedings are not instituted in accordance with this clause.

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## 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](http://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.

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## 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 liable to pay a premium for the time that the insurance applied.

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## BLIWA'S INSURANCE DISTRIBUTION

Bliwa's insurance 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.

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## IF WE DO NOT AGREE

You should in the first instance contact Bliwa if you are dissatisfied with Bliwa's decision.

If you have a concrete complaint regarding a matter you can present it to Bliwa in writing, by telephone, fax or via email. In the first instance we would like you to 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.

Bliwa, Klagomålsansvarig (Complaints Officer), Box 5125, SE-102 43 Stockholm, Sweden or [klagomålsansvarig@bliwa.se](mailto:klagomålsansvarig@bliwa.se). Bliwa will deal with your complaint rapidly and notify you within 2 weeks about how your complaint will be dealt with.

General information and guidance on insurance issues can be provided by the Swedish Consumers' Insurance Bureau (Konsumenternas försäkringsbyrå), telephone +46 (0)200-22 58 00, together with the municipal consumer advice officer in your municipality

Disputes between private individuals and business operators may be considered by the National Board for Consumer Disputes (Allmänna Reklamationsnämnden – ARN), telephone: +46 (0)8-508 860 00. An insurance dispute may 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)8-696 22 80**

Opening hours: Ordinary weekdays, 8-17.

## EMAIL

**[kund@bliwa.se](mailto:kund@bliwa.se)**

## WEBSITE

**[bliwa.se/forena](http://bliwa.se/forena)**

## MY ACCOUNT

**[bliwa.se/minasidor](http://bliwa.se/minasidor)**