

Svenska Skärmflygförbundet
Box 1103, 701 11 Örebro, Sweden

Oslo, 13.12.2022

Insurance Information 2023

Insurance No: AEGISG300023
Unique Market Reference: B601323N37161AAXX

Following insurance benefits are agreed to be covered in according to Swedish Certificate and Terms and Conditions dated January 2021 (Swedish Certificate and wording for full details and it prevails this Insurance Information)

Insured: Svenska Skärmflygförbundet (SSFF), Svenska Hängflygforbundet (SHF)

Insured person: Approved member paying correct premium to SSFF/SHF

Operative Time of Cover: During Pilots training and competition in accordance to SSFF/SHF rules and regulations

Insurance period: 01.01.2023 - 31.12.2023

Geographical Scope: See Table of Benefits

Selected Level of Insurance: Member insurance by individual choice

Insurance Table of Benefits – Accident					
Insurance Benefits:	BAS	STANDARD	PLUS	One day Insurance	
Insurance valid in	Sweden	World Wide	World Wide	World Wide	
Insurance valid during	Competition & Training	Competition & Training	Competition & Training	Training	
3. Party Liability as Pilot	SEK 15.000.000	SEK 15.000.000	SEK 15.000.000	SEK 15.000.000	
Treatment expenses- maximum time from injury date is 2 years.		SEK 100.000	SEK 300.000	SEK 100.000	
Accidental death payable to insureds estate			SEK 300.000		
Disability – From 5% and upwards to maximum 100%	SEK 100.000	SEK 500.000	SEK 900.000	SEK 500.000	
Repatriation-Home Country			SEK 500.000		
Personal belonging-not flight equipment – Accident cover		SEK 3.000	SEK 5.000	SEK 3.000	
Image diagnostics		SEK 3.000	SEK 3.000	SEK 3.000	
Dentist – accident cover		SEK 50.000	SEK 50.000	SEK 50.000	

Tandem passengers are automatically insured under the pilot's license but limited to Standard insurance coverage.

New members with paid "Take Off Kit" (including Course, membership and License including equipment) from 1st October 2022 to 31.12.2023 are insured according to Standard Cover 2023 and only valid in Sweden and the right to Swedish treatments (hospital, doctors etc).

Claims related to Cyber Risk is covered, see Insurance terms.

The Insurance Terms and Conditions: The insurance agreement consists of this Insurance Certificate, Terms of January 2020, Swedish law, including Försäkringsavtalslagen and other laws and regulations. The text in the Insurance Certificate prevails over the Terms of Insurance and the Terms of Insurance prevail over waived legislations. This Certificate is a translation from the original Insurance Certificate in Swedish and prevails this English version. The insurance is not automatic renewed for 2021.

Electronic communications: A prerequisite for this Insurance Agreement is that all communication can take place electronically, including Insurance Certificate and Claim Notification. All information concerning this Agreement shall appear on the Policyholder's website including electronic claim notification form.

<p>Safety Regulations:</p>	<p>Lack of compliance with safety regulations can lead to wholly or partially reduction of compensation.</p> <p>All treatment must be approved in advance by the insurance company. If treatment is not pre-approved the insured must expect to pay the expenses</p> <p>The insured must be registered in the Policyholder's registry and has legal rights for treatment(s) according to the Insureds national health plan. The repatriation applies for travel to the registered Insureds home address.</p> <p>The insured person must follow the SSFF/SHF's rules in the practice of training or competition. Violation of these may result in loss or reduced compensation.</p> <p>The European health insurance card shall be brought and presented when injured in connection with travel and accommodation within the EEA area so that the cardholder has the right to the health care that is required during the stay in another EEA country. The coverage by the European health insurance card is provided by the rules of the country of residence.</p> <p>Special Safety regulations and requirements for valid One day Insurance;</p> <ol style="list-style-type: none"> 1. The Insured person must be able to document paid insurance premium to SSFF / SHF prior to accident 2. Paid Premium shall be controlled by SSFF instructor 3. No more than 3 low flights per day, maximum high is 5 meters 4. Starting points for flights are only from minor slopes, no mountains or take off ramps 5. Equipment to be used must be suited for un experienced people 6. Equipment to be used must be approved by SSFF / SHF for education of unexperienced people
-----------------------------------	--

	<p>7. Approved SSFFF / SHF instructor shall monitor the test day</p> <p>8. A person is not allowed to buy more than one (1) One Day Insurance per year.</p>
--	---

Insurance Company:

Lloyds Insurance Company S.A.

Notification of claim:

All costs should be approved in advance by the insurance company otherwise it may be rejected by insurer's discretion. Contact;

AGS Forsikring AS, Henrik Ibsens gate 90, N-0255 Oslo.

Emergency and after office hours only: Call AGS (+47) 48 40 41 00.

Claim report time-limit:

The insured person loses the right to compensation if the claim is not notified to the Company within 1 year, according to the Insurance Contracts Act (ICA).

Appeals Board:

If the Insured disagree to the results of any claims the following procedure applies

- request for reconsideration to AGS manager
- Allmänna Reklamationsnämnden (Public Complaint Board) which is an administrative court free of charge for the plaintive, only available If not a Personal Accident claim (Personal belongings).

Jurisdiction:

Legal disputes will be resolved in accordance with Swedish law and Swedish courts shall have exclusive jurisdiction.