



9TA91

Factum Fond & Försäkring i Mälardale  
Att: Segersten, Staffan  
Bangårdsgatan 13  
753 20 Uppsala

Regarding policynumber SP783157.



9TA91

Frilans Finans Sverige AB  
Dag Hammarskjölds Väg 13  
752 37 Uppsala

Issued: 21 September 2021  
Policy Number: SP783157.8.4  
Agreement Period: 01/04/2021 - 31/03/2022

Dear customer,

We have now made the changes to the insurance agreement that we agreed on.

The new insurance agreement follows on the next pages; it contains:

- **INSURANCE OVERVIEW**  
Gives you a simple overview of all the insurance you have with us.
- **INSURANCE DETAILS**  
This shows you the amounts insured, deductibles and what every insurance policy covers.
- **TERMS AND CONDITIONS**  
Include all the details of what your insurance covers and what we help you with if you are unlucky enough to have a claim.

It is important that you read through this carefully and ensure that everything is correct. Feel free to contact us if there is anything you are not sure about.

Best regards  
If

Contact information:  
Factum Fond & Försäkring i Mälardale  
Segersten, Staffan

Telephone: 018-13 35 00  
E-mail: [staffan.segersten@factum.nu](mailto:staffan.segersten@factum.nu)  
Address: Bangårdsgatan 13, 75320 Uppsala

SEE THE TERMS AND CONDITIONS THAT APPLY TO YOU

1. Go to [if.se/villkor](http://if.se/villkor)
2. Enter the code 783157.XS1FZ3



## Useful information

### YOUR BENEFITS IN IF



#### ALWAYS AVAILABLE

You can contact us around the clock, seven days a week, if you need our assistance.



#### WHEN ACCIDENTS HAPPEN

Our network of partners makes sure you are our first priority.



#### FAST CLAIM HANDLING

More than half the claims are solved within 24 hours.

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#### RELAX, WE'LL HELP YOU

Report to us when something has happened. You can call 0771-815 818 or contact us online at [if.se/skada](https://if.se/skada)

#### NOTIFY US WHEN YOU HAVE ANY CHANGES

The policy document shows what your insurances consist of and what is covered. The prices are calculated based on information we got from you and your company.

If you have any changes that affect your insurance, it is important you contact your broker.

Frilans Finans Sverige AB  
Company registration number 556802-1199

Agreement Period:  
01/04/2021 - 31/03/2022

YOUR INSURANCES	PRICE FOR AGREEMENT PERIOD
Personal insurance	SEK 247,297
<b>Egenanställda</b> Personal Accident Extra Pain and suffering Assault	
<b>Provcykling inför eventuell anställning</b> Personal Accident Standard Assault Pain and suffering	
<b>Anställda</b> Personal Accident Extra Pain and suffering Assault	
Broker costs	SEK 27,477
<b>TOTAL</b>	<b>SEK 274,774</b>

Försäkringen gäller även resa till och från platsen för uppdraget för ambulerande personal.

The prices per policylevel in the overview are presented without broker costs. At any withdrawal of the power of attorney, If's distribution costs will be added.

### Additional Insured

Invoicery AB (556901-5349)  
Applies to all insured items. Medförsäkrade f.om 160412.

### Additional Insured

Invoicery Business AB (559117-5541)  
Applies to all insured items.

You will find standardized information about the insurances (IPID) here: [if.se/ipid](https://if.se/ipid)

### Egenanställda

Number of persons: 1,218

Activity codes: Management consultancy activities

### Personal Accident Extra

Employee validity: The insurance applies at work and for the normal travel route to and from work.

Deductible, if stated otherwise: 0 SEK

Medical expenses due to an accident  
Healthcare costs: Up to high-cost protection  
Dental costs: Up to high-cost protection  
Travel: Included

Technical equipment  
Sum insured: 40,000 SEK  
Deductible: 0 SEK

Crisis therapy  
Sum insured: Maximum 10 treatments

Medical disability due to an accident  
Sum insured: 400,000 SEK

Clothes and personal belongings  
Sum insured: 10,000 SEK  
Deductible: 0 SEK

Economic disability due to an accident  
Sum insured: 800,000 SEK

Death due to an accident  
Sum insured: 40,000 SEK  
Deductible: 0 SEK

### Pain and suffering

Pain and suffering  
Sum insured: According to Act of torts

### Assault

Validity: The additional cover for Assault applies only to an injury which occurs during the performance of duties in the Nordic countries.

Assault  
Sum insured: SEK 400,000, which is the maximum aggregate amount of compensation paid by If for each claim, even if several persons are injured.

### Provcykling inför eventuell anställning

Type of activity: Participants in physical activities

Number of persons: 15

### Personal Accident Standard

Medical expenses due to an accident  
Healthcare costs: Up to high-cost protection  
Dental costs: Up to high-cost protection  
Travel: Included

Clothes and personal belongings  
Sum insured: 10,000 SEK  
Deductible: 0 SEK



Crisis therapy  
Sum insured: Maximum 10 treatments  
Deductible: 0 SEK

Medical disability due to an accident  
Sum insured: 400,000 SEK  
Deductible: 0 SEK

Technical equipment  
Sum insured: 40,000 SEK  
Deductible: 0 SEK

Death due to an accident  
Sum insured: 40,000 SEK  
Deductible: 0 SEK

### Assault

Validity: The additional cover for Assault applies only to an injury which occurs during the performance of duties in the Nordic countries.

Assault  
Sum insured: SEK 400,000, which is the maximum aggregate amount of compensation paid by If for each claim, even if several persons are injured.

### Pain and suffering

Pain and suffering  
Sum insured: According to Act of torts

### Anställda

Number of persons: 50

Activity codes: Temporary employment agency activities

### Personal Accident Extra

Employee validity: The insurance applies at work and for the normal travel route to and from work.

Deductible, if stated otherwise: 0 SEK

Medical expenses due to an accident  
Healthcare costs: Up to high-cost protection  
Dental costs: Up to high-cost protection  
Travel: Included

Technical equipment  
Sum insured: 40,000 SEK  
Deductible: 0 SEK

Crisis therapy  
Sum insured: Maximum 10 treatments

Medical disability due to an accident  
Sum insured: 400,000 SEK

Clothes and personal belongings  
Sum insured: 10,000 SEK  
Deductible: 0 SEK

Economic disability due to an accident  
Sum insured: 800,000 SEK

Death due to an accident  
Sum insured: 40,000 SEK  
Deductible: 0 SEK

### Pain and suffering



## Pain and suffering

Sum insured: According to Act of torts

## Assault

Validity: The additional cover for Assault applies only to an injury which occurs during the performance of duties in the Nordic countries.

## Assault

Sum insured: SEK 400,000, which is the maximum aggregate amount of compensation paid by If for each claim, even if several persons are injured.