

## Svenska Fallskärmsförbundet

Sjöhagsvägen 2  
72132 Västerås, Sweden

Oslo, 11.03.2025

## Insurance Information 2025 Risk details

**Insurance No:** AEGISG500165

**Unique Market Reference:** B601325N37161AAXX

Following insurance benefits are agreed to be covered in according to this Certificate and Terms and Conditions dated January 2024

<b>Insured:</b>	<b>Svenska Fallskärmsförbundet (SFF)</b>
<b>Period of insurance:</b>	01.01.2025 - 31.12.2025 both days inclusive
<b>Insured person:</b>	Approved member with valid licence
<b>Insurance applies:</b>	During flights and parajumping from approved aircraft. Both training and competition are covered and a trainer must be approved by a club in SFF.
<b>Geographical Scope:</b>	Worldwide Insurance

Insurance Table of Benefits – Accident (SEK)	
Coverage	Sum insured (SEK)
Coverage valid	Worldwide
Liability to third parties as Pilot (alt.1.500.000 mEuro)	15.000.000
Expenses for doctors, dentists and including travel after accident (repatriation)	1.000.000
Relative travel costs to visit heavily injured person or deceased	15.000
Expenses for rehabilitation	50.000
Cost for Crise management after sever injury	15.000
Personal effects damaged or lost in accident	5.000
Accidental death	25.000
Permanent disability 5 - 50%, disability below 5% is not covered	250.000
Permanent disability > 50%	500.000
Deductible – only for personal belongings	750

Tandem passengers are automatically insured by Tandem jumpers with a valid Tandem license. Economic disability is only covered by accidental loss with reduced work ability above 50%.

**The Insurance Terms and Conditions:** The insurance agreement consists of this Insurance Certificate, Terms of January 2024, Insurance Contracts Act (ICA) of 16.6.1989 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. No return premium nor automatic renewal applies ICA § 12-7, 2<sup>nd</sup> paragraph. The Swedish Certificate prevails over the English Certificate. Claims related to Cyber risk is covered by this insurance.

**Electronic communications:** A prerequisite for this Insurance Agreement is that all communication can take place electronically, including Insurance Certificate and Claim Notification. All required 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.

The Insured Person (member) is sole responsible for correct Premium (above) is fully paid to Insured (SFF) for the Cover of Benefits to apply before an accident(s).

The Insured must comply with SFF rules and regulations in training and competition. Infringement of these may result in loss or reduced compensation.

**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.**

People under 18 must have parents written permission for valid insurance. In cases where the Swedish Aviation authority accept lower age limit than 15 years then insurance applies for them.

The European health insurance card shall be brought and presented when injured in connection with travel and accommodation within the EES area so that the cardholder has the right to the health care that is required during the stay in another EES country. The coverage by the European health insurance card is provided by the rules of the country of residence.

**Insurance Company:** This contract of insurance is insured by Lloyds Insurance Company S.A. Bastion Tower. Forsikringene er formidlet av AGS Forsikring AS under tilsyn av Finanstilsynet i Norge. For more information about insurer and contact details see last page.

**Insurance Certificate** For complete information – see Swedish Insurance Certificate (Försäkringsbevis 2025) and Terms.