

Group accident insurance - STF

What is an accident?

An accident is a bodily injury that involuntarily affects the insured through a sudden external event, an external force against the body. An accident is not a bodily injury resulting from, for example, overexertion or wear and tear, nor is it an illness or infection from bacteria, viruses, or other infectious agents.

Coverage details

Who is covered?

The insurance covers STF members and children up to 15 years old in the company of a member. It also covers participants in STF-led activities, those staying or overnighing at an STF facility, as well as leaders, cabin hosts, and other volunteers working for STF.

Where and when is the insurance valid?

For STF members, the accident insurance is valid when participating in activities organized by STF (such as tours, courses, and group trips) and in events via any of STF's local branches. Members are also insured during personal activities on an STF holiday, such as hiking between STF's mountain stations and cabins, and when staying at STF's hostels and mountain facilities. The insurance is also valid during direct travel to and from these activities. Leaders, cabin hosts, and volunteers are covered when performing work on behalf of STF. Non-members are covered by the accident insurance when participating in STF-led activities and/or staying at an STF facility.

Deductible

No deductible – you never pay any deductible.

What the insurance covers – and does not cover

Reduced functional ability

You can receive compensation if you suffer a permanent reduction in physical or mental functional ability, known as medical disability, up to 6 base amounts. The compensation depends on the degree of disability caused by the injury, which can be between 1 and 100%. For disability degrees from 50%, the compensation is calculated based on double the insurance amount. Trygg-Hansa makes the assessment together with a medical advisor. If your functional ability further deteriorates, there is some right to reconsideration, for children under 18 until the age of 30, and for adults within 10 years from the accident.

The insurance covers:

- Reduced functional ability arising within 3 years from the accident.

- Permanent pain.
- Loss of internal organs and sensory functions.

The insurance does not cover:

- Medical disability due to illness.

Reduced work capacity

You can receive compensation if you suffer a permanent reduction in work capacity, known as economic disability, up to 12 base amounts. The compensation depends on the degree of disability caused by the injury, which can be between 50 and 100%. Trygg-Hansa makes the assessment together with a medical advisor. If work incapacity increases, there is some right to reconsideration, for children under 18 until the age of 30, and for adults within 10 years from the final assessment. For reduced work capacity, the compensation is calculated based on double the insurance amount.

The insurance covers:

- Economic disability provided that:
 - You are 18 years or older.
 - The injury has caused medical disability.
 - You lose 50% or more of your work capacity before the age of 55.
 - All possibilities for work training and rehabilitation are exhausted.
 - The work incapacity has occurred before your 60th birthday.

The insurance does not cover:

- Economic disability arising later than 10 years from the accident (applies if you were 18 years old at the time of the injury).
- Economic disability if you are not an STF member and are injured while staying or overnighing at an STF facility.

Medical, dental and travel expenses

The insurance covers necessary and reasonable costs for medical treatment and dental care due to an accident, for up to 5 years after the injury. Additionally, you can receive compensation for travel to and from the hospital or health center.

The insurance covers:

- The co-payment for, for example, an emergency doctor's visit or a taxi ride to the hospital upon presentation of a receipt.
- Necessary and reasonable costs for treatment by a dentist connected to public insurance in Sweden.
- Necessary and reasonable costs for care and treatment by a licensed doctor.

The insurance does not cover:

- Dental injury costs caused by chewing or biting.
- Deferred dental care, dental implants, or other dental treatment without Trygg-Hansa's approval.
- Costs for private care.

Additional costs

In the event of an injury requiring medical treatment, compensation may be provided for additional costs during the acute treatment period. This can include items such as clothes or glasses damaged in the accident.

The insurance covers:

- Necessary and reasonable additional costs during the acute treatment period, up to SEK 40,000 for children and SEK 120,000 for adults.
- Clothes, glasses, hearing aids, and other disability aids damaged in connection with the accident, up to SEK 8,000 for children and SEK 25,000 for adults.

The insurance does not cover:

- Lost income and other financial losses.

Aid costs

If you still have reduced functional ability after the acute treatment period, you can receive compensation for the cost of aids. The costs must be approved in advance by Trygg-Hansa.

The insurance covers:

- Aids deemed necessary by a doctor to alleviate an established disability condition, up to SEK 80,000.

The insurance does not cover:

- Costs incurred more than 5 years after the injury.

Death benefit

The insurance company pays a lump sum if a person covered by the insurance dies due to an accident. The compensation goes to the estate of the deceased. Contact Trygg-Hansa if you wish to choose another beneficiary.

The insurance covers:

- Death within 3 years of the injury, with SEK 50,000.

The insurance does not cover:

- Death due to anything other than an accident.

Crisis therapy

After a traumatic experience such as a severe accident or the death of a close relative, you may suffer from a crisis reaction and need to see a psychologist. Trygg-Hansa ensures that you see the right person and covers the treatment.

The insurance covers:

Up to 10 treatment sessions with a licensed psychologist, referred by Trygg-Hansa, when the cause is any of the following:

- Compensable accident injury
- Death of a close relative
- Assault, threat, robbery, or rape that has been reported to the police.

The insurance does not cover:

- Crisis conditions caused by a family member.
- Crisis therapy later than 1 year from the incident.

Scars

The insurance provides compensation for scars or other cosmetic changes caused by an accident injury. The assessment is made at least 1 year from the injury.

The insurance covers:

- Scars or other cosmetic changes according to Trygg-Hansa's compensation table.

The insurance does not cover:

- Scars or other cosmetic changes that have not required medical treatment.

Accident assistance

The insurance provides additional compensation of SEK 4,500 for sick leave exceeding 30 days.

Hospital care compensation

The insurance provides compensation for hospital care with SEK 100 per day for hospital care exceeding 3 days. Compensation is paid for a maximum of 90 days.

Important limitations

For non-members staying or overnighing at an STF facility, the maximum insurance amount is 2 base amounts.

The insurance does not cover accidents that occurred before STF took out the insurance.

No compensation is provided for costs covered by other sources, such as the municipality or county council, under law, collective agreement, or international convention.

If the insured is 18 years or older, compensation may be reduced or denied if the accident is related to:

- The insured being under the influence of alcohol or other intoxicants, sleeping pills, narcotics, or through improper use of medication.
- The insured committing or contributing to a criminal act that according to Swedish law can result in imprisonment.

Claim notification

If something happens, it is important that you report it to the insurance company as soon as possible. You can file a claim online on Trygg-Hansa's website: www.trygghansa.se/foretag/skadeanmalan/personskada-select "Accident" and follow the steps in the form. Claims can also be made by phone: 0771-111 500. When reporting, provide the insurance number: 25-3170403

Complete terms

This is a brief summary of the group accident insurance that STF has taken out with Trygg-Hansa. For complete insurance terms, contact Trygg-Hansa at phone: 0771-111 690.