

Svenska Skärmflygförbundet
Odd Fellowvägen 38, 127 Skärvholmen

Oslo, 08.12.2018

Evidence of Insurance 2019
(CAA 3413-AGS)

Following insurance benefits are agreed to be covered in according to this Certificate and Terms and Conditions dated 1st June 2014:

- 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:** 01.01.2019 - 31.12.2019
- 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
Insurance valid in	Sweden	World Wide	World Wide
3. Party Liability as Pilot	SEK 15.000.000	SEK 15.000.000	SEK 15.000.000
Treatment expenses- maximum time from injury date is 2 years.	SEK 0	SEK 100.000	SEK 300.000
Accidental death payable to insureds estate	SEK 0	SEK 0	SEK 300.000
Disability – From 5% and upwards to maximum 100%	SEK 100.000	SEK 500.000	SEK 900.000
Repatriation-Home Country	SEK 0	SEK 0,-	SEK 500.000
Personal belonging-not flight equipment – Accident cover	SEK 0	SEK 3.000	SEK 5.000
Image diagnostics	SEK 0	SEK 3.000	SEK 3.000
Dentist – accident cover	SEK 0	SEK 50.000	SEK 50.000
Insurance premium	SEK 200	SEK 975	SEK 1.900
Own Risk – per Event SEK 1.500,-			

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 for 2019 including equipment) from 1st November 2019 to 31.12.2019 are insured according to Standard but only valid in Sweden.

The Insurance Terms and Conditions:	The insurance agreement consists of this Insurance Certificate, Terms of June 1 st 2014, 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.
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.
Safety Regulations:	<p>Lack of compliance with safety regulations can lead to wholly or partially reduction of compensation. Annual health declaration for Pilots above 75 years for SSFF approval and file.</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>
Insurance Company:	Aegis Syndicate, Lloyds of London
Notification of claim:	<p>All costs should be approved in advance by the insurance company otherwise it may be rejected by insurer's discretion. Contact;</p> <p>AGS Forsikring AS, Henrik Ibsens gate 90, N-0255 Oslo. Emergency (after office hours only): Call AGS (+47) 48 40 41 00.</p>
Claim report time-limit:	The insured person loses the right to compensation if the claim is not notified to the Company within 10 years, chapter 16 § 5 of 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.