

Svenska Skärmflygförbundet  
Odd Fellowvägen 38, 127 Skärvholmen

Oslo,  
08.01.2018

## Evidence of Insurance (B0755G800155)

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

<b>Insured:</b>	Svenska Skärmflygförbundet (SSFF) Svenska Hängflygförbundet (SHF)
<b>Insured person:</b>	Approved member paying correct premium to SSFF/SHF
<b>Operative Time of Cover:</b>	During Pilots training and competition in accordance to SSFF/SHF rules and regulations
<b>Insurance period:</b>	01.01.2018 - 31.12.2018
<b>Geographical Scope:</b>	See Table of Benefits
<b>Selected Level of Insurance:</b>	Member insurance by choice

### Insurance Table of Benefits – Accident

	Insurance Benefits:	GRUND	STANDARD	PLUS	Scope
	3. Party Liability as Pilot	SEK 15.000.000	SEK 15.000.000	SEK 15.000.000	Worldwide
	Dentist and treatment expenses	SEK 50.000	SEK 50.000	SEK 50.000	EU/EEA
	Accidental death payable to insureds estate	SEK 40.000	SEK 40.000	SEK 300.000	Worldwide
	Treatment expenses- maximum time from injury date is 2 years.	SEK 50.000	SEK 50.000	SEK 100.000	EU/EEA
	Disability – From 5% and upwards to maximum 100%	SEK 100.000	SEK 500.000	SEK 900.000	Worldwide
	Repatriation-Home Country	Not Covered	SEK 300.000	SEK 300.000	EU/EEA
	Personal belongings lost by accident (not personal aircraft equipment)	Not Covered	SEK 5.000	SEK 5.000	EU/EEA
	Image Diagnostics	Not Covered	SEK 3.000	SEK 3.000	EU/EEA
	Own Risk – per Event	SEK 1.500,-			

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

New members with paid "Take Off Kit" (including Course, membership and License for 2017 including equipment) from 1<sup>st</sup> November 2016 to 31.12.2017 are insured according to this Evidence of Insurance but only in Sweden.

**The Insurance  
Terms and  
Conditions:**

The insurance agreement consists of this Insurance Certificate, Terms of June 1<sup>st</sup> 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:**

Lack of compliance with safety regulations can lead to wholly or partially reduction of compensation. Annual medical confirmation for Pilots above 75 years.

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

The insured must be registered in the Policyholder's registry and has legal rights to the Swedish national healthplan.

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.

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.

**Insurance  
Company:**

Catlin Insurance Company, 20 Gracechurch Street, London EC3V 0GB, United Kingdom

**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 (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 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 NLA by Catlin claimshandler
- lawsuit by Swedish courts
- Allmänna Reklamationsnämnden (Public Complaint Board) which is an administrative court free of charge for the plaintiff, 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.