

Work Injury Insurance – TFA®

Applicable to privately and co-operatively employed workers and salaried employees

This insurance cover is applicable from your first day of employment.

You may receive compensation for

- Accidents at work
- Accidents on your way to or from work (travel accidents)
- Occupational diseases

For us to be able to pay compensation, we have to have investigated the claim and deemed the medical complaint to be due to the injury.

Any occupational disease must be approved by the Social Insurance Office as a work injury or be included in the ILO list (an international agreement on occupational diseases) and be approved by AFA Försäkring for compensation to be payable.

The insurance cover will not be applicable in the event of travel accidents if motor vehicles are involved. Here, the Traffic Damage Act will be applicable instead.

Compensation during a period of acute illness

Loss of income

Accidents at work – you may receive compensation for loss of income during your period of sick leave, provided you have been on sick leave for at least 15 days.

Travel accidents and occupational diseases – you may receive compensation from the group sickness insurance scheme in the same way as with normal illness.

Occupational diseases - if the employer has caused the disease, you may receive compensation for the entire loss of income. Otherwise you may receive compensation from the group sickness insurance scheme in the same way as with normal illness.

Expenses

We can pay expenses for medical care, medicines, etc. The cost of spectacles that have been damaged at the time of the accident may be compensated if you needed to seek medical treatment for the injury. If you have been on sick leave for more than 14 days, you may receive compensation for damaged clothing. An excess of SEK 500 will be deducted from the compensation.

Pain and suffering

Pain and suffering is compensation for temporary physical and mental suffering.

Accidents at work and travel accidents – we can pay compensation for pain and suffering if you have been on sick leave for 31 days or more. Amongst other things, the amount payable depends on the nature of the injury, the treatment and the healing period.

Occupational diseases – we do not pay compensation for pain and suffering except in cases where the employer is responsible for causing the disease.

Compensation for permanent medical complaints

Incapacity and harm

Incapacity and harm is compensation for permanent physical and mental suffering. If the work injury leads to a permanent medical complaint, we can pay compensation. You may also receive compensation for disfiguring scars, loss of healthy teeth, etc.

Future additional costs

We can compensate future additional costs which are essential. You may receive compensation for additional costs not compensated by someone else, e.g. the Social Insurance Office.

Permanent loss of income

A permanent loss of income may be compensated if your annual income exceeds 7.5 base amounts (SEK 321,000 in 2009).

Retraining

We can compensate for the additional cost of retraining if you cannot return to your previous work duties due to injury.

Death

In the event of death due to a work injury, we normally compensate funeral costs if these exceed the funeral grant from the Social Insurance Office and the group life insurance scheme. Surviving relatives may receive compensation for loss of maintenance.

Post-employment cover

If you are affected by a work injury that has manifested itself after your employment has ended but before your 65th birthday, post-employment cover may apply. In the case of cancer caused by asbestos, the disease has to have manifested itself before your 75th birthday. An industrial disease must be approved by the Social Insurance Office or be included in what is known as the ILO list for us to be able to investigate such a claim.

Insurance compensation for loss of income and a life annuity for loss of maintenance are taxable. Other compensation is exempt from tax.