



***It is important that you read and save this information.***

# Pregnancy Free and Pregnancy insurance

## Advance and after-sale information

Valid from 1 January 2024, terms and conditions G24

Our Pregnancy insurance primarily provides cover for your child during pregnancy and birth. This document only comprises general information regarding Pregnancy Free and Pregnancy insurance to which you are entitled before and after you have purchased the insurance and it is important that you read it. If a type of protection is particularly important to you, you should find out whether it is included in the policy. Please feel free to contact us. We offer advice on this insurance product. The complete terms and conditions of the insurance can be found on our website, [lansforsakringar.se](https://lansforsakringar.se). You can also call us and we will send the information to you.

When you have taken out the insurance, it is also important that you carefully read your insurance policy and check that everything is correct, for example, name and personal identity number and the period covered by the insurance policy.

### Who can apply for the Pregnancy insurance?

When you are pregnant, you can apply for Pregnancy Free and Pregnancy insurance throughout your pregnancy as long as there are no signs that you have gone into labour. At the time of applying for/purchasing the insurance, the pregnant one must be registered and resident in Sweden.

### When does the insurance start to be valid?

It is important to purchase Pregnancy insurance as early as possible during pregnancy since the insurance policy is not valid for any issues that have started to show symptoms before you purchased the policy.

- Pregnancy Free starts to be valid after the insurance has been apply for, but not earlier than week 22+0 of pregnancy for the child and week 15+0 of pregnancy for the pregnant one and the other parent.
- Pregnancy insurance starts to be valid after the premium has been paid, but not earlier than week 22+0 of pregnancy for the child and week 15+0 of pregnancy for the pregnant one and the other parent.
- In order for Pregnancy insurance to be valid, the premium must have been paid not later than the day before there is any indication that labour has started. The child can receive compensation for certain diagnoses that are detected before week 22+0, for example, during an ultrasound scan, if the policy has been paid the day before the symptoms of illnesses have been detected.
- After the child reaches the age of six months, the insurance ceases to be valid and cannot be renewed.

### Apply for our Child insurance

The pregnancy insurance does not automatically switch to Child insurance. We therefore recommend that you apply for our Child insurance as soon as possible after the child is discharged from maternity ward, as it provides more comprehensive protection than our Pregnancy insurance. Our Child insurance provides long-term cover for your child, both in the event of illness and accidental injury.

If you have a paid Pregnancy insurance policy and you purchase our Child insurance before the child reaches the age of six months, you will receive a discount on the Child insurance for the first year. During the period up until the child reaches the age of six months, you can receive compensation both from Pregnancy Free, Pregnancy insurance and from the Child insurance.

### Pregnancy Free

Pregnancy Free is free of charge and includes accident insurance, which provides compensation for medical disability in the event of accidental injury if you are pregnant and the child(ren) you are expecting (irrespective of number of children). It also provides compensation if you, the other parent or the child should die. If you experience a crisis reaction, the insurance policy pays the costs for conversational therapy with a psychologist.



## Pregnancy insurance

This insurance policy supplements Pregnancy Free and also pays compensation for illnesses and injuries to the child that are caused by premature birth or childbirth complications. Limited cover is also offered if you are pregnant and experience pregnancy or childbirth complications.

You will pay for a lump-sum premium for the Pregnancy insurance regardless of the number of children. In addition to the cover you receive under Pregnancy Free, the following is also provided:

### For the child:

- Medical disability in the event of illness
- Lump sum for certain diagnoses
- Scar compensation from illness
- Monthly compensation for care contributions
- Hospitalisation
- Death benefit

### For the pregnant one:

- Lump sum for physiotherapy
- Complications during pregnancy and childbirth
- Hospitalisation for complications during pregnancy and childbirth
- Death benefit

### For the other parent:

- Death benefit

You can compare the differences between Pregnancy Free and Pregnancy insurance in the comparison below.

Pregnancy Free  and Pregnancy insurance

	The child	The pregnant one	The other parent
Medical disability in the event of accident	X	X	
Crisis therapy		X	X
Death benefit	X	X	X
Death benefit higher amount	X	X	X
Medical disability in the event of illness	X		
Scar compensation from illness	X		
Lump sum for certain diagnoses	X		
Monthly compensation for care contributions	X		
Hospitalisation	X		
Lump sum for physiotherapy		X	
Complications during pregnancy and childbirth		X	
Hospitalisation for complications during pregnancy and childbirth		X	

## Important limitations to the insurance

Here are some important examples of what is not included in the insurance policy and limitations in cover.

### Pregnancy Free and Pregnancy insurance

Cover is limited in the event of war or war-like unrest. The insurance does not apply in the event of terrorist acts and nuclear processes.

### Pregnancy insurance

The insurance does not provide compensation for illnesses, physical defects or physical development delays, nor for the consequences of conditions for which symptoms were manifested before the start of the insurance, for example, in ultrasound scans. Lump sum for certain diagnoses and death benefit may be paid if the insurance policy was paid on the day before the symptoms of illness were detected.

If the child experiences the following illnesses and complications of such illnesses, no compensation is paid for medical disability in the event of illness, scar compensation in the event of illness, monthly compensation for care contributions and hospitalisation:

- Combined immunodeficiencies, ICD D81.
- Metabolic diseases, ICD E03, E23, E25, E53 and E70-E90.
- Intellectual disabilities, ICD F70-F99.
- Diseases in the central nervous and muscle system ICD G11, G12, G60 and G71.
- Epilepsy, ICD G40.
- Blindness and serious visual impairment, ICD H47 and H54.
- Deafness and serious hearing loss, ICD H90.
- Congenital malformations, deformations and chromosomal abnormalities, ICD Q00-Q99.

## Accidental injury

Accidental injury refers to a bodily injury that you or the child involuntarily incur due to a sudden external incident.

The accidental injury must also have required medical treatment by a licenced and impartial doctor, nurse or physiotherapist.

## Illness

Illness refers to a deterioration of health, as confirmed by a doctor, that cannot be considered an accidental injury. The illness is deemed to have manifested itself when the deterioration was first documented by a doctor, psychologist or at a psychiatric clinic, regardless of whether a diagnosis can be established at this time.

An illness is also considered to be:

- Birth injury to the child
- Injury to the child due to premature birth. Premature birth means a child that was born before week 37+0 of pregnancy.

### Illness does **not** refer to:

- Refractive errors or strabismus not caused by disease
- Short stature

## Pregnancy Free

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### Medical disability in the event of accident for the child

If the child experiences a permanent reduction in bodily function, lump-sum compensation is paid in the event of accidental injury. We pay compensation at the sum insured corresponding to the degree of medical disability.

If the degree of medical disability is less than 50%, the maximum compensation is SEK 500,000. If the degree of medical disability is 50% or higher, the maximum compensation is SEK 1,000,000.

### Medical disability in the event of accident for the pregnant one

If you experience a permanent reduction in bodily function, lump-sum compensation is paid in the event of accidental injury. We pay compensation at the sum insured corresponding to the degree of medical disability. The maximum amount of compensation is SEK 500,000.

### Crisis therapy for the pregnant one and the other parent

Compensation is paid in the event of a crisis reaction, for example in conjunction with the child suffering an injury during childbirth or a serious illness. If you need to see a psychologist, we pay compensation for crisis therapy treatment up to a cost of SEK 15,000.

### Compensation in the event of death

We pay SEK 10,000 if one of the insured parties should die. Compensation will be paid to the estate of the deceased. In the event of the death of the child, the compensation is paid to the one who had been pregnant.

## Pregnancy insurance

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### Cover for the child

#### Medical disability in the event of illness

If your child experiences a permanent disability due to a compensable illness, lump-sum compensation is paid. We pay compensation at the sum insured corresponding to the degree of medical disability.

If the degree of medical disability is less than 50%, the maximum compensation is SEK 500,000. If the degree of medical disability is 50% or higher, the maximum compensation is SEK 1,000,000.

#### Scar compensation from illness

Compensation is paid for scars that are deemed to be permanent. Compensation is paid in accordance with the scar table in the insurance terms and conditions. The wound must have been so severe that treatment was required by a licenced and impartial doctor or nurse.

#### Limitation

For scars with a length of less than 0.5 cm and that are not visible.

### Lump sum for certain diagnoses

Compensation of SEK 50,000 is provided if the child is diagnosed with:

- Blindness and low vision, ICD H54.0-H54.1, H54.4 or Q11.
- Deafness and serious hearing loss, ICD H90 or Q16.
- Congenital hydrocephalus, Q03.
- Spina bifida, ICD Q05.
- A serious heart defect that requires surgery before the age of six months, ICD Q20-Q26.
- Cleft lip and cleft palate, ICD Q35-Q37.
- Club foot (that requires plaster treatment or surgery), ICD Q66.0, Q66.1 or Q66.4.
- Reduction defects of upper and/or lower limbs, ICD Q71-Q72.
- Congenital diaphragmatic hernia, exomphalos or gastroschisis, ICD Q79.0, Q79.2 or Q79.3.
- Down's syndrome, ICD Q90.
- Diagnosis detected during a "PKU-test" newborn screening and that has been confirmed following an investigation. The PKU test is a blood test performed on all newborn infants.

#### Limitation

- No compensation is paid for diagnoses that have not been confirmed by a doctor and other diagnoses than those stated.
- Compensation is paid only once for the same illness or for illnesses that have a medical connection.

### Monthly compensation for care contributions

Your child's illness or accidental injury could result in long-term care and additional supervision. If you as guardian are granted a care contribution, or receive compensation for a seriously ill child from the Social Insurance Agency of at least one-quarter, the insurance policy pays an expense allowance of a maximum of SEK 48,000. The level of compensation depends on the amount of the care contributions.

### Hospitalisation

If the child is admitted for hospital care for at least three consecutive days, you receive compensation for hospitalisation of SEK 200 from the first day and, at a maximum, until the child's six-month birthday.

### Cover for the pregnant one

#### Lump sum for physiotherapy

If you experience pain in the perineum during pregnancy and a doctor or midwife prescribes a visit to a licenced physiotherapist, compensation of SEK 500 is paid.

#### Limitation

- The treatment must have been prescribed by a licenced and impartial doctor or midwife.
- Compensation is paid only once from this insurance policy.

### **Complications during pregnancy and childbirth**

Compensation of SEK 3,000 is paid for one complication, thereafter SEK 1,500 per complication if the pregnant one experiences:

- Excessive vomiting in pregnancy during week 22+0 (Hyperemesis), ICD O21.1 - O21.2.
- Thrombosis, ICD O22.3, O22.5, O22.8, O87.1 or O88.
- Pre-eclampsia, ICD O14.
- Pregnancy with abortive outcome week 22+0, ICD O01-O03.
- Placenta previa, ICD O44.
- Morbidly adherent placenta, (placenta accreta) ICD O43.2.
- Retained placenta and membranes, ICD O73.
- Puerperal sepsis (fever/endometritis), ICD O85.9.
- Obstetric hematoma of pelvis (vaginal hematoma), ICD O71.7.
- Postpartum haemorrhage (at least 2 litres), ICD O72.
- Perineal lacerations (degree 3-4), ICD O70.2-O70.3.
- Emergency caesarean delivery, ICD O82.1.

### **Hospitalisation for complications during pregnancy and childbirth**

If you are admitted for hospital care for at least three consecutive days for complications during pregnancy or childbirth, we pay compensation for hospitalisation of SEK 200 per day from the first day.

### **Limitation**

Compensation is paid for a maximum of 40 days during the insurance period.

### **Cover for the child, the pregnant one and the other parent Compensation in the event of death**

We pay SEK 20,000 if one of the insured parties should die. Compensation will be paid to the estate of the deceased. In the event of the death of the child, the compensation is paid to the one who had been pregnant.

### **Insurance policy**

This policy expires on the day that the child turns six months and cannot be renewed. If you have not already done so, you can apply for our child insurance to have more comprehensive cover for the child.

Swedish law applies to this agreement and any disputes between the parties may be settled in a general court. All communication between the parties is to take place in Swedish.

### **Payment**

You pay the pregnancy insurance via an invoice that we send to you. The entire amount must be paid in a single transaction.

### **Remember to report a claim and any illness in time**

Remember to report any claims and illnesses affecting your child, you or the other parent as soon as possible.

Read more about limitations in the insurance terms and conditions.

### **If you change your mind**

If you purchase a product or service on the Internet, by telephone or away from our offices, known as a distance purchase, you are entitled to change your mind about the purchase within 14 days. Contact us and we will assist you. If you have already made payment, your money will be returned with a deduction for the cost of the time that you had the insurance.

More detailed information about your right to a refund can be found in the Swedish Act on Distance Contracts and Off-Premises Contracts.

### **Processing of personal data**

This is a brief description of how we process personal data. Complete information about how we process your personal data is found in the document "Processing of personal data," which can be found on our website [lansforsakringar.se/personuppgifter](http://lansforsakringar.se/personuppgifter). You can request that this information be sent to you by contacting your local regional insurance company.

The personal data that we collect about you is processed in accordance with applicable laws and regulations. The data is collected so that we can sign and fulfil insurance contracts, take action that you request before an agreement has been reached, provide a complete overview of your commitments with the Länsförsäkringar Alliance, make legal claims and conduct marketing. Your personal data may also be used for statistics, market and customer analyses, product development, to prevent claims and for other purposes specified in the complete document "Processing of personal data". If you do not want your personal data to be used for direct marketing, please inform us.

We mainly process your data within the Länsförsäkringar Alliance, but your data may also be transferred to companies, associations and organisations that work together with the Länsförsäkringar Alliance, both within and outside the EU and EEA. We may also disclose your personal data to the authorities if required to do so by law. Details about your non-life insurance may also be disclosed to people in the same household as you.

You can always request information about the personal data that we process about you. The personal data controller is the company that is specified as the insurer on your offer or your insurance policy or to whom you have submitted your personal data for another reason. General information, such as your name, contact details and information about your commitments, is also processed in the Länsförsäkringar Alliance's shared customer register. All of the companies in the Länsförsäkringar Alliance are jointly responsible as personal data controllers for the processing of such personal data.

## Registering a claim

The company uses an industry-wide claims register (known as GSR). This register contains certain information about claims and details about who has claimed compensation. This means that the company can find out if you have previously made any claims with another insurance company, occupational pension company or government agency that handles similar claims for compensation. The purpose of GSR is to provide insurance companies, occupational pension companies and government agencies that process similar claims for compensation a basis for identifying unclear insured events and claims for compensation. With its help, companies and government agencies can counteract the disbursement of compensation that is based on incorrect information as well as erroneous disbursements from several insurance policies for the same injury. This information can also be used in anonymised or pseudonymised form for statistical purposes and analyses at an aggregated level.

The personal data controller for GSR is: Skadeanmälningsregister (GSR) AB, Box 24171, SE-104 51 Stockholm, Sweden. See [gsr.se](http://gsr.se) for more information on the processing of information found in the register.

The personal data controller for Larmtjänst is Larmtjänst AB, Box 24158, SE-104 51 Stockholm, Sweden, [larmtjanst.se](http://larmtjanst.se)

## If we do not agree

If you are not satisfied with a decision or the way in which your case was handled, we are prepared to re-consider your case. In the first instance, get in touch with your contact person or our complaints officer/customer ombudsman. The "If we do not agree" section of our website provides information about the complaints officer of your local regional insurance company. Submitting a claim, and having it processed swiftly, is free of charge.

If you are still not satisfied, you can contact the Swedish Personal Insurance Board for medical disputes, [forsakringsnamnder.se](http://forsakringsnamnder.se) +46 8 522 787 20. If the dispute concerns other issues, you can contact the Swedish National Board for Consumer Disputes, [arn.se](http://arn.se), +46 8 508 860 00.

You may also have your case settled in a court of law. Your legal representation costs can usually be reimbursed if you have legal expenses insurance in your household insurance. In this event, you will only have to pay the deductible.

The Swedish Consumers Insurance Bureau can provide general information about insurance issues, [konsumenternas.se](http://konsumenternas.se), +46 200 22 58 00. Your municipal consumer advice department can also provide advice and information about insurance. You can also receive guidance from the Swedish Consumer Agency, [hallakonsument.se](http://hallakonsument.se).

More information is available from our website.

## About Länsförsäkringar

Länsförsäkringar comprises 23 independent regional insurance companies that offer customers a complete range of banking and insurance services. Pet and crop insurance is offered through Agria Djurförsäkring and complete solutions for reliable mortgage transactions are offered through Länsförsäkringar Fastighetsförmedling. Your offer or your insurance policy states the regional insurance company that is your insurer.

We are regulated by the Swedish Financial Supervisory Authority (FSA). Finansinspektionen, Box 7821, SE-103 97 Stockholm, Sweden, +46 8 408 980 00, [finansinspektionen@fi.se](mailto:finansinspektionen@fi.se), [fi.se](http://fi.se). Regarding marketing, Länsförsäkringar is under the supervision of the Swedish Consumer Agency, Box 48, SE-651 02 Karlstad, Sweden, +46 771 42 33 00, [konsumentverket@konsumentverket.se](mailto:konsumentverket@konsumentverket.se), [konsumentverket.se](http://konsumentverket.se)

Our employees who sell insurance policies receive a fixed salary. In certain cases, they also receive variable commission that is mainly based on quality and only a small portion is based on quantity. No compensation or commission is paid to our sales personnel if you take out the insurance online via our website.

## Contact details for Länsförsäkringar

Länsförsäkringar Bergslagen  
Box 1046, SE-721 26 Västerås  
Tel: +46 21 19 01 00  
E-mail: [info@lfbergslagen.se](mailto:info@lfbergslagen.se)  
Corp. Reg. No. 578000-9956

Länsförsäkringar Blekinge  
Box 24, SE-374 21 Karlshamn  
Tel: +46 454 30 23 00  
E-mail: [info@lfblekinge.se](mailto:info@lfblekinge.se)  
Corp. Reg. No. 536201-0505

Dalarnas Försäkringsbolag  
Box 3, SE-791 21 Falun  
Tel: +46 23 930 00  
E-mail: [info@dalarnas.se](mailto:info@dalarnas.se)  
Corp. Reg. No. 583201-4905

Länsförsäkringar Gotland  
Box 1224, SE-621 23 Visby  
Tel: +46 498 28 18 50  
E-mail: [info@lfgotland.se](mailto:info@lfgotland.se)  
Corp. Reg. No. 534000-6369

Länsförsäkringar Gävleborg  
Box 206, SE-801 03 Gävle  
Tel: +46 26 14 75 00  
E-mail: [info@lfgavleborg.se](mailto:info@lfgavleborg.se)  
Corp. Reg. No. 585001-3086

Länsförsäkringar Göinge-Kristianstad  
Box 133, SE-291 22 Kristianstad  
Tel: +46 44 19 62 00  
E-mail:  
[info.goinge-kristianstad@lansforsakringar.se](mailto:info.goinge-kristianstad@lansforsakringar.se)  
Corp. Reg. No. 537000-2320

Länsförsäkringar Göteborg och Bohuslän  
SE-404 84 Gothenburg  
Tel: +46 31 63 80 00  
E-mail: [info@gbg.lansforsakringar.se](mailto:info@gbg.lansforsakringar.se)  
Corp. Reg. No. 558500-8039

Länsförsäkringar Halland  
Box 518, SE-301 80 Halmstad  
Tel: +46 35 15 10 00  
E-mail: [info@LFhalland.se](mailto:info@LFhalland.se)  
Corp. Reg. No. 549202-0028

Länsförsäkringar Jämtland  
Box 367, SE-831 25 Östersund  
Tel: +46 63 19 33 00  
E-mail: [info@lfz.se](mailto:info@lfz.se)  
Corp. Reg. No. 593200-1828

Länsförsäkringar Jönköping  
Box 623, SE-551 18 Jönköping  
Tel: +46 36 19 90 00  
E-mail: [info@lfj.se](mailto:info@lfj.se)  
Corp. Reg. No. 526000-5854

Länsförsäkringar Kalmar län  
Box 748, SE-391 27 Kalmar  
Tel: +46 20 66 11 00  
E-mail: [info@LFkalmar.se](mailto:info@LFkalmar.se)  
Corp. Reg. No. 532400-3549

Länsförsäkring Kronoberg  
Box 1503, SE-351 15 Växjö  
Tel: +46 470 72 00 00  
E-mail: [info@LFkronoberg.se](mailto:info@LFkronoberg.se)  
Corp. Reg. No. 529501-7189

Länsförsäkringar Norrbotten  
Box 937, SE-971 28 Luleå  
Tel: +46 920 24 25 00  
E-mail: [info@LFnorrbotten.se](mailto:info@LFnorrbotten.se)  
Corp. Reg. No. 597000-3884

Länsförsäkringar Skaraborg  
Box 600, SE-541 29 Skövde  
Tel: +46 500 77 70 00  
E-mail: [info@LFskaraborg.se](mailto:info@LFskaraborg.se)  
Corp. Reg. No. 566000-6866

Länsförsäkringar Skåne  
Box 4548, SE-203 20 Malmö  
Tel: +46 42 633 80 00  
E-mail: [info.skane@lansforsakringar.se](mailto:info.skane@lansforsakringar.se)  
Corp. Reg. No. 543001-0685

Länsförsäkringar Stockholm  
Box 27076, SE-102 51 Stockholm  
Tel: +46 8 562 830 00  
E-mail: [stockholm@lansforsakringar.se](mailto:stockholm@lansforsakringar.se)  
Corp. Reg. No. 502002-6265

Länsförsäkringar Södermanland  
Box 147, SE-611 24 Nyköping  
Tel: +46 155 48 40 00  
E-mail: [info@lfs.se](mailto:info@lfs.se)  
Corp. Reg. No. 519000-6519

Länsförsäkringar Uppsala  
Box 2147, SE-750 02 Uppsala  
Tel: +46 18 68 55 00  
E-mail: [info.uppsala@lansforsakringar.se](mailto:info.uppsala@lansforsakringar.se)  
Corp. Reg. No. 517600-9529

Länsförsäkringar Värmland  
Box 367, SE-651 09 Karlstad  
Tel: +46 54 775 15 00  
E-mail: [info@LFvarmland.se](mailto:info@LFvarmland.se)  
Corp. Reg. No. 573201-8329

Länsförsäkringar Västerbotten  
Box 153, SE-901 04 Umeå  
Tel: +46 90 10 90 00  
E-mail: [info@LFvasterbotten.se](mailto:info@LFvasterbotten.se)  
Corp. Reg. No. 594001-3161

Länsförsäkringar Västernorrland  
Box 164, SE-871 24 Härnösand  
Tel: +46 611 36 53 00  
E-mail: [info@lfy.se](mailto:info@lfy.se)  
Corp. Reg. No. 588000-3842

Länsförsäkringar Älvsborg  
Box 1107, SE-462 28 Vänersborg  
Tel: +46 521 27 30 00  
E-mail: [info@alvsborg.lansforsakringar.se](mailto:info@alvsborg.lansforsakringar.se)  
Corp. Reg. No. 562500-4337

Länsförsäkringar Östgöta  
Box 400, SE-581 04 Linköping  
Tel: +46 13 29 00 00  
E-mail: [info@fostgota.se](mailto:info@fostgota.se)  
Corp. Reg. No. 522001-1224

### Joint company

Länsförsäkringar AB (publ)  
SE-106 50 Stockholm  
Corp. Reg. No. 502010-9681  
Tel: +46 8 588 400 00  
E-mail: [info@lansforsakringar.se](mailto:info@lansforsakringar.se)

Contact Länsförsäkringar or your insurance broker.