

Essential Vård

Essential Vård+

Insurance Product information Document



Product: Health Insurance

Company: Squarelife Insurance AG, reg.no. FL-0002.197.228-9 is represented in Sweden by DSS Hälsa AB, org.no.: 556751-0424.

This is only a short summary of what the insurance covers, does not cover and any limitations on cover. In case of illness or injury, it is always the complete terms and conditions together with insurance policy and group agreement that determine what can be covered.

What is this type of insurance?

The health insurance is a personal insurance which is designed to cover planned care and guidance about treatments in case of illness or injury that is covered by the insurance. In order to take out the health insurance you must be completely healthy, fully fit to work and younger than 67 years.



What is insured?

The insurance is available in the packages Essential Vård and Essential Vård+.

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- ✓ Medical advice and planning of care
- ✓ Guarantee to receive treatment
- ✓ Private health care and operations
- ✓ Physiotherapist/Naprapathy/Chiropractor/Osteopath
- ✓ Dietician
- ✓ Trauma counselling
- ✓ Conversational support
- ✓ Expenses for treatment
- ✓ Prescribed medicine
- ✓ Transport expenses
- ✓ Chronic diseases
- ✓ Aftercare and medical rehabilitation
- ✓ Home assistance after operation

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In addition to the above, this is also included:

- ✓ Improved guarantee to receive treatment
- ✓ Dietician (improved extent)
- ✓ Medical rehabilitation (improved extent)
- ✓ Home assistance after operation (improved extent)
- ✓ Travel expenses (improved extent)
- ✓ Acupuncture
- ✓ Zone therapy
- ✓ Temporary aids
- ✓ Second opinion
- ✓ Third opinion

Additional cover

- ✓ Addiction treatment



What is not insured?

- ✗ Emergency care
- ✗ Pre-existing chronic illnesses
- ✗ Congenital disorders
- ✗ Cosmetic treatments
- ✗ Skin disorders such as benign birthmarks and eczema
- ✗ ADHD, Asperger's syndrome, autism, Tourette's syndrome, eating disorders, severe mental illness, phobias
- ✗ Sleeping problems
- ✗ Dental care
- ✗ Addiction treatment (available as additional cover)
- ✗ Preventative care such as vaccinations
- ✗ Sexually transmitted diseases

The insurance terms and conditions contain other specific exceptions that may be important to you. We therefore encourage you to read them to get a complete picture.



Are there any restrictions on cover?

- ! Illness or injury due to war
- ! Diseases covered by the Swedish Communicable Diseases Act
- ! Unjustified examination or treatment
- ! Injuries after participating in criminal acts
- ! Injuries due to professional sport

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Where am I covered?

- The insurance covers examination and treatment in Sweden.



What are my obligations?

- You must provide us with correct and complete information, otherwise you risk being completely or partially without insurance cover or that we are free from liability in the event of injury in accordance with the provisions of the Insurance Contract Act and Swedish law in general.
- If you become ill or have an accident, it is important that you report it to us as soon as possible. There is statute of limitations that determine how long after the event you can receive compensation.



When and how do I pay?

- The premium for the insurance must be paid within 30 days after we have sent you the invoice.
- You can pay per month, half year or full year. Payment can be made by invoice or direct debit.



When does the cover start and end?

- Unless otherwise agreed and the insurance is a compulsory group insurance, it applies from the day after the group agreement was entered into or, if you join the group later, from the day after your entry.
- If the insurance is taken out as a voluntary group insurance, the insurance takes effect in accordance with what has been agreed in the group agreement if the joining requirement have been met. If you join the group later, the insurance will take effect the day after the joining, unless otherwise stated in the group agreement. If you join by not refusing the agreement, the insurance will take effect when the time for refusal expires.
- The insurance ends when the group agreement ends, if you leave the group or if you reach the final age according to the insurance terms. The insurance can provide a follow-up after and it may be possible to take out continuation insurance. Read more about it in the insurance terms and conditions.



How do I cancel the contract?

- You have the right to cancel your insurance at any time.
- Cancellations are made to us. If you are covered by a compulsory group insurance, you must also inform your group representative that you do not want to be covered by the insurance.