

About work-related
injury compensation

PSA

May 2011

Compensation for Personal Injury Agreement (PSA)

You are covered by an agreement via your job. The agreement is a complement to the financial support you can receive from e.g. Försäkringskassan [The Swedish Social Insurance Agency].

The PSA Board will decide if you are entitled to compensation under the Compensation for Personal Injury Agreement [PSA]. Claims are adjusted on behalf of the Board by AFA Work Injury Insurance AB.

If you sustain an injury at work, you may lose income while you are on sick leave. You may also incur some extra expenses. We can pay compensation under the PSA for loss of income, expenses, and physical and mental suffering.

This leaflet provides you with information about the compensation you can receive if you sustain an injury at work which has been approved in accordance with the provisions of the PSA.

Loss of income

If you have an accident at work

If you are on sick leave for 15 or more days, we will pay you compensation for your loss of income.

If you are injured on your journey to/ from work

We will not pay you compensation for your loss of income during the period you are on sick leave.

If you contract a work-related illness

We will not pay you compensation for your loss of income during the period you are on sick leave.

If your employer or a co-worker is responsible for your work-related

illness, you may receive compensation for your entire loss of income. In order to decide the issue of responsibility, your illness must be authorized as a work-related injury by us or by Försäkringskassan.

Expenses

You can receive compensation for additional expenses resulting from your work-related injury. The expenses should be necessary and reasonable, and not reimbursed by anyone else. An excess of 100 SEK will be deducted from your compensation when the first payment is made.

Expenses examples:

Medical expenses/medicine

You can receive compensation for medical treatment provided by the Swedish health care system or by health service suppliers contracted to the general health insurance system.

We will reimburse your expenses for medical treatment and medicine up to the high-cost protection limit.

Private health care or alternative medical treatment

Expenses for private health care or alternative medical treatment will not be reimbursed. Specialist medical care outside the Swedish health care system may be paid for by the County Council.

Clothing, wristwatch and glasses

If you sustain a work-related injury covered by the PSA, you can receive compensation for damaged clothing, wristwatch, glasses and similar.

Assistive technology products

You can borrow or hire assistive technology products from the County Council. Försäkringskassan will pay for certain assistive technology products.

Physical and mental suffering of a temporary nature

We may pay compensation for the period you need to be on sick leave to allow your injury to heal. We will not pay compensation if you remain on sick leave after your injury has healed – while you wait to be reassigned or to receive

sickness benefit, for example. In other words, your compensation period could come to an end while you are still on sick leave.

The normal amount you will receive is 2,300 SEK/month, which is paid out once the immediate treatment/healing period has ended. The amount will be reduced after you have been on sick leave for one year.

If you have an accident at work or on your journey to/from work

You must have been on sick leave for more than 30 days in total to be eligible for compensation for pain and suffering. In this case, we will pay compensation from the first day you are on sick leave.

If you contract a work-related illness

We will only pay compensation for pain and suffering for illnesses for which your employer (or an employee of your employer) is responsible.

Physical violence and bodily harm

If your injury is the result of physical violence or bodily harm, the following will apply to loss of income, expenses, and pain and suffering:

- Compensation for loss of income, even if you are on sick leave for fewer than 15 days.
- No excess will be deducted from your compensation for expenses.
- The PSA Board can decide if you are entitled to compensation for pain and suffering if you are on sick leave for fewer than 31 days.

Permanent disability

If your injury is still causing you problems once the healing period is over, we will consider if this may entitle you to compensation for medical disability.

Medical disability includes conditions such as reduced mobility and hearing loss.

Medical disability is measured as a percentage and when making this assessment we take into consideration the mobility you have lost and the mobility you still have.

We pay compensation for bodily defect and after-effects associated with medical disability as detailed in the table. Compensation will depend on the extent of your disability, your age and if you have returned to work or not after the injury.

Injuries that affect your appearance

We will compensate you for e.g. scars or the loss of part of your body.

Dental injury

Försäkringskassan pays compensation for the costs of treatment. We can pay compensation for the loss of healthy teeth (not for the loss of e.g. crowns and bridges).

Future additional expenses

If your injury means that you will incur future additional expenses, we can pay compensation as a lump sum or as an annuity. We can pay compensation for expenses not covered in any other way. Försäkringskassan may grant you a disability allowance, for example.

Long-term loss of income

If your loss of income lasts for at least one year, you can apply for an annuity from Försäkringskassan.

If your annual income exceeds 7.5 price base amounts, we can pay compensation for the part of your income loss which exceeds 7.5 price base amounts. Compensation will be paid as an annuity or as a lump sum.

Retraining

If your work-related injury means that you are unable to return to your previous job, you may be eligible for retraining. We can pay compensation for additional expenses during your training period which are not covered in any other way. Please contact us at an early stage, so we can be involved in planning.

You should also contact Försäkringskassan to apply for a rehabilitation allowance and an annuity.

Notify us about changes

Please notify us when you are no longer on part-time or full-time sick leave. You should also let us know if there are any changes to the sickness benefit you receive or if you apply for an annuity from Försäkringskassan.

If you have received too much compensation, you may be required to repay it.

Other compensation

Before we pay you compensation for loss of income and expenses, we will investigate if you have received compensation from any other source. If you have, this may affect the compensation you will receive from us.

Tax

You do not need to pay tax if you receive compensation for:

- expenses
- pain and suffering
- medical disability

You do have to pay tax if you receive compensation for:

- loss of income
- interest on overdue payments

We deduct tax at 30 per cent and provide Skatteverket [The Swedish Tax Authority] with your statement of income.

Payment

Compensation is paid via Swedbank; please contact the bank directly if you wish to change accounts.

Fees

We will not reimburse you for solicitor's fees or similar.

Other insurance schemes

If you have accident or health insurance with another insurance company, you may be entitled to compensation from there as well.

Crime victims

If you have been the victim of a crime, you may be entitled to compensation (e.g. violation compensation) from the offender or the Crime Victim Compensation and Support Authority [Brottsoffermyndigheten]. To find out more, please contact:

Brottsoffermyndigheten
Telephone +46 (0)90-70 82 00
www.brottsoffermyndigheten.se

If you are not satisfied

If you are not satisfied with the way we have processed your claim or the decision we have reached, the first thing to do is to contact your claim manager. Any misunderstanding and unclear points can usually be resolved.

How to appeal

If you are not satisfied with a decision, you can request a review by the Skiljenämnden i vissa trygghetsfrågor [Arbitration Panel in certain occupational safety issues], provided you do so within two months of receiving the original decision. A request for a review by the arbitration panel should be made in writing and addressed to:

Skiljenämnden i vissa trygghetsfrågor
AFA Trygghetsförsäkring
SE-106 27 Stockholm, Sweden

Please specify your claim number and the reason you are not satisfied in your letter. The Arbitration Panel's decisions are final and cannot be appealed.

Complaints Manager

Please contact our complaints manager if you have opinions and suggestions that could improve the services we provide for our customers.

Telephone: +46 (0)8-696 35 70

Email: klagomalsansvarig@afaforsakring.se

Information

To find out more about our insurance schemes, please visit www.afaforsakring.se. You will also find terms & conditions, leaflets and forms on the website that you can print or order. You are also welcome to call our Customer Centre on +46 (0)771-88 00 99 to place your order. Customer Centre staff also answer questions about our insurance schemes.



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