

at work and occupational diseases

AFA Försäkring

of the insurance against accidents **AFA Insurance** 

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1.	Basis principle	The main task of AFA Försäkring is to administer the parts of the collective agreement between the parties of the labour market, that concerns insurance policies. Work injury insurance being one of them.
2.	Financial compensation	Yes. AFA Insurance pays benefits complementary to that of the Swedish social insurance, to anyone suffering an accident at work, a commuting accident, a contagious or otherwise work-related illness.
3.	Medical treatment responsibilities	No
4.	Prevention responsibilities	Yes, in the sense that AFA Försäkring provides data, figures etc as a basis for other bodies to take preventive measures upon.
5.	Research in OS&H issues responsibilities	Yes, in the sense that AFA Försäkring finances research, carried out by universities, hospitals, etc.
6.	Rehabilitation of victims of occupational injuries responsibilities	Yes, in the sense that AFA Försäkring partially funds rehabilitating measures that the employers decides upon.
7.	Specific insurance against accidents at work and occupational diseases	Yes
8.	Is this insurance compulsory?	Yes, for any employer that has signed a collective agreement, approx. 90 % of the Swedish labour market.
9.	Contributions	By premiums, agreed upon by the parties of the labour market, and paid by the employer.
10.	People covered	All private, cooperative and public workers covered by a collective agreement. All government employed. Self-employed, but only if they have chosen to sign an insurance agreement.
11.	Is the insurance different for accidents at work and for occupational diseases?	Yes. Occupational diseases generally have to be established by the Social Insurance Agency before AFA Försäkring can start the claims settling process. Also, the benefits vary slightly from accidents at work.
12.	Risks covered	Accidents at work, occupational diseases, commuting accidents
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To find out more in English: http://www.afaforsakring.se/Andra-sprak/Engelska/