

Certificate of insurance



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2BF78

Active Elements AB
c/o Cyklande Rörmokaren
Hantverkargatan 46
112 21 Stockholm

8 October 2025

Policyholder:	Active Elements AB
Company registration number:	559093-3445
Policy number:	SP6623284
Contract period:	from 7 April 2025 up to 6 April 2026
Scope of cover:	This insurance certificate serves to confirm that the insurance policy as detailed below, at the time of issue, is in force through If P&C Insurance, for the specified insurance term.

Insured business operations

Contract period

from 1 October 2025 up to 6 April 2026

- Electric installation n.e.c.
- Installation of heating and sanitary equipment
- Floor and wall covering

MAIN COVER:

General liability

Sum insured per event	10 000 000 SEK
Aggregate sum insured	20 000 000 SEK
Where the insurance does apply	The whole world excl. USA and Canada
Where the insurance applies	The insurance does not apply to claims in Russia, Belarus or Ukraine.
When the insurance applies	Occurance
Coverage	
Personal liability GDPR	Included
Property in care, custody and control to fulfil service undertaking	Included
Lift liability	Included
Contractors/Erectors Liability	Included
Personal data liability (GDPR)	
Sum insured per event	10 000 000 SEK
Aggregate sum insured	20 000 000 SEK
Property in care, custody and control for own use - Loaned or otherwise used	
Sum insured per event	2 500 000 SEK
Aggregate sum insured	5 000 000 SEK
Rented Premises	
Sum insured per event	10 000 000 SEK
Aggregate sum insured	10 000 000 SEK
Temporarily loaned or otherwise used mobile machinery	
Sum insured per event	500 000 SEK
Total sum insured per policy period	1 000 000 SEK
Loss of keys	
Sum insured per event	2 500 000 SEK
Aggregate sum insured	5 000 000 SEK
Environmental remediation costs, sudden & accidental	
Sum Insured per event	2 500 000 SEK
Aggregate sum insured	5 000 000 SEK
Contractors liability	
AB/ABT	Complain with the minimum coverage requirement in AB/BT
Sum insured	200 prisbasbelopp per , maximum 400 prisbasbelopp per policy period
Visitor's accident	
Deductible	0 SEK
Healthcare costs	Up to high-cost protection
Dental costs	Up to high-cost protection
Travel costs to care	Included
Equipment	10 000 SEK
Sum insured	Maximum 10 treatments
Sum insured	100 000 SEK
Sum insured	800 000 SEK
Sum insured	80 000 SEK

Insured business operations

Contract period	from 1 October 2025 up to 6 April 2026
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- Electric installation n.e.c.
- Installation of heating and sanitary equipment
- Floor and wall covering

Direct export to North-America	Not included
Known Indirect Export	The whole world excl. USA/Canada

MAIN COVER:

Product liability

Sum insured per event	10 000 000 SEK
Aggregate sum insured	20 000 000 SEK
Where the insurance does apply	Worldwide excl. USA and Canada
Where the insurance applies	The insurance does not apply to claims in Russia, Belarus or Ukraine.
When the insurance applies	Occurance
Coverage	
Ingredient- or component damage	Included

Insured business operations

Contract period	from 1 October 2025 up to 6 April 2026
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- **Electric installation n.e.c.**
- **Installation of heating and sanitary equipment**
- **Floor and wall covering**

MAIN COVER:

Legal Expense Standard

Legal Expenses Civil Cases	
Sum insured per civil case	300 000 SEK
Aggregate sum insured per policy period	3 000 000 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.
Sum insured per tax case	300 000 SEK
Sum insured aggregate, civil cases	300 000 SEK
Where the insurance applies, tax cases	Sweden
Deductible (share of loss), legal expenses	20 %
Minimum deductible, legal expenses	10 000 SEK
Environmental and work environment crime	
Sum insured per case	600 000 SEK
Aggregate sum insured per policy period	3 000 000 SEK
Deductible (share of loss)	10 %
Minimum deductible (SEK)	10 000 SEK

Insured business operations

Contract period	from 1 October 2025 up to 6 April 2026
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- **Electric installation n.e.c.**
- **Installation of heating and sanitary equipment**
- **Floor and wall covering**

Certificate of insurance (cont.)



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MAIN COVER:

Crime

Sum insured per claim	1 000 000 SEK
Aggregate sum insured	2 000 000 SEK
Where the insurance does apply	Nordic countries

Data Crime

Sum insured per claim	1 000 000 SEK
Where does the insurance apply	Worldwide (incl. USA and Canada)
Waiting period in hours for data crime business interruption	12 hours
Maximum reimbursement period due to business interruption	1 months

REMARKS

This insurance certificate serves as an information document. The particulars stated in the insurance certificate do not change the insurance terms and conditions, or the scope of the cover, and do not constitute an obstacle for possible change or cancellation of the insurance.

Best regards,
If

Contact information:

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