2BF78

Sveriges Modellflygförbund

Box 130
79323 Leksand

Regarding policynumber SP279756.

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Sveriges Modellflygförbund

Box 130
79323 Leksand

Issued:	3 March 2026
Policy number:	SP279756.16.2
Agreement period:	1 December 2025 - 30 November 2026

Dear customer,

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

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

- INSURANCE OVERVIEW
  Read this to get an easy overview of your insurances and verify that your main needs are covered.
- 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.

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As a customer, you are able to access your insurance online - here you can

- see your insurance policies and quotes
- make changes
- report a claim
- see a summary of invoices and payments
- receive all documents electronically

www.if.se/logga-in

Regards
If

Företagscenter

Phonenumber: 0771-560000
Email: foretagscenter@if.se

ChPoCSElf

Nice to know

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.

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

Transport insurance

With regard to transport-related damage, claims should be notified by telephone at 031-345 62 25 or by e-mail at marineclaims@if.se.

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Insurance overview

Sveriges Modellflygförbund

Company registration number 825000-8532

Agreement period:
1 December 2025 - 30 November 2026

YOUR INSURANCES	AGREEMENT PERIOD PRICE
Property insurance	SEK 3,739
Rättvik, LÄKAREN 6, Torggatan 18	
All contents (Contents and/or goods)	
Gross profit, Omsättning för företaget	
Liability insurance	SEK 10,362
Commercial entities	
Operational Liability	
Extended cover for movables in custody that is used in insured operation	
Extended cover for rented premises (fire/water)	
Loss of Keys	
Property in custody	
Product liability and completed operations	
Ingredients and components cover (I&C)	
Legal expenses insurance for civil court cases	
Crime	
Extended cover for crime liability	
Computer intrusion insurance	
Transport and Marine insurance	SEK 3,175
Transport	
TOTAL	SEK 17,276

Insurance overview (cont.)

Försäkringen gäller för alla medlemmar som genom klubbar anslutits till Sveriges Modellflygförbund vid all flygning med modelluftfarkost under förutsättning att denna sker enligt de regler och bestämmelser som gäller inom Sveriges Modellflygförbund (SMFF).

Försäkringen gäller vidare för all övrig verksamhet som arrangeras av klubbar och SMFF.

Försäkringen gäller även för icke medlemmar som vid enstaka "prova på" arrangemang under handledning av flyginstruktör och med dubbelkommando flyger modellflygplan.

Försäkringen gäller även under internationella tävlingar och meetings i Hela Världen (inklusive USA och Kanada) för de som representerar SMFF eller ansluten klubb.

Vid all flygning av modellflygplan skall Transportstyrelsens regelverk för obemannade luftfarkoster följas. Vid flygning i länder utanför Sverige skall det aktuella landets motsvarande regelverk följas.

If is not insuring activities under sanction
In the general conditions (Violation of international law) it is addressed the prohibitions that have been set in economic sanctions listed in the clause. These laws prohibit many kinds of business activities for example with regard to Russia, including but not limited to export, import, transport of various goods and services etc. The insurance policy does not cover such prohibited activities, or related claims, as these are illegal.

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

Read more about how we handle personal information, go to www.if.se/om-webbplatsen/hantering-av-personuppgifter

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All contents (Contents and/or goods)
Rättvik, LÄKAREN 6, Torggatan 18

Activity: Sports activities
Type of Contents: Machinery and equipment

Parts of building paid for by renter: Not included
Burglary protection: Security class 1

Property Super

Coverage:
- Fire
- Leakage and HPVAC
- Criminality
- Electrical phenomenon
- Breakage of glass
- Natural perils
- Other damage

Sum insured, contents, machinery & equipment:
52,249 SEK

Deductible: 5,000 SEK

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Gross profit, Omsättning för företaget

Activity: Activities of sport clubs

Business interruption

Coverage:
- Business Interruption Standard

Calculation basis: Fullvalue
Deductible days: 1 days
Indemnity period: 12 months

Business information
Turnover: 1,650,000 SEK
Turnover year: 2020

Liability insurance

Commercial entities

Detailed activity description:: Modellflygklubb för 3.500 medlemmar.

Insured operations:

Insured activity	Nordic countries
Sports activities	1,650,000 SEK

Insured product(s) and turnover per geographical area (direct export):

Products and services	Nordic countries
Products in sports activities	1,650,000 SEK

Operational Liability

Applies to the following activities of the operation

- Sports activities

Sum insured per event: 20,000,000 SEK
Total sum insured per policy period: Twice the sum insured
Deductible: 4,000 SEK
Where the insurance does apply: The whole world
When the insurance applies: Occurance

Coverage
Personal liability GDPR: Included

Personal data liability (GDPR)
Sum insured per event: 10,000,000 SEK
Aggregate sum insured: 20,000,000 SEK

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Extended cover for movables in custody that is used in insured operation

Applies to the following activities of the operation

- Sports activities

Sum insured per event: 2,500,000 SEK

Total sum insured per policy period: Twice the sum insured

Extended cover for rented premises (fire/water)

Applies to the following activities of the operation

- Sports activities

Sum insured per event: 10,000,000 SEK

Total sum insured per policy period: Same as the sum insured

Loss of Keys

Applies to the following activities of the operation

- Sports activities

Sum insured per event: 2,500,000 SEK

Total sum insured per policy period: Twice the sum insured

Liability insurance (cont.)

Property in custody

Applies to the following activities of the operation

- Sports activities

Sum insured per event: 2,500,000 SEK

Total sum insured per policy period: Twice the sum insured

Product liability and completed operations

Applies to the following activities of the operation

- Sports activities

Sum insured per event: 20,000,000 SEK

Total sum insured per policy period: Twice the sum insured

Deductible: 4,000 SEK

Where the insurance does apply: Worldwide (incl. USA and Canada)

When the insurance applies: Occurance

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Ingredients and components cover (I&C)

Applies to the following activities of the operation

- Sports activities

Sum insured per event: 20,000,000 SEK

Deductible: 4,000 SEK

Legal expenses insurance for civil court cases

Applies to the following activities of the operation

- Sports activities

Sum insured per civil case: 300,000 SEK

Aggregate sum insured per policy period: 3,000,000 SEK

Sum insured per tax case: 300,000 SEK

Sum insured aggregate, civil cases: 300,000 SEK

Deductible (share of loss), legal expenses: 20 %

Minimum deductible, legal expenses: 10,000 SEK

Where the insurance applies, civil cases: The legal expenses insurance for civil cases is extended to comprehend counterpart within EU and some other countries defined in the terms.

Where the insurance applies, tax cases: Sweden

Legal Insurance
Number of consulting hours: 15
Where the insurance does apply: Domestic
Deductible: 0 SEK

Crime

Applies to the following activities of the operation

- Sports activities

Sum insured per claim: 1,000,000 SEK

Deductible per claim: 20,000 SEK

Where the insurance does apply: Nordic countries

When the insurance applies: Manifestation

Retroactive Date: 13 December 2005

Liability insurance (cont.)

Extended cover for crime liability

Applies to the following activities of the operation

- Sports activities

Remark: Sum insured, deductible and geographical scope etc according to Crme

Computer intrusion insurance

Applies to the following activities of the operation

- Sports activities

Remark: Sum insured, deductible and geographical scope etc according to Crme

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Transport

Main activity code: Sports activities

Own goods with own means of transport
Geographical area: Nordic and Greenland

Own goods with own means of transport

Coverage:

- Basic insurance
- Standard Extension insurance
- Theft during transport
- Breakage during transport
- All risks extension transport
- Fire during storage
- Burglary during storage
- Waterpipe/ Leakage during storage

Sum insured (maximum compensation per means of transport): 100,000 SEK

Deductible (per claim): 3,000 SEK

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