

Occupational group life insurance (TGL)



Occupational group life insurance (TGL) is life insurance which the employer pays for. It applies to nearly all salaried employees in the private sector aged between 18 and 70. If an insured employee dies, the survivors receive a basic amount from the insurance corresponding to a maximum of 6 price base amounts. The employer can take out TGL with Bliwa Livförsäkring, ömsesidigt.

In order to be covered by TGL, the employee must be over 18 and under 70 and work an average of at least 8 hours per week. People who work between 8 and 16 hours (between 8 and 15 hours under some collective agreements) are covered by TGL with half the insurance amount (see next page). To qualify, the employee must also be fully fit for work when the insurance is taken out.

This fact sheet describes the content of the insurance policy and provides information on how an employer takes out and administers the insurance. Details on registration and administration can be found at the end of this fact sheet.

INSURER

Bliwa Livförsäkring, ömsesidigt, official registration no. 502006-6329 (called 'Bliwa' below) is the insurer. Bliwa is a mutual life insurance company, which means that the company is owned by its policyholders. This means in turn that policyholders are entitled to dividend on the profit that may be generated by Bliwa's business operations. Bliwa's business is under the supervision of the Financial Supervisory Authority. Details of how to contact Bliwa are given on the last page of this folder.

LUMP-SUM

If an insured person dies, the money will be paid out in the form of a lump-sum payment. Compensation from TGL is calculated using the current price base amount. In 2012 the price base amount is SEK 44,000. Payment takes the form of a basic amount and possibly one or more child supplements.

If the employee has several employers at the same time, they may be covered by several TGL insurance policies. Survivors, however, can only receive compensation from one TGL insurance policy.

BASIC AMOUNT

The maximum basic amount corresponds to 6 price base amounts. The number of price base amounts paid out decreases with rising age. There is one exception, however. The basic amount always comprises 6 price base amounts if the employee dies and leaves behind a child below the age of 17.

CHILD SUPPLEMENT

If the employee at the time of their death has a child below the age of 20, a child supplement will also be paid. If there are several children under 20, multiple child supplements will be paid - one to each child (see table on next page).

WHO GETS THE MONEY?

The person who receives the money from the insurance is called the beneficiary. The beneficiaries of the basic amount, in order of precedence, are:

1. spouse/registered partner (please note, a cohabitant is not counted as a spouse/registered partner)
2. children
3. parents, or if one parent has died, the surviving parent.

If neither spouse, registered partner, child(ren) or parents are alive and if no special provision has been made, half a price base amount will be paid to the deceased's estate.

Some collective agreements may have different provisions regarding beneficiaries.

Special beneficiary provision

The insured can change the order of priority for the basic amount, or name other people - a cohabitant for example - as the recipient of the payment. Such a change must be made using the form *Särskilt förmånstagarförordnande för tjänstegrupplivförsäkring* (Changed beneficiary provision for occupational group life insurance) which can be ordered from Bliwa. Special beneficiary provisions are registered centrally by Collectum. Contact Bliwa for more information. A provision on TGL cannot be made in a will.

Change of employment

If the insured has written a special beneficiary provision, this will continue to apply after a change of employment, as long as:

- the new job is covered by the same collective agreement
- the insured starts the new job directly after finishing the previous job or before the insurance policy's post-employment cover expires.

The post-employment cover extends for 3-27 months after the termination of employment. The longer period of cover applies to those seeking work. If the insured starts a new job within the scope of the same collective agreement within the period of post-employment cover, the special beneficiary provision will remain valid. Otherwise it will cease to apply. It will also cease to apply if the insured starts work in an area covered by a different collective agreement.

Bliwa therefore recommends that anyone who has made a special beneficiary provision and wishes to retain this when changing employment should send in a new provision when the new job starts. This will make sure that the special beneficiary provision is valid.

INSURANCE AMOUNTS 2012

Basic amount

If at death the insured has reached the age of	Size of basic amount in price base amounts SEK	
18 but not 55	6.0	264,000
55-56	5.5	242,000
56-57	5.0	220,000
57-58	4.5	198,000
58-59	4.0	176,000
59-60	3.5	154,000
60-61	3.0	132,000
61-62	2.5	110,000
62-63	2.0	88,000
63-64	1.5	66,000
64-70	1.0	44,000

Child supplement

Age of child at death of insured	Size of child supplement in price base amounts SEK	
below 17	2.0	88,000
17 or 18	1.5	66,000
19	1.0	44,000

FULL OR HALF INSURANCE

A person who works for 16 hours or more per week (15 hours under some collective agreements) is insured for the full TGL amount according to the tables. Working hours are based on the monthly average.

For a person who works an average of 8 to 16 (or 8 to 15) hours per week, the insurance cover amounts to half the TGL sum. Both the basic amount and any child supplement are halved. If working hours are less than 16 hours per week, the insurance does not apply during the first 6 months of employment.

Anyone whose working hours are less than 8 hours per week is not covered by TGL.

SPOUSE INSURANCE

TGL also includes special spouse insurance. This is paid out if the insured's spouse/registered partner dies and the couple have children below the age of 17 at the date of death. This is subject to the condition that the deceased spouse/registered partner is not personally covered by another TGL insurance.

Under the spouse insurance, half a price base amount is paid to the insured and 1 price base amount to each child below the age of 17. This is subject to the provision that the deceased spouse/registered partner/cohabitant worked 16 hours or more per week. If the deceased worked an average of between 8 and 16 hours per week, the spouse insurance will pay out half the stated amount.

In contrast to other TGL insurances, the spouse insurance cover includes an unmarried person with whom the insured cohabits as husband/wife, if they have one or more children together.

If the insured has nominated the cohabitant as a beneficiary to the basic amount, then they are deemed to be a spouse even if they have no children together.

Child here means a child under the age of 17 who has the right of inheritance and who is the child of one of the spouses, registered partners or cohabitants.

TGL IN THE EVENT OF ILLNESS AND LEAVE OF ABSENCE

In the event of illness

If a person covered by TGL insurance falls ill or has an accident which means that they are unable to work, the insurance will continue to apply to the same extent as when the person worked. The insurance will still apply if they receive activity support or sickness benefit. However, it will only apply until one month before the employee turns 65.

Parental leave

The insurance applies during the time the insured is on leave and receiving parental benefit. If they are on leave with temporary parental benefit, TGL applies in the same way as when the insured is at work.

Studies

The insurance applies for a maximum of 24 months if the insured has leave of absence for studies and receives, or is entitled to receive, a study allowance or grant.

Military service

The insurance does not apply during basic training during compulsory military service. The conscript is then insured through the state occupational group life insurance. However, TGL insurance does apply to someone taking part in military refresher courses.

When does the insurance coverage expire

The insurance coverage ceases to apply when the TGL agreement between the employer and Bliwa is terminated. The insurance coverage also ceases to apply if the employee works an average of less than 8 hours per week over a month or if the employee terminates the employment (see below about post-employment cover). The insurance cover also ceases to

apply when the insured reaches retirement age. If the insured continues to work for the same employer as they did before the age of 65, the insurance cover applies until the insured reaches the age of 70.

POST-EMPLOYMENT COVER

TGL cover continues to apply for a time if employment ceases before retirement age. Normally the insured can keep the insurance cover for 3 months (this period always applies to self-employed people). However, if the person becomes ill during this period, the insurance cover is extended for the same period as the period of illness. In some situations post-employment cover may apply for a longer period, see below.

Unemployment

In the event of unemployment, the post-employment cover applies for the length of time the insured has been covered by TGL, but for a maximum of 24 months (does not apply to self-employed people).

Post-employment cover only applies if the jobseeker is available for work. After this period, the general post-employment cover of 3 months will apply (see Post-employment cover).

Post-employment cover also applies to a person engaged in a re-training programme organised by a public body and for someone receiving an education grant from TRR Trygghetsrådet (Council for Redundancy Support and Advice).

New employment

Normally the new employer will also have taken out TGL for its employees, either with Bliwa or with another insurance company. If that is the case, the employee will be automatically covered by the insurance through their new employment.

CONTINUATION INSURANCE

If for some reason you can no longer be covered by TGL, you can take out your own insurance and pay the premium yourself. Such insurance is called 'continuation insurance'. Continuation insurance does not include spouse insurance and only applies up to the age of 65. The basic amount and the child supplement under the continuation insurance are the same as for TGL insurance.

You must apply for continuation insurance before your TGL cover expires, so make sure you contact Bliwa in good time.

CONSEQUENCES OF INCORRECT INFORMATION

If the policyholder in fulfilling their duty to provide information has acted fraudulently or in bad faith, then the insurance contract may be invalid and Bliwa may be free of liability for insured events that occur later. In such a case Bliwa may retain premium paid that relates to the time that has elapsed.

If the policyholder or the insured intentionally, or due to negligence that is not insignificant, has provided incorrect or incomplete information relevant to the assessment of risk, then Bliwa's liability is limited to such liability as would have arisen if correct and complete information had been supplied. This may mean that Bliwa is free of liability for an insured event.

PERSONNEL STATIONED ABROAD

Special rules apply to employees stationed abroad, or who travel to, a war zone, high risk zone or risk zone.

STATUTORY LIMITATION OF ACTION

A person who intends to submit a claim for compensation will lose the right to do so if they do not commence proceedings against Bliwa within three years from the date when they became aware that such claim for compensation could be made and, under all circumstances, within 10 years from the earliest date when the demand for compensation could have been made. Failure to do so means that the right to compensation will be lost.

If the person who has a right to receive compensation has submitted their claim to Bliwa within the period prescribed by the first paragraph, then they will always have six months in which to commence an action after Bliwa has made a final decision.

HANDLING OF PERSONAL INFORMATION

Bliwa's business is group insurance. Its operations are supervised by the Swedish Financial Supervisory Authority (Finansinspektionen). Bliwa bears the main responsibility for handling personal information. Such information is used to administer the policy and for purposes that are necessary for our insurance operations – such as calculation of premiums, claims settlement and statistics. The information is treated as confidential in accordance with Bliwa's ethical rules.

Address details and information about the insurance policy are processed in an insurance register for efficient administration, information purposes and certain marketing activities. In the event of any error in the data registered, please contact our Customer Services Department. When ordering extracts from Bliwa's register, please write to: Registerutdrag, Bliwa Livförsäkring, Box 5125, SE-102 43 Stockholm, Sweden.

ADDITIONAL INFORMATION

This brochure provides general information about TGL. If you would like to know more about TGL, you are welcome to contact our Customer Services Department by telephone on +46 8 696 22 80 or by fax on +46 8 696 22 92. You can also order the complete insurance terms and conditions from us. These, and other facts, are also available on our website.

If you are not satisfied

- If you are dissatisfied with Bliwa's decision you should first of all contact Bliwa for re-examination of the claim.
- The Consumers Insurance Bureau can provide you with general information and guidance regarding matters related to insurance. The address is: Konsumenternas Försäkringsbyrå, P O Box 24215, SE-104 51 Stockholm, Sweden. The telephone number is +46 200 22 58 00. The consumer guidance officer in your municipality can assist you with general advice and information on matters that concern you as a consumer.
- The Personal Insurance Board only examines cases that have to do with issues of medical insurance and for this reason the board always requires the support of an advisory doctor. As a claimant you yourself must request ex-

mination by the board. The address is Personförsäkringsnämnden, P O Box 24067, SE-104 50 Stockholm, Sweden. The telephone number is +46 8 522 787 20.

- The National Board for Consumer Complaints (ARN) is a public authority which without charge reviews disputes that concern private individuals. The board does not examine disputes about sums below SEK 2,000 and makes no medical assessments. The address is Allmänna Reklamationenämnden, P O Box 174, SE-101 23 Stockholm; Sweden. The telephone number is +46 8 508 860 00.
- An insurance dispute may also be reviewed by a general court, in the first instance, by a district court.

APPLICABLE LAW AND PERTINENT COURT OF LAW

Swedish law applies to all matters concerning the insurance contract. Disputes arising out of this insurance contract, or the insurance terms and conditions, will be determined by a Swedish court of law. This will also apply regarding disputes that may arise abroad.

INFORMATION FOR THE EMPLOYER

Employers may take out TGL with Bliwa for their employees. To apply, complete the form Ansökan - TGL (Application - TGL). Once we have received a complete application, we will forward an insurance contract. The TGL contract will then remain valid until it is terminated either by the employer or by Bliwa.

TGL will cover all salaried employees who:

- has reached the age of 18 but not 70
- work an average of at least 8 hours per week
- meet the health criteria (see application).

Salaried employees who are partially fit for work at the time of employment and who work an average of more than 8 hours per week will also be covered by the insurance.

In the case of employees who, at the time of taking out the insurance, do not meet the health criteria, Bliwa must be informed as soon as they become fully fit for work again.

The insurance applies up to one month before the employee turns 65.

Self-employed people who work in your company can also be covered by TGL. In this context self-employed people are:

- shareholders who, themselves or together with a spouse/registered partner, parent or child, own at least 1/3 of the shares in the limited company
- any owners of the company who are not legal persons and any owners of a trading partnership
- a general partner in a limited partnership.

HOW WE ADMINISTER TGL

Insurance contract

Bliwa will send out an insurance contract to all employers who take out new TGL cover. Under the contract, the insurance will cover all salaried employees who meet the above conditions.

Updates

You must keep us constantly updated as to when salaried employees are taken on or terminate their employment, go on long-term sick leave or become fit for work again. You can do this by letter, phone, fax, e-mail or on Bliwa's website.

Changes

Inform Bliwa if the company's name or company registration number changes.

Insurance statement

The employer will receive insurance statements, which are to be passed on to the insured.

Illness and premium exemption

If an employee is sick for longer than 90 days, the company need not pay the relevant premium. The ability to work must be reduced by at least 25 percent. Register for premium exemption in writing to Bliwa.

Registering a death

In the case of a death, the survivors must register and the employer confirm that the deceased was covered by the insurance. The registration must be made in writing on the form Anmälan om dödsfall (Registering a death). Enclose the Dödsfallsintyg och släktutredning (Death certificate and relatives report), which can be ordered from the Swedish Tax Agency (Skatteverket).

Premiums and payment

For 2012 the premium is SEK 36 per month and person insured. Invoicing will be annual for companies with no more than 3 people insured and every six months for 4-99 people insured. Employers with 100 or more people covered by TGL can be invoiced monthly.

The premium falls due for payment at the start of the payment term. It is payable within one month of the due date. If this payment is not made, the insurance contract may become invalid.

Termination of a contract

Inform Bliwa by letter or fax if you wish to terminate a TGL contract.



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