

PRE-SALE INFORMATION:

Bliwa's insurance against risk

This pre-sale information presents the main content of the insurance conditions for Bliwa's risk insurance package for the T:1 occupational pension and the most important limitations to the insurance cover. See the insurance conditions for a full description. You can obtain full insurance conditions from Bliwa.

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1. General information about the insurance

Bliwa's risk insurance package for the T:1 occupational pension includes several different insurance products that provide financial protection in the event of the insured's incapacity to work owing to sickness or accident and in the event of an insured's death, as shown below. All of the insurance products in Bliwa's risk insurance package for the T:1 occupational pension are pure insurance against risk and consequently have no financial value if they cease to apply prior to the occurrence of an insurance event.

There is always an insurance agreement between Bliwa and an employer that forms the basis of the insurance products. In some cases, Bliwa and the policyholder also enter into a customer agreement. The customer agreement indicates, among other things, who the employer is and what insurance products are included in its customer agreement with Bliwa as well as the scope of the insurance, etc. In many cases, Bliwa has a cooperation agreement with another insurance provider that issues insurance with a savings component. In these cases, the above-mentioned factors may instead only be set out in the cooperation agreement between Bliwa and the other insurance provider. It will be indicated in this case by the application procedure itself, for both your employer and for those of you who are to be insured, which insurance products and sums insured are included and what health requirements apply to you as an employee to be able to be granted certain insurance protection, etc.

We are presuming in this pre-sale information that you, as the person reading the information, belong to the group that can be insured.

The following products form part of Bliwa's risk insurance package for the T:1 occupational pension:

- ▶ Health insurance
- ▶ Supplementary health insurance
- ▶ Premium waiver insurance
- ▶ Survivor's pension
- ▶ Life insurance - death benefit

The products are described in more detail below.

The insurance products that can be taken out are determined as indicated above. Consequently, it is not certain that you can be covered by all of the above-mentioned insurance products.

Insurer

Bliwa Livförsäkring, ömsesidigt, corporate identity number 502006-6329 ('Bliwa') is the insurer for the insurance products. Bliwa is a mutual insurance company, which means that the company is owned by its policyholders. This means in its turn that the policyholders are entitled to a bonus from any surplus that may arise from Bliwa's operations; further information is available below. 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 Erlandergratan 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 at bliwa.se and can also be ordered from Bliwa.

The insurance agreement

The insurance conditions, applicable application documents, any health certificates and also the insurance statement issued as soon as insurance has been granted or has been amended significantly, apply for each individual insurance product included. The insurance applies for no more than one year at a time; i.e. the term of insurance is for one year. The insurance will be renewed annually from 1 January to 31 December provided notice has not been given terminating the insurance at the end of the term of the insurance. New conditions for the insurance may then start to apply.

Insurance application

The employer, in its capacity as the policyholder, applies for insurance for the employee.

Health requirements

Bliwa normally conducts a health check for you, as the person to be insured, to assess whether insurance can be granted. The health requirements for the insurance products included in Bliwa's risk insurance package for the T:1 occupational pension vary depending on the total insurance protection applied for in respect of you. The minimum health requirement applied by Bliwa is a certificate that you are fully capable of working. The health requirements applicable for those who can be insured are shown in conjunction with the application.

In order to be considered 'fully capable of working', you, as the person to be insured, should be able to perform your normal work without limitation and not receive any sick pay at all from your employer or benefits from the Swedish Social Insurance Agency (Försäkringskassan) in the form of sickness benefit, rehabilitation benefit, sickness compensation, activity compensation, other benefits owing to incapacity to work or receive at least half occupational injury annuity. If you, as the person to be insured, receive dormant activity compensation, dormant sickness compensation or dormant occupational injury annuity, you are not considered to be 'fully capable of working' for the period during which the compensation or occupational injury annuity has been declared dormant.

You may not have been incapable of working for more than 15 consecutive days during the past three months prior to the date of the certificate in order for the requirement for full work capacity to be considered to be satisfied.

Other requirements for full work capacity apply in certain cases and are specified, when applicable, in the customer agreement or in the risk rules and regulations applied by Bliwa for the purpose at any given time.

Policyholder

'The policyholder' is the party who has entered into an insurance agreement with Bliwa, i.e. your employer.

Insured

'The insured' is the person in respect of whose life or health the insurance applies.

Registered partnership

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

Premium

The premium is calculated and determined annually by Bliwa. The amount of the premium is dependent on, among other things, Bliwa's Technical Guidelines and Data for Calculations, the structure of the insurance and how the group is composed. Your employer is the party responsible for paying the premium for the insurance products.

2. Special information about our different insurance products

► HEALTH INSURANCE

You can receive benefits from your health insurance in the event that you suffer a long-term incapacity to work of at least 25 per cent owing to sickness or an accident and are receiving benefits from the Swedish Social Insurance Agency. Entitlement to benefits applies after a certain qualifying period; further information is available below. The qualifying period may comprise several

occasions of sick leave of more than 15 days that you have had over the immediately preceding 12 months. See the insurance conditions for further details.

The sum insured is calculated as a percentage of your relevant pensionable salary, referred to below as your 'pay'. Your pay is determined as described in more detail in the insurance conditions. Your pay has been recalculated as base amounts. Bliwa pays a sum insured corresponding to the level of your incapacity to work. For example, half the sum insured is paid if you have 50 per cent incapacity to work. The following tables show what proportion of your pay you will receive in benefits for total incapacity to work.

The total benefits from the Swedish Social Insurance Agency, other health insurance or contractual insurance and the health insurance can provide you with a maximum level of compensation corresponding to your actual pay, unless otherwise agreed and indicated by the customer agreement or the application documents. No further benefits are paid from the health insurance if you have already attained this level through social insurance and other insurance. You can receive benefits for at most up to and including the month preceding the month in which you attain the normal retirement age agreed or attain the age of 65, although another age at expiry and payment period may have been agreed. When applicable, this is shown in the customer agreement or application documents and the insurance statement issued when the insurance was taken out or amended.

Benefits from the health insurance are paid upon a request from you as the insured.

Benefits during the period when sickness benefit is being paid

SHARE OF PAY, SPECIFIED AS BASE AMOUNT PER YEAR	BENEFITS, FROM AND INCLUDING SICK DAY 91 (IF SICKNESS BENEFIT IS BEING PAID BY THE SWEDISH SOCIAL INSURANCE AGENCY)	BENEFITS FROM AND INCLUDING SICK DAY 361 (IF SICKNESS BENEFIT IS BEING PAID BY THE SOCIAL INSURANCE AGENCY)
0 to 10 price base amounts	10%	0%
10 price base amounts to 20 income base amounts	65%	65%
20 to 30 income base amounts	32.5%	32.5%

Benefits from Bliwa for the period when sickness benefit is being paid, and following a qualifying period of 90 days, are 10 per cent of your pay up to 10 price base amounts. Payment is made at most up to and including sick day 360. If your pay is higher, you will also receive 65 per cent of the remuneration band between

10 price base amounts and 20 income base amounts and 32.5 per cent of the remuneration band between 20 and 30 income base amounts. No benefits are paid for that part of your pay exceeding 30 income base amounts.

Benefits during the period when sickness or activity compensation is being paid

SHARE OF PAY, SPECIFIED AS BASE AMOUNT PER YEAR	BENEFITS FROM AND INCLUDING THE DATE WHEN THE SOCIAL INSURANCE AGENCY STARTED PAYMENT OF SICKNESS COMPENSATION OR ACTIVITY COMPENSATION
0 to 7.5 price base amounts	15%
7.5 price base amounts to 20 income base amounts	65%
20 to 30 income base amounts	32.5%

Benefits from Bliwa for the period when sickness compensation or activity compensation is being paid are 15 per cent of your pay up to 7.5 price base amounts. If your pay is higher, you will also receive 65 per cent of the remuneration band between 7.5 price base amounts and 20 income base amounts and 32.5 per cent of the remuneration band between 20 and 30 income base amounts. No benefits are paid for that part of your pay exceeding 30 income base amounts.

Alteration of sum insured

Your employer is responsible for notifying Bliwa, or the party nominated by Bliwa, of your new pay as soon as possible after it has entered into effect. You are normally entitled to have your sum insured increased corresponding to the pay increase, subject to the precondition that you are fully capable of working at the time of the pay increase. Special health check rules may apply in addition to these rules about pay increases. These are specified, when applicable, in the customer agreement or in the risk rules and regulations applied by Bliwa for the purpose at any given time. Special rules apply for a CEO/MD and owner/part-owner. These rules are also set out in the risk rules and regulations. During an ongoing payment, the benefit amount does not change other than through indexation in accordance with the conditions.

► SUPPLEMENTARY HEALTH INSURANCE

The same provisions apply for supplementary health insurance as for health insurance (see above), though with the following supplement:

You can receive benefits for at most up to and including the month preceding the month in which you attain the normal retirement age agreed or attain the age of 65, although another age at expiry and payment period may have been agreed. When

applicable, this is shown in the customer agreement or application documents and the insurance statement issued when the insurance was taken out or amended.

Benefits from the supplementary health insurance during the period when sickness benefit is being paid (Other benefit levels may have been agreed and are shown, when applicable, in the customer agreement or in the application documents and also in the insurance statement.)

SHARE OF PAY, SPECIFIED AS BASE AMOUNT PER YEAR	BENEFITS FROM AND INCLUDING SICK DAY 91 (IF SICKNESS BENEFIT IS BEING PAID OUT BY THE SWEDISH SOCIAL INSURANCE AGENCY)	BENEFITS FROM AND INCLUDING SICK DAY 361 (IF SICKNESS BENEFIT IS BEING PAID OUT BY THE SWEDISH SOCIAL INSURANCE AGENCY)
0 to 10 price base amounts	0%	10%
10 price base amounts to 20 income base amounts	25%	25%
20 to 30 income base amounts	37.5%	37.5%

The sum insured for the period when sickness benefit has been granted, and following a qualifying period of 360 days, is 10 per cent of the relevant pensionable salary up to 10 price base amounts. The sum insured for those of you with relevant pensionable salary exceeding 10 price base amounts is 25 per cent of the components of pay between 10 price base amounts and 20 income base amounts. The sum insured for those of you with relevant pensionable salary exceeding 20 income base amounts is 37.5 per cent of the components of pay between 20 and 30 income base amounts. In these cases the qualifying period is 90 days. No benefits are paid for components of relevant pensionable salary exceeding 30 income base amounts.

Benefits during the period when sickness or activity compensation is being paid (Other benefit levels may have been agreed and are shown, when applicable, in the customer agreement or in the application documents and also in the insurance statement.)

SHARE OF PAY, SPECIFIED AS BASE AMOUNT PER YEAR	BENEFITS, FROM AND INCLUDING THE DATE WHEN THE SWEDISH SOCIAL INSURANCE AGENCY STARTED PAYMENTS OF SICKNESS COMPENSATION OR ACTIVITY COMPENSATION
0 to 7.5 price base amounts	11%
7.5 price base amounts to 20 income base amounts	25%

20 to 30 income base amounts	37.5%
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The sum insured for the period when sickness compensation or activity compensation is being paid is 11 per cent of the relevant pensionable salary up to 7.5 price base amounts. The sum insured for those of you with relevant pensionable salary exceeding 7.5 price base amounts is 25 per cent of the components of pay between 7.5 price base amounts and 20 income base amounts. The sum insured for those of you with relevant pensionable salary exceeding 20 income base amounts is 37.5 per cent of the components of pay between 20 and 30 income base amounts. No benefits are paid for components of relevant pensionable salary exceeding 30 income base amounts.

Alteration of sum insured

The same provisions apply for supplementary health insurance as for health insurance; see above.

► PREMIUM WAIVER INSURANCE

Premium waiver insurance is taken out by your employer, as the policyholder and with you as an employee of the insured. The insurance means that if you suffer a long-term incapacity to work owing to sickness or an accident, your employer is released from the obligation to pay premiums for retirement pension insurance taken out within the framework of the same pension policy as applies for these products with you, as the employee, as the insured. The employer's obligation to pay premiums for retirement pension insurance is then taken over completely or partly by Bliwa for the period during which your incapacity to work is ongoing. An insurance event occurs if you suffer an incapacity to work during the term of the insurance and your work capacity is reduced by at least a quarter. In the case of an insurance event, benefits are paid to the retirement pension insurance that the employer has taken out on your behalf. Benefits cannot be paid to the policyholder/employer or to you, as the insured.

Benefits are paid at the earliest following a qualifying period of 90 days for the period during which you receive benefits from the Swedish Social Insurance Agency. The qualifying period may comprise several occasions of sick leave of more than 15 days that you have had over the immediately preceding 12 months. See the insurance conditions for further details. If the Swedish Social Insurance Agency has granted you sickness compensation or activity compensation, the policyholder is entitled to a premium waiver from the same date.

Amount of the sum insured

The sum insured is the same as the retirement pension premium that your employer was paying for your retirement pension insurance when you became sick. Bliwa calculates the sum insured based on the retirement pension premium that your employer has notified to Bliwa, or the party nominated by Bliwa. The sum insured may amount to no more than 35 per cent of your

pay. The maximum pay that may form the basis of the calculation of the sum insured for the premium waiver insurance is 50 income base amounts. Entitlement to benefits from premium waiver insurance applies in relation to your incapacity to work. Half the sum insured is paid if your capacity to work has been impaired by 50 per cent, and so on.

Alteration of sum insured

Your employer must consequently notify Bliwa, or the party nominated by Bliwa, of the amount of the actual retirement pension premium. If your retirement pension premium changes, the sum insured for the premium waiver insurance may also change. If your retirement pension premium increases owing to a pay increase, you are normally required to be fully capable of working for Bliwa to increase the sum insured corresponding to such increase. In addition to these rules concerning an increase of the sum insured as a consequence of an increase in the retirement pension premium, special health check rules may apply and then be specified in the customer agreement or in the risk rules and regulations applied by Bliwa for the purpose at any given time. Special rules apply for a CEO/MD and owner/part-owner. These rules are also indicated by the risk rules and regulations.

Payment period

Bliwa pays insurance compensation to your retirement pension insurance after the end of the qualifying period. Payments continue to be made for the period during which you are receiving benefits from the Swedish Social Insurance Agency, though no more than up to and including the end of the month before you attain the age of 65, although another age at expiry and payment period may have been agreed. When applicable, this is shown in the customer agreement or application documents and the insurance statement issued when the insurance was taken out or amended.

► SURVIVOR'S PENSION

Survivor's pension insurance entitles your beneficiaries to a monthly survivor's pension for a limited period if you were to die during the term of the insurance and before the end of the month before you attain the age of 65, although another age at expiry and payment period may have been agreed. When applicable, this is shown in the customer agreement or application documents and the insurance statement issued when the insurance was taken out or amended.

Sum insured

The sums insured that can be taken out are shown in the insurance conditions. A precondition for being able to take out insurance is that you satisfy Bliwa's health requirements. Bliwa's health requirements vary depending on the sum insured for which you are applying.

It is Bliwa's health requirements applicable at any given time that apply; see above under the heading 'Health requirements' and also in the application documents and insurance conditions.

Bliwa grants no more than one sum insured corresponding to six times your relevant pensionable salary (referred to below as your 'pay') at the time of application if the application refers to a sum insured exceeding 60 price base amounts. Bliwa normally grants no more than one sum insured corresponding to 100 price base amounts.

Alteration of sum insured

A sum insured may be increased or reduced following an application to do so. The health requirements for increasing the sum insured are dependent on the amount being applied for. No health certificate is needed to reduce the sum insured.

If you have not attained the age of 55, an application for survivor's pension or an increase of the sum insured may be granted, without a health check, provided the application is made within one year from a 'family event'. 'Family event' means that you have got married, become a cohabitee or have become a parent. However, Bliwa grants no more than one sum insured of 60 price base amounts for such a family event.

Insurance event

An insurance event occurs if you die during the term of the insurance and before the end of the month before you attain the age of 65. An insurance event means that your beneficiaries are entitled to survivor's pension from and including the month after your death.

Payment

Survivor's pension is paid to your beneficiaries monthly for the number of years you have chosen as the payment period or the number of years your beneficiaries choose following the insurance event, i.e. 5, 10, 15 or 20 years. Bliwa pays a monthly amount corresponding to one-twelfth of the total sum insured divided by the number of years over which payment is made. It is the price base amount applicable in the year in which you die that constitutes the basis for the amount of the sum insured.

Nomination of beneficiaries

Beneficiaries for the payments of survivor's pension are, unless Bliwa has been notified of another nomination in writing:

- in the first instance, your husband/wife or cohabitee
- in the second instance, all of your children entitled to inherit

You can also write your own 'separate nomination of beneficiary' which you should send to Bliwa. Bliwa provides a special form for a 'separate nomination of beneficiary'. Owing to the rules contained in the Income Tax Act for pension insurance, it is not possible to have beneficiaries other than one of the following:

- husband/wife, cohabitee or former husband/wife, cohabitee
- own children of the first generation entitled to inherit, step children, foster children or such children of any of the above.

A nomination of beneficiary may be changed or revoked at any time. A nomination of beneficiary cannot be amended through a will. The form for the separate nomination of beneficiary is available at bliwa.se.

► LIFE INSURANCE - DEATH BENEFIT

Bliwa's life insurance - death benefit means that a sum insured is paid to your beneficiaries if you, as the insured, die before the end of the month before you attain the age of 65, although another age at expiry may have been agreed. When applicable, this is shown in the customer agreement or application documents and the insurance statement issued when the insurance was taken out or amended.

Insurance protection that covers the death of a child is included in 'life insurance - death benefit'. The insurance applies to your children entitled to inherit who are under the age of 20. Still-born children who died after the end of the 22nd week of pregnancy are equated to children entitled to inherit. The insurance protection means that one price base amount will be paid to the child's estate if the child dies before attaining the age of 20.

Sum insured

The sum insured for the life insurance is shown in the application documents and insurance conditions. The benefit amount may be reduced from a certain age and is shown, when applicable, in the customer agreement or the application documents and also in the insurance statement. The sum insured is never reduced if you have children entitled to inherit who are younger than 17 at the time of your death.

Nomination of beneficiary

Beneficiaries of the death benefit are, unless Bliwa has been notified of another nomination in writing:

- in the first instance, your husband/wife or cohabitee
- in the second instance, all of your children entitled to inherit
- in the third instance, your heirs.

You can also write your own nomination of beneficiary that you send to Bliwa. You are at liberty to choose who should be a beneficiary/beneficiaries by the nomination of beneficiary.

A nomination of beneficiary can be changed or revoked at any time. A nomination of beneficiary cannot be amended through a will. The form for the separate nomination of beneficiary is available at bliwa.se.

3. Common provisions for all of the insurance

► WHEN THE INSURANCE CEASES

► **BLIWA LIVFÖRSÄKRING**, Box 13076, SE-103 02 Stockholm, Sweden ► **BLIWA'S CUSTOMER SERVICE DEPT.:** +46 (0)8-696 22 80 kund@bliwa.se

All of the insurance products in Bliwa's risk insurance package for the T:1 occupational pension apply for at most up to and including the end of the month before you attain the age of 65. Another age at expiry may have been agreed. When applicable, this is shown in the customer agreement or application documents and the insurance statement issued when the insurance was taken out or amended. If you attain the normal retirement age agreed prior to this, the insurance ceases in the month in which you retire. The insurance may cease before then as a consequence of notice of termination by the policyholder. The policyholder may give notice terminating insurance for you, for example, as a consequence of you no longer being employed by the policyholder and thus no longer being entitled to insurance protection paid for by your employer. The insurance also ceases to apply at the end of the term of the insurance if the policyholder or Bliwa gives notice terminating the insurance.

► EXTENDED COVER PROTECTION AND CONTINUATION INSURANCE

An extended insurance protection ('extended cover protection') applies for three months if you have been covered by one of the insurance products described above for at least six months and the insurance ceases as a consequence of you no longer belonging to a group entitled to insurance for a reason other than that you have attained retirement age or the age at expiry for the insurance. However, this does not apply if the employer has given notice terminating all insurance products with Bliwa or if you have personally given notice terminating the insurance. Nor are you entitled to extended cover protection if you have been granted, or can obviously be granted, insurance protection of the same kind from somewhere else.

You are entitled to take out equivalent protection through continuation insurance with Bliwa if an insurance product ceases owing to the employer's or Bliwa's notice of termination or if you leave your employment. However, this does not apply in respect of premium waiver insurance. Bliwa shall provide information about entitlement to continuation insurance in conjunction with the insurance ceasing to apply. The application for continuation insurance must be made within three months from the date on which your insurance ceased. Entitlement to continuation insurance does not apply to a person who was insured by the respective insurance product for less than six months. Nor are you entitled to continuation insurance if you have been granted, or can obviously be granted, insurance protection of the same kind from somewhere else. The insurance conditions, sum insured and premiums for continuation insurance may differ in part. Continuation insurance starts to apply from and including the date on which extended cover protection under the insurance expires and applies for at most up to the end of the month before you attain the age of 65.

► LIMITATIONS TO BLIWA'S LIABILITY

You and your employer have a duty of disclosure and are responsible for information provided. If either of you have

provided incomplete or incorrect information, this may mean that the insurance does not apply. Further information about this is available in the insurance conditions.

Other limitations to cover

- ▶ Certain limitations apply to the insurance products' cover in the event that you stay and work abroad for a long period. The same applies if you leave the Nordic countries during an ongoing period of sick leave. Full information is available in the insurance conditions.
- ▶ The insurance products do not apply for injuries that you suffer when participating in certain hazardous activities, such as sports, adventurous activities, expeditions or another hazardous activity that cannot be deemed to be a fitness or leisure activity of normal scope and intensity. Further information about activities regarded as particularly hazardous can be found in the insurance conditions.
- ▶ The benefits may be reduced if you have induced an insurance event through gross negligence or intent or have aggravated its consequences. Further information about this is available in the insurance conditions.
- ▶ The insurance agreement may be invalid or benefits reduced if you or your employer have acted fraudulently or in bad faith when performing your duty of disclosure. Further information about this 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.

Dealings with the insurance

None of the insurance products in Bliwa's risk insurance package for the T:1 occupational pension may be transferred, pledged or amended so that they cease to comprise pension insurance as defined by the Income Tax Act.

▶ TAX RULES

All of the insurance products described above, with the exception of life insurance - death benefit, constitute occupational pension insurance as defined by the Income Tax Act, subject to the precondition that the employer has undertaken to pay all premiums for the insurance products. 'Life insurance - death benefit' and 'life insurance - death benefit - children' constitute capital insurance as defined by the Income Tax Act.

An insurance product constituting occupational pension insurance means, among other things, that the employer has the right to deduct for tax premiums paid up to a certain level and also that the recipient is taxed for the insurance compensation as earned income.

Insurance constituting capital insurance means, among other things, that benefits from the insurance are exempt from income tax.

▶ ALLOCATING SURPLUSES AND COVERING LOSSES

If a surplus should arise in Bliwa's insurance operations, the annual gain will be appropriated to a 'consolidation reserve'. However, it is not necessary for all surpluses to be appropriated for consolidation but they may be distributed to the policyholders. This is done through a bonus in the form of a reduction of future premiums. If a deficit should arise in the operation, an appropriation from Bliwa's consolidation reserve may be made to cover the loss. Any decisions on appropriations from the consolidation reserve to cover losses or for a bonus from the surplus will be made by Bliwa's general meeting in accordance with Bliwa's Articles of Association and also Bliwa's Technical Guidelines and Technical Data for Calculations applicable at any given time.

According to Bliwa's Articles of Association, the consolidation reserve may be used to cover losses, to allocate bonuses to the policyholders or to make donations for the public benefit or comparable purposes. The Articles of Association may be amended in the future both as regards the right to a surplus and use of the consolidation reserve.

▶ AMENDMENT OF THE INSURANCE CONDITIONS

Bliwa is entitled to amend the insurance conditions during the term of the 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 amended law, application of the law or official regulation. Further information is available in the insurance conditions. Bliwa is also entitled to issue new insurance conditions in conjunction with renewal of the insurance; see above under 'The insurance agreement'

▶ 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.

▶ 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.

► 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. The following information consequently 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 presented to Bliwa within six months from Bliwa's final notice in the matter. However, if new circumstances occur, 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 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.

Complaints Officer

Bliwa, Klagomålsansvarig (Complaints Officer), Box 13076, SE-103 02 Stockholm, Sweden. klagomalsansvarig@bliwa.se.

The Swedish Consumers' Insurance Bureau

The Swedish Consumers' Insurance Bureau can provide general information and guidance on insurance issues: 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: 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 2000 and does not conduct any medical assessments: 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)8-696 22 80

Opening hours: Ordinary weekdays, 08.00-17.00

EMAIL

kund@bliwa.se

WEBSITE

bliwa.se

MY ACCOUNT

bliwa.se/minasidor