Insurance Statement | Personal Accident Insurance
For children and teenagers in Gothenburg | 2017-07-01 – 2018-06-30

The municipality has purchased personal accident insurance for students, children, teenagers and other groups within the boundaries comprising the metropolitan area of Gothenburg. This statement outlines the scope and limitations of the insurance policy.

A Personal Accident is an involuntary physical injury to the insured, suffered through a sudden external event (impact to the body). Personal accident does not cover illness.

Guidelines when injured

- Seek immediate help or assistance from a doctor or dentist
- Make sure to keep all receipts
- Any transport by taxi to and from school premises must be approved and authorized with a certificate signed by a doctor. The certificate should also state under which period taxi has been approved by the doctor. Protector must be informed of the transportation by taxi upon being approved. The taxi certificate and claim can be sent to Protector by email or through our homepage. Upon Protectors approval, the taxi may be ordered.
- In case of injury, claims must be sent to Protector without delay. The right to compensation will be canceled if the claim has not been made within one (1) year after the policyholder became aware of the circumstances justifying it.

<table>
<thead>
<tr>
<th>Whom the insurance covers</th>
<th>When the insurance is valid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children aged 0-17 years old</td>
<td>Full time 24/7 – school hours, leisure, and working hours</td>
</tr>
</tbody>
</table>
- Children registered as citizens of Gothenburg.  
- Children from other municipalities covered by municipal or private childcare.  
- Children attending public or private schools in Gothenburg.  
- Asylum children or children without identity/nationality documentation in Gothenburg.  
| High School Students 18 years and above | Full time 24/7 – school hours, leisure, and working hours  
For students dropping out of school the insurance is valid until 1 September that respective year. |
- High school students in public or private schools, students from other municipalities inclusive.  
- High school students from the city of Gothenburg attending school in neighboring municipalities.  
| Other s Insured | Part time, in addition to being valid during movement to and from one of the affiliated educational institutions/activities. |
- Attendees (only in Utbildningsförvaltningen) of an educational institution regarded as higher education i.e. high school level, Särux, students completing internships, university level students and equivalent.  
- Local employees managing public affairs within the municipality not covered by LAF.  

<table>
<thead>
<tr>
<th>Insurance Category</th>
<th>Insurance sum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical disability</td>
<td>10 base amounts²</td>
</tr>
<tr>
<td>Economic disability</td>
<td>10 base amounts²</td>
</tr>
<tr>
<td>Pharmaceuticals, dental claims- and travel expenses</td>
<td>Without amount limitation</td>
</tr>
<tr>
<td>Additional costs</td>
<td>Up to 1 base amount²</td>
</tr>
<tr>
<td>Utilities replacement</td>
<td>Up to 2 base amounts²</td>
</tr>
<tr>
<td>Medical rehabilitation</td>
<td>Up to 2 base amounts²</td>
</tr>
<tr>
<td>Clothing and goggles</td>
<td>Up to 1 base amount²</td>
</tr>
<tr>
<td>Pain and suffering</td>
<td>Compensation based upon reimbursement table</td>
</tr>
<tr>
<td>Scars compensation</td>
<td>Compensation based upon reimbursement table</td>
</tr>
<tr>
<td>Death benefits</td>
<td>1 base amounts²</td>
</tr>
<tr>
<td>Trauma insurance</td>
<td>Up to 10 treatments</td>
</tr>
</tbody>
</table>

¹ Invalidity of at least 50 % will result in reimbursement calculated on 20 base amounts² ² The base amount is 44 800 SEK 2017 ³ At 50 % permanent work disability 10 base amounts is paid, at 75 % 15 base amounts is paid and at 100 % 20 base amounts is paid
Part time / School hours
The insurance is valid during ordinary school hours, during lectures or equivalent, as well as transportation to and from school premises. Furthermore the insurance policy covers other activities organized by schools such as PRAO, APU, and other activities related to the curriculum. Even when a student is present on school grounds in relation to his or her education the insurance policy is valid: leisure activities, sports, outings, field trips, and any other activities organized or approved by the school’s principal or equivalent.

Full time
School hours, leisure, and vacations.

Medical Expenses
The insurance covers necessary costs related to medical care, medicine, treatment, and other products aiding recovery. Costs may not arise any later than up to 5 years after the injury took place. Hospital treatment will also be reimbursed. The costs are only covered for care that is also reimbursed by general insurance or equivalently financed by public funds.

Transportation costs
The insurance covers travel costs in connection with care and treatment. Compensation is also provided for special transportation needs so that the injured party may participate in school activities – this is only valid if authorized and confirmed by a doctor. Costs may not arise any later than up to 5 years after the injury took place. Travel expenses are reimbursed with up to the maximum amount of deductibles as outlined in the National Insurance Act and must be approved in advance by Protector.

Dental costs
The insurance covers necessary costs for treatment of teeth, and/or tooth prosthesis the oral cavity.

General
Policy number: 366154-3.1
Policy wording: Collective personal accident insurance for municipalities PS210 from 01.07.2015.
Deductible: The insurance is valid without deductibles
Base amount 2017: 44 800 SEK

Outside of Nordic Countries:
The insurance covers visits outside the Nordic countries for a maximum of 12 months. Compensation is provided for costs to the extent that they are not reimbursed from other sources.

Compensation other sources:
Compensation will not be paid if the claim is already covered by law, international conventions, collective agreements, or other institutions providing compensation.

To report a claim:
Tel: +46 (0)8-410 637 00
Homepage: Claims may be directly reported to www.protectorforsäkring.se E-mail: skador@protectorforsäkring.se

Or by post
Protector Försäkring
Västra Trädgårdsgatan 15
111 53 Stockholm
Illness is the leading cause of disability
The insurance cover protecting your child through the City of Gothenburg is only valid for physical accidents. The most common cause of disablement for children is illness. This may involve, for example metabolic diseases or diseases of the sense organs.

Insurance sum
The base amount by invalidity is 10 base amounts. The highest amount of compensation is 20 base amounts.

Disability is calculated as follows
- The degree of medical disability under 50 percent
  - Compensation is calculated based on the sum insured
- The degree of medical disability 50 percent and above
  - Compensation are calculated based on the sum insured x2
- At 50 percent permanent disability compensation is payable at 50 percent of the sum insured.
- At 75 percent permanent disability compensation is payable at 75 percent of the sum insured.
- If the disability is 100 percent permanent, compensation is accordingly payable at 100 percent of the sum insured.

Price
The price of this insurance is SEK 351 annually.

Other benefits included
- Medical and travel expenses in case of sickness
- Hospitalization and emergency aid compensation
- Rehabilitation and utilities
- Contribution of costs
- Death benefits

Declaration of health
When you apply for health insurance, we do a medical risk assessment. Illnesses that your child already carries as well as specified illnesses will not be covered by the insurance. In most cases the child will be covered by health insurance, however, present illnesses will be excluded from the cover. Because of this we need to know as much as possible about your child’s medical condition. When you fill in the health declaration form we can properly assess what type of insurance cover we can offer you.

For more information and registration
Please visit our homepage www.protectorforsakring.se/gbgstad Call 08-410 637 00 to receive a health declaration and the registration form will be sent to you by postal services.