

# Ledarna's Income Protection Insurance

**bliwa**

This pre-contract information shows the information that Bliwa is to provide by law before insurance is taken out. The cooperation between Ledarna [Swedish Organisation for Managers] (referred to below as 'Ledarna') and Bliwa affords you, as a member of Ledarna, an opportunity to receive benefits in the event of involuntary unemployment that supplement benefits from the unemployment benefit fund and other benefits that may be payable as a consequence of unemployment. The Income Protection Insurance includes one compulsory and two supplementary insurance products that together afford you an opportunity to protect a monthly income of up to SEK 170,000 for up to 250 benefit days.

## Contents

1. General information about the insurance	3
2. Compulsory insurance	3
3. Voluntary supplementary insurance – income	3
4. Voluntary supplementary insurance – time	4
5. Common provisions	5
6. Other provisions	7

## 1. General information about the insurance

The Income Protection Insurance reduces the gap between actual monthly pay and benefits from the unemployment benefit fund.

The insurance comprises the following parts:

- Compulsory insurance, which protects monthly incomes of up to SEK 80,000 for at most 150 benefit days. Compulsory insurance is included as part of your membership of Ledarna and Ledarna pays the premium for the insurance. Consequently, you do not need to apply for the compulsory insurance yourself. Further information is available under 2.
- Voluntary supplementary insurance – income, which protects monthly incomes higher than SEK 80,000. This supplementary insurance comprises three income bands. The first band covers monthly incomes of up to SEK 120,000. The second band applies to monthly incomes of up to SEK 140,000 and the third and last band protects monthly incomes of up to SEK 170,000. Further information is available under 3.
- Voluntary supplementary insurance – time, which extends the benefit period for the Income Protection Insurance by up to 100 days. The supplementary insurance is split into four different income bands. The first band covers monthly incomes of up to SEK 80,000. The second band covers monthly incomes of up to SEK 120,000. The third band applies to monthly incomes of up to SEK 140,000, and the fourth and last band protects monthly incomes of up to SEK 170,000. With supplementary insurance, you can protect no more than the monthly income insured for the first 150 benefit days. You are entitled to apply for supplementary insurance if you are a member of Ledarna and affiliated to the compulsory insurance.

Bliwa Skadeförsäkring AB ('Bliwa') is the insurance provider; see full contact details below.

The provisions of the insurance are regulated by:

- the group agreement concluded by Ledarna and Bliwa
- the application documents
- this pre-contract information
- the full insurance conditions
- the insurance statement issued when the insurance was taken out, and subsequently if and when the insurance is amended in a significant way.

## 2. Compulsory insurance

Compulsory insurance protects monthly incomes of up to SEK 80,000 and can provide you with benefits for at most 150 days. Ledarna will affiliate you to the compulsory insurance. Consequently, you do not have to submit an application yourself. You are automatically affiliated to compulsory insurance if you are a member of Ledarna and have not attained the guideline age for pension according to Chapter 2, Sections 10 a to 10 d of the Social Insurance Code (up to and including the month preceding the month in which you attain the guideline age). 'Member' in this document means a member of Ledarna who pays a membership charge and is not a passive member in the form of a student member or a retired member. The compulsory insurance applies for at most up to and including the month preceding the month in which you attain the guideline age for pension.

### *What does the compulsory insurance cost?*

Ledarna pays the premium for the compulsory insurance to Bliwa. You can see how much your membership charge for Ledarna is at [ledarna.se](http://ledarna.se).

## 3. Voluntary supplementary insurance - income

You apply for voluntary supplementary insurance - income yourself and pay the premium for this. Supplementary insurance enables you to protect a monthly income that is higher than SEK 80,000. This supplementary insurance comprises three income bands. The first band covers monthly incomes of up to SEK 120,000. The second band applies to monthly incomes of up to SEK 140,000 and the third and last band protects monthly incomes of up to SEK 170,000. You must have a monthly income over SEK 80,000 and not have attained the guideline age for pension (up to and including the month preceding the month in which you attain the guideline age) when you apply for the insurance for it to be possible to grant supplementary insurance. You may not have been given notice of termination or be claiming unemployment benefit or activity support at the time of the application for supplementary insurance. Another precondition for being able to affiliate to voluntary supplementary insurance 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. The supplementary insurance applies for at most up to and including the month preceding the month in which you attain the guideline age for pension. 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 and the compulsory insurance and also have been a member of Ledarna for the past 12 months preceding the start of your unemployment. 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 were previously protected within the immediately lower income band and apply for the higher income band 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 the higher income band
- the new income that qualified you to apply for the higher income band became payable.

If you do not apply for supplementary insurance within this period, a qualification period of 12 months applies for the supplementary insurance.

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

The premium for the supplementary insurance products is indicated in conjunction with the application at [www.bliwa.se/ledarna](http://www.bliwa.se/ledarna) or by the application form provided by Ledarna or Bliwa.

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

You apply for voluntary supplementary insurance - time yourself and pay the premium for this. Supplementary insurance enables you to extend the benefit period for the Income Protection Insurance by 100 days. The maximum period that can be protected is thus 250 days in total (150 days from the compulsory insurance and 100 days from the supplementary insurance). Supplementary insurance - time is split into four income bands. The first band covers monthly incomes of up to SEK 80,000. The second band covers monthly incomes of up to SEK 120,000. The third band applies to monthly incomes of up to SEK 140,000 and the fourth and last band protects monthly incomes of up to SEK 170,000. Supplementary insurance - time exceeding SEK 80,000 may only be taken out by those who are covered, or simultaneously take out, supplementary insurance - income. The maximum benefit from supplementary insurance - time is at most as much as for the first 150 benefit days.

It is only possible to grant supplementary insurance if you are covered by the compulsory insurance, have not attained the guideline age for pension (up to and including the month preceding the month in which you attain the guideline age) 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. Another precondition for being able to affiliate to the voluntary supplementary insurance is that you are permanently resident in Sweden.

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 150 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 guideline age for pension.

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 the relevant income band in the supplementary insurance - time and the compulsory insurance and also have been a member of Ledarna 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's income band from SEK 80,001 up to SEK 170,000 applies without its own qualification period provided you were previously protected within the immediately lower income band and apply for the higher band 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 the higher income band

- the new income that qualified you to apply for the higher income band became payable.

If you do not apply within this period, a qualification period of 12 months applies for the supplementary insurance.

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

The premium for the supplementary insurance products is indicated in conjunction with the application at [www.bliwa.se/ledarna](http://www.bliwa.se/ledarna) or by the application form provided by Ledarna or Bliwa.

## 5. Common provisions

### Amount of benefit

The compulsory insurance protects that part of the insured's monthly income that exceeds the benefit ceiling according to the Unemployment Insurance Act (2024:506). The highest protectable monthly income with compulsory insurance is SEK 80,000. If you are only covered by the compulsory insurance, you can receive insurance benefits for no more than 150 days with, on average, 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.

It is possible to protect higher incomes through the supplementary insurance – income. If you have taken out supplementary insurance - time, benefits can be paid out for a further 100 days. Benefit from supplementary insurance - time is at most as much as for the first 150 benefit days.

When calculating benefits from the Income Protection Insurance Bliwa follows the decision of the unemployment benefit fund concerning income carrying rights to benefits, benefit level and also benefit period.

'Benefit level from the unemployment benefit fund' means the 50 %, 60 % or 80 % of the income carrying rights to benefits fixed in accordance with the Unemployment Insurance Act (2024:506).

The benefit levels will be scaled down by 10 percentage points after 100 benefit days during the benefit period and by a further 5 percentage points after 200 benefit days.

'Benefit period from the unemployment benefit fund' means the 100, 200 or 300 days during which benefits are paid under the Unemployment Insurance Act (2024:506).

The benefit is based on the lowest of the income carrying rights to benefits and the insured income. 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, Bliwa follows the new decision of the unemployment benefit fund as regards the amount of the income carrying rights to benefits and calculates the benefit on the basis of the same percentage rate as the unemployment benefit fund. Further information is available in the full insurance conditions.

A calculator is provided on [bliwa.se/ledarna](http://bliwa.se/ledarna). You can use this to make a preliminary calculation of the total benefits you may get from the unemployment benefit fund and your Income Protection Insurance from Ledarna. 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 income carrying rights to benefits determined is a gross amount. The full insurance conditions provide more detailed information about how Bliwa calculates benefits from the Income Protection Insurance and also regarding what applies when your income changes.

### Preconditions for benefits in the event 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:

- Either the unemployment benefit fund pays you unemployment benefit or the Swedish Social Insurance Agency (Försäkringskassan) pays activity support at least the same level to which you would have been entitled from the unemployment benefit fund. Activity support will be paid out as a consequence of your participation in a labour market policy programme owing to unemployment.
- Your unemployment is involuntary; 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 out by Bliwa for the subsequent benefit period from the unemployment benefit fund. Bliwa does not make its own assessment of whether you have caused your unemployment. Instead Bliwa completely follows the assessment of the unemployment benefit fund regarding this.

- You have an income carrying rights to benefits that exceeds the benefit ceiling in accordance with the Unemployment Insurance Act (2024:506). If the unemployment benefit fund determines an income carrying rights to benefits for you, Bliwa always follows the decision of the unemployment benefit fund regarding this.
- You satisfy the requirement in respect of the qualification period. This means, among other things, that you were a member of Ledarna and covered by the respective insurance and relevant income band for a consecutive period of 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 Public Employment Service (Arbetsförmedlingen) as a job seeker or 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. You should also have no earned income and employment in respect of that part for which you are applying for benefits. You cannot receive benefits from the Income Protection Insurance for periods during which a severance payment is made.
- You have not claimed unemployment benefit or activity support for the past 12 months immediately preceding the start of your unemployment.
- You must have no employment and earned income for that part for which benefits are being applied for. 'Earned income' means such income regarded as earned income by the unemployment benefit fund. You cannot receive benefits from the Income Protection Insurance for periods when you are entitled to severance pay.
- 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.
- You have applied for benefits from the insurance. Your application should be made as soon as possible after you become unemployed via Mina sidor [My account] at [bliwa.se/ledarna](http://bliwa.se/ledarna).

Please note that your entitlement to benefits from the compulsory insurance and supplementary insurance products is assessed separately. In the event of unemployment, you have a requalification period of 12 months if you have received benefits for the entire benefit period and subsequently became unemployed again.

#### *Have you previously been covered by income protection insurance?*

If you have recently become a member of Ledarna but were previously covered by equivalent income protection insurance via a trade union other than Ledarna, you can be credited for the qualification period from the previous insurance if you become unemployed. In order to be credited for the qualification period for the Income Protection Insurance's compulsory insurance from another union, there is a requirement that the previous income protection insurance and membership of the other union applied without interruption up until membership of Ledarna and the compulsory insurance with Bliwa started to apply. In order to be credited for a qualification period from another union's voluntary supplementary insurance, you must apply for supplementary insurance from Ledarna within one month from when you became a member of Ledarna and were affiliated to the compulsory insurance. A qualification period may be credited from insurance that Bliwa considers to be equivalent.

If you have previously been covered by compulsory insurance via another union for more benefit days than the compulsory insurance from Ledarna, you can still receive benefits for the same number of days if you take out the voluntary supplementary insurance - time within one month from becoming a member of Ledarna. You will then be credited for the qualification period from the previous union's compulsory insurance for your voluntary supplementary insurance - time with Ledarna. You may then receive benefits of up to the same number of benefit days as the previous union's compulsory insurance, though for no more than 250 days. In order for this to be possible, you must take out the voluntary supplementary insurance within one month from becoming a member of Ledarna and starting to be covered by compulsory insurance from Ledarna. If you do not do this, you cannot be credited for the qualification period in this way.

You may be entitled to benefits from Ledarna's Income Protection Insurance if you have previously received benefits from an income protection insurance by which you were covered before being covered by Ledarna's Income Protection Insurance and become unemployed again within 12 months from when your 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.

**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 guideline age for pension. The insurance also ceases to apply if the group agreement between Bliwa and Ledarna ceases, if you are no longer a part of the group entitled to insurance or if Bliwa has given notice terminating the insurance because the premium has not been paid on time. You can opt to waive the insurance protection from the compulsory insurance. However, this does not mean that the obligation to pay the premium ceases. You can give notice terminating the supplementary insurance at any time. 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.

**Coordination and recovery**

Benefits from Ledarna's Income Protection Insurance are coordinated with other benefits that you receive as a consequence of your unemployment (from the unemployment benefit fund, transition programme agreement or other insurance), so that the total benefits do not exceed the level applicable at the time decided by the unemployment benefit fund.

In these insurance conditions, 'benefit level from the unemployment benefit fund' means the 50 %, 60 % or 80 % of the income carrying rights to benefits fixed in accordance with the Unemployment Insurance Act (2024:506).

The benefit levels will be scaled down by 10 percentage points after 100 benefit days during the benefit period and by a further 5 percentage points after 200 benefit days.

Bliwa always follows the unemployment benefit fund's decisions about the various levels. In all cases, Bliwa will make a standard deduction from the income carrying rights to benefits determined by the unemployment benefit fund 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 out in excess of the levels specified above.

## 6. Other provisions

**About Bliwa**

Bliwa Skadeförsäkring AB 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: Sveavägen 44, 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 Erlandersgatan 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 our latest adopted annual report. The annual report is available on bliwa.se and can also be ordered by contacting Bliwa.

**Insurance conditions**

This is a brief description of Ledarna's Income Protection Insurance. You can print out the full insurance conditions at bliwa.se/ledarna or order them from Bliwa.

**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.

**Term of insurance**

The term of insurance is the period during which you are covered by the insurance. The insurance applies for no more than 4 months at a time. However, the first term of insurance for new policies runs until the end of the term of your current insurance, i.e. up to and including either 30 April, 31 August or 31 December of the year in which the insurance was taken out. The term of insurance subsequently runs for 4 months at a time. Bliwa may give notice terminating the insurance or amend the insurance conditions and the premium in connection with renewal of the insurance.

**Amendment of the insurance conditions**

Bliwa is entitled to amend the insurance conditions during an ongoing insurance period if the amendment is needed owing to the nature of the insurance or to some other special circumstance such as, for instance,

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

#### **Tax rules**

The insurance products constitute capital insurance according to the Income Tax Act (1999:1229). This means, among other things, that the premiums paid for the insurance are not tax deductible and that the insurance benefits paid out are exempted from tax.

#### **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.

#### **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.

#### **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 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 that is based on impartial and personal analysis 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**

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 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 13076, SE-103 02 Stockholm, Sweden or [klagomalsansvarig@bliwa.se](mailto:klagomalsansvarig@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  
08-696 22 70  
Opening hours: Ordinary weekdays 08.00-17.00

Email  
[ledarna@bliwa.se](mailto:ledarna@bliwa.se)

Website  
[bliwa.se/ledarna](http://bliwa.se/ledarna)

My account  
[bliwa.se/minasidor](http://bliwa.se/minasidor)

**bliwa**