

Table of contents

Personal liability and legal expenses coverage	22	Excess elimination for hired vehicle	32
Private liability	22	What the insurance covers	32
Legal expenses	23	Maximum cover	32
Personal assault	25	Limitations/Exclusions	32
What the insurance covers	25	Documentation in the event of a claim	32
Maximum compensation	25	Cancellation	33
Limitations/Exclusions	25	When the insurance applies	33
Precautions/Security directives	25	What the insurance covers	33
Documentation in the event of a claim	25	Maximum compensation	33
OPTIONAL COVERS		Limitations/Exclusions	33
Road Safety	26	Precautions/Security directives	33
What the insurance covers	26	Documentation in the event of a claim	33
Maximum compensation	26	Common terms and conditions of the contract	34
Limitations/Exclusions	26	Notification of claim	39
Documentation in the event of a claim	26	Definitions	40
Curtailment and Replacement employee	27		
Curtailment	27		
Replacement employee	27		
Reimbursement of unused travel expenses	28		
Maximum cover	28		
Limitations/Exclusions	28		
Security Package	29		
Evacuation	29		
Extended stay due quarantine or natural disaster	29		
Closure by order of public authority	29		
Search and rescue	30		
Hostage compensation	30		
Excess coverage	31		
Home insurance	31		
Car insurance	31		
Limitations/Exclusions	31		
Precautions/Security directives	31		
Documentation in the event of a claim	31		

Contact information

Do you have questions about insurance?


Many answers can be found at erv.se.
You are also welcome to contact our corporate support.


Corporate support

Telephone/email:
Monday - Friday

Opening hours at www.erv.se

www.erv.se/foretag

 +46 770 457 970


 corporate@erv.se


In case of emergency

Always contact our assistance company
Europeiska ERV Alarm.

Europeiska ERV Alarm (in case of emergency)

Open 24/7/365

 +46 770 456 920

 erv-alarm@euro-center.se

Do you want to make a claim or have questions about a claim?


You can make your claim online at erv.se. If you need help to register your claim, or have have questions about an ongoing claim, please contact our claims department.


Claims department

Telephone/email:
Monday - Friday

Opening hours at erv.se

www.erv.se/en/corporate/make-a-claim-corporate/

 +46 770 456 917

 corporateclaims@erv.se

Introduction

Consider this when you read the Terms and conditions:

1. The terms and conditions should be read together with the insurance policy, which together constitute the insurance contract.
2. If special conditions apply for your insurance this will be stated in the insurance policy.
3. Please note that only the cover stated in the insurance policy is applicable to your insurance.
4. Limitations, exclusions and precautions/*security directives* are marked in grey.
5. All words in *italics* are defined at the end of the insurance conditions.

These terms and conditions were elaborated in Swedish and subsequently translated into English. In the event of discrepancies between the Swedish and the English versions, the original Swedish version will prevail.

Insurance provider for this insurance

Europæiske Rejseforsikring A/S, CVR-nr 62 94 05 14, through Europeiska ERV Filial, org. no. 516410-9208, hereinafter called Europeiska ERV.

Torshamnsgatan 35
164 40 KISTA
Phone: +46 (0) 770 456 900

Supervisory authority is the Danish Finanstilsynet.

These insurance policy conditions contain a number of *security directives*, standards of care, exclusions and limitations for the respective categories of insurance coverage. In case you do not follow these directives, compensation may be reduced or denied.

A Who can take out the insurance

The insurance can be taken out by a company or an association with a registered office within the EU/EEA. The company/association is the *policyholder*. It is a precondition for cover that Europeiska ERV has been informed about and has approved all foreign legal entities (branches, companies and similar) to be covered by the insurance.

B Who can be insured

Persons who are nationally registered within the EU/EEA and are entitled to benefits according to applicable law concerning public health care or private health insurance in the *country of residence* can be insured, unless otherwise agreed and stated in the insurance policy.

The following persons are insured when travelling in the interests of the *policyholder*:

- Employees;
- Employed owners and co-owners;
- CEO and members of the board of the company;
- Trainee, when travelling in the interest of the *policyholder*;
- Spouses/*cohabiting partners*/children of the above-mentioned persons up to a maximum of 45 consecutive days, if stated in the insurance policy;
- Guests invited by the company/organization are insured, if stated in the insurance policy;
- Freelance workers/consultants, if stated in the insurance policy.

The persons who are covered by the insurance and who are stated in the insurance policy are hereinafter referred to as "you" or "the insured".

Insurance coverage applies in respect of the insured as long as employment is in force, unless otherwise agreed and stated in the insurance policy.

C When the insurance applies

The insurance applies – unless otherwise contractually agreed - during *business trips* for up to 365 consecutive days from the departure date, even if shorter breaks are taken for e.g. visiting the *country of residence*.

The insurance applies during a journey/assignment outside the *residence/temporary residence*, or *regular workplace* and which is undertaken in the course of duty on behalf of the employer.

A *business trip* starts upon departure from your *residence/temporary residence* or the ordinary *regular workplace* and ends on *return* to one of these places. The insurance also applies during working hours and leisure hours during the *business trip*. If the trip/assignment is interrupted for private matters on the location where the *business trip* should be ended, prior to your *return* to the residence or workplace, the insurance will apply only up to the time of such interruption. Interruption for private matters is considered interruptions without any natural connection to the *business trip/assignment*.

During a *business trip* outside the *country of residence* the insurance will also apply during vacation outside the *country of residence* up to totally 14 days, provided the vacation is in direct conjunction with the *business trip*.

If the cover Cancellation is taken out, the cover applies from the time of booking of the *business trip* until you commence your *business trip*.

SPECIAL AGREEMENT FOR CERTAIN OCCUPATIONAL CATEGORIES

For the following occupational categories, a special agreement is required for the insurance to apply during their ordinary daily business travel while on duty: chauffeurs, repair men, installation engineers, service technicians, mechanics and building/construction workers.

For other occupational categories, daily assignments for clients are considered as *business trips*, provided the assignment with one and the same client in your *country of residence* does not exceed three (3) months. After three (3) months, the workplace of the client is considered your ordinary *stationary workplace*.

SPECIAL AGREEMENT FÖR CERTAIN ASSIGNMENTS OR JOURNEYS

For certain assignments/journeys a special agreement with Europeiska ERV is required for the insurance to apply.

Unless otherwise agreed with Europeiska ERV, and stated in the insurance policy, the following assignments / journeys are not covered by the insurance:

- Travel between the *residence/temporary residence* and the *regular workplace* in the *country of residence*, and vice versa;
- Weekly commuter travel;
- Assignments / work tasks performed by the insured during vacation or other leisure time.

PRECAUTIONS/SECURITY DIRECTIVES

If you are covered by both Europeiska ERV's Corporate Travel Insurance and Europeiska ERV's Corporate Expatriate Insurance, compensation will only be paid under the policy which is most beneficial to you.

informed about which countries are classified as a *war zone*. The current list of *war zones* can be found at www.erv.se/foretag/service-och-tjanster/riskomraden.

If the area where the insured is already located is declared a *war zone*, the business travel insurance taken out previously will apply for up to 14 days from the time when the area was declared a *war zone*. All cover will then cease. During the course of this 14-day period Europeiska ERV must be contacted, and the insured has the option to:

- Leave the area;
- Take out insurance for a *war zone*, if Europeiska ERV approves it.

If you don't leave the area within 14 days or additional *war zone* cover is declined, the business travel insurance will cease to apply from day 15, counting from the date the area was classified as a *war zone*.

D) Where the insurance applies

The insurance applies throughout the world

E) SPECIAL PROVISIONS REGARDING WAR ZONES - additional insurance is required

Special provisions apply to stays in and travels to *war zones*.

For travel to countries/areas which prior to outward travel are characterised as a *war zone*, a *war zone* insurance must be taken out. *War zone* insurance must be taken out before departure to the *war zone* and must be stated the insurance policy. The *war zone* insurance replaces all covers in the business travel insurance. If no such *war zone* insurance is taken out prior to travel into the *war zone*, there is no cover for claims arising during a stay in the *war zone*.

Europeiska ERV may refuse to provide *war zone* insurance if Europeiska ERV deems the risk in the *war zone* concerned to be too high. It is incumbent on the *policyholder* to keep

1. Illness and injury

1.1 What is covered

Coverage in case of illness and injury

In case of *illness* compensation is paid for up to one (1) year from the day of the first visit to a physician. In case of injury compensation is paid for up to three (3) years from the accident.

You should be able to verify that the *illness/injury* occurred during a *business trip*.

Limitation

Compensation is not payable for expenses incurred in connection with a medical condition where symptoms were apparent already before commencement of the journey. However, compensation is payable in the event of a significant and unexpected acute deterioration of the insured's medical condition. It is considered that the acute phase has passed when the insured's medical condition has stabilised, even if continued treatment is required.

1.1.A Emergency / Unforeseen illness and injury

Unless otherwise stated the insurance covers *reasonable and necessary costs* for unforeseen illness or injury occurred during the *business trip*:

- a) Treatment of *emergency/unforeseen illness and injury*;
- b) Admission to hospital food and other associated hospital services;
- c) Medication prescribed by the treating *physician*.
- d) Ambulance or similar patient transport to the nearest suitable place of treatment;
- e) Transfer to the nearest suitable place of treatment if Europeiska ERV deems such medical transport to be necessary and advisable as a result of lack of necessary treatment possibilities at the present place of treatment;
- f) Treatment and assistive devices prescribed by the treating physician for healing effect;
- g) Catching up with your *original fixed itinerary*, outside the borders of your *country of residence*, at maximum the same class of travel as the original journey, if, because of acute *illness* or injury, you have not been able to follow your originally *fixed itinerary* due to *unforeseen illness or injury*;
- h) The insurance covers additional expenses verified with receipts in case of hospitalisation abroad at up to SEK 600 per day for a maximum of 365 days.

Precautions/Security directives

- The insurance covers both private and public medical care.
- The initial medical contact must be made during the trip.
- The *treating physician* at the *destination* must be licensed, qualified and impartial.
- Europeiska ERV reserves the right to arrange for your *re-*

patriation to your *country of residence* and/or to move you to another hospital, including transfer to another country for continued suitable treatment.

Documentation in the event of a claim

- Medical record or certificate from the treating *physician* at the *destination*, which states the diagnosis, treatment and the costs;
- Receipts for expenses you have incurred.

1.1.B Pregnancy and childbirth

The insurance covers unexpected illness or complications for the mother/fetus arising out of pregnancy or birth, if the conditions for coverage are otherwise fulfilled. The insurance also covers treatment of a child born prematurely, i.e. before the 37th week of pregnancy (36+6).

1.1.C Psychologist or psychiatrist

Consultation with a psychologist or psychiatrist in cases where you have witnessed, or where you have been subject to a traumatic event. It is a condition that the treatment is approved by Europeiska ERV.

Maximum cover

The maximum amount is SEK 25,000 per insured, per claim.

1.1.D Local travel costs

The insurance covers *reasonable and necessary additional costs* for local travel costs in connection with medical care and/or treatment. If you travel by private car we will reimburse up to the 1.85 SEK per kilometre.

1.1.E Expenses for food and accommodation

The insurance covers *additional reasonable and necessary additional costs* for food and accommodation in case:

- you can be treated as an *outpatient* instead of an inpatient;
- Your stay is prolonged beyond your period of travel due to hospitalisation or unforeseen *illness* or injury for a maximum of 60 days.

1.1.F Compensation in the case of sick leave

In the case of a minimum of 30 days of full sick leave, the insurance covers compensation of SEK 2,000 per month up to a maximum of six (6) months. The sick leave must be attested by medical record, payments of sickness benefit, etc.

1.1.G Emergency dental treatment

The insurance covers *reasonable and necessary costs* for urgent and pain-relieving dental treatment at the destination which is necessary due to acute toothache. If it is not possible to visit a dentist at a destination outside the *country of residence*, temporary acute treatment can also be carried out on your immediate return to your *country of residence*.

It is a requirement that the treating dentist is licensed in the country where you are treated.

Limitations/Exclusions

- a) The insurance does not pay for dental treatment where the need for treatment in all likelihood already existed before starting the business trip.
- b) The insurance also does not pay for the completion of treatment that has already begun when you started the business trip.

Documentation in the event of a claim

- Dental record or certificate from the treating dentist at the destination, in which treatment and expenditure are stated.

1.1.H Dental injury

In case of dental injury compensation is payable during a period of three (3) years from the date of the accident. Dental injury due to chewing and biting are not regarded as accident. However compensation is payable for acute temporary dental treatment following injury due to biting and chewing.

In the event of dental treatment due to *bodily injury* where, according to the *dentist*, the treatment must be postponed; this can be approved if the treatment starts within 3 years and has been concluded within 5 years from the time of the accident. If the treatment must be postponed due to the age of the insured, this can be carried out up to the time you reach 25 years of age.

Limitations/Exclusions

- a) The insurance does not pay for dental treatment where the need for treatment in all likelihood already existed before starting the business trip.
- b) The insurance also does not pay for the completion of treatment that has already begun when you started the business trip.

Documentation in the event of a claim

- Dental record or certificate from the treating dentist at the destination, in which treatment and expenditure are stated.

1.1.I Physiotherapy and chiropractic treatment

The insurance covers *reasonable and necessary costs* for treatment by a physiotherapist, chiropractor, occupational therapist, osteopath or acupuncturist without referral from a physician, if you have an urgent need for immediate pain relief during your trip.

Maximum amount

The maximum amount is SEK 10,000 per insured per trip.

Precautions/ Security directives

It is a requirement that all treatments are carried out by a certified therapist within each form of treatment.

Documentation in the event of claim

- Medical record or certificate from the therapist at the destination, in which treatment and expenditure are stated.
- Receipts for expenses incurred by you.

1.1.J Medical malpractice

The insurance covers compensation for lasting disability directly resulting from documented medical malpractice when the treatment in question has been carried out by a qualified and licensed physician during admission to hospital or *outpatient* treatment.

It is a requirement that the treatment concerns a medical condition covered by this insurance.

It is a requirement that a licensed physician during the *business trip* carries out treatment that would entitle you to compensation for bodily injury in accordance with the principles in the Swedish Patient Injury Act in force at any given time.

Europeiska ERV calculates the degree of medical disability in accordance with common statistical tables established within the Swedish insurance industry. The calculation is based on the table that was valid at the time when the claim event occurred.

The compensation constitutes the difference between the actual disability suffered as a result of the erroneous medical treatment and the disability which would have resulted anyway following proper medical treatment. Compensation is paid with the part of the insurance amount SEK 1 000 000 corresponding to the difference in degree of disability.

Maximum compensation

The maximum compensation is SEK 1,000,000 per insured per trip.

Limitations/Exclusions

The insurance does not cover:

- a) Erroneous treatment carried out by healthcare professionals other than a qualified and licensed physician;
- b) Lasting incapacity resulting directly or that can be expected from an illness or injury;
- c) Cases in which you have given your consent for treatment, despite warnings from Europeiska ERV that the treatment offered is not recognized as approved principles of treatment by Europeiska ERV.

Documentation in the event of a claim

- All relevant patient records, x-rays and scans, as well as information on medical history;
- Medical certificate from the physician treating you at the *destination* which specifies your diagnosis and treatment plan;
- Documentation relating to the erroneous medical treatment from the physician treating you in your *country of residence*.

1.1.K. Riskful activities

The insurance applies during participation in all activities under the supervision of an authorized instructor or guide.

1.2 GENERAL LIMITATIONS/EXCLUSIONS

The insurance does not cover:

- a) Expenses incurred because a ship or aircraft was required to alter its travel route due to your state of health;
- b) Direct or indirect costs arising in connection with pregnancy or birth from the 37th week of pregnancy (37+0), medically foreseeable assistance during delivery and any complications thereof, for instance planned Caesarean section, labor induction, epidural etc.
- c) Spa or recreational treatments;
- d) Hospital treatment and admission when Europeiska ERV has made the assessment that the treatment can wait until you have returned to your *country of residence*;
- e) Scheduled surgery and treatments and any complications thereof;
- f) Plastic surgery or cosmetic operations or the consequences thereof, unless it has been part of the treatment for a serious injury requiring urgent treatment and the treatment has been pre-approved by Europeiska ERV;
- g) Continued treatment and hospitalisation, if you refuse *repatriation*, when Europeiska ERV has decided that you should be repatriated;
- h) Induced abortion;
- i) Costs arising because you have not followed the instructions of the treating *physician* or Europeiska ERV;
- j) Substitution, replacement or repair of prosthetic devices, spectacles, contact lenses, hearing aids or other functional aids;
- k) If you have been advised not to commence the trip by a physician;
- l) Loss of income;
- m) For preventive health care, vaccinations, pregnancy checkups, normal dental care or orthodontics;
- n) When compensation can be paid from other sources, either by law, by statute, by convention, other insurance or by claim for *damages*.

The insurance does not cover costs regarding claim arising from participating in

- a) Motor sports (speed contests).
- b) Deep sea diving (deeper than 30 metres).
- c) Sports that include kicking and striking.
- d) Mountain climbing (mountain, rock and ice).
- e) Expeditions and other similar excursions.
- f) Sports or athletic competitions or training at elite level.

1.3 General Precautions/ Security directives

- a) The insurance covers *reasonable and customary expenses* for *medically necessary*, scientifically recognised medical treatment for purposes of the healing process of acute medical conditions covered by the insurance. Treatment must be carried out by a qualified *physician* or a qualified medical practitioner to whom the *insured* has been referred by a qualified physician.
- b) After assessment by Europeiska ERV/Europeiska ERV's alarm centre's *physician*, Europeiska ERV has the right to demand that you return to your *country of residence* for continued treatment.

- c) All medical care shall be described by the attending physician / dentist in the place where illness / accidental injury occurs during an ongoing business trip.
- d) In the event that expenses – excluding expenses for emergency treatment – are estimated to exceed SEK 10 000 such expenses must be approved in advance by Europeiska ERV/Europeiska ERV's assistance company.
- e) All expenses must be substantiated by presentation of receipts, medical certificates, or similar certification.
- f) The attending physician / dentist who also issues any medical certificate, must be duly qualified and impartial.
- g) The insurance applies in respect of normal alcohol consumption. You should have such control over your behaviour not to expose yourself to increased risk of injury.

If you do not follow the stated *Precautions / Security directives*, the compensation may be reduced or denied entirely.

2. Crisis Setup

2.1 What the insurance covers

The insurance covers *reasonable and necessary costs* for professional crisis response and/or counselling service at the location of the event.

2.1.A Crisis counselling for the insured

The insurance applies in case of a claim event involving several injured persons or in case you have witnessed or have been subjected to a traumatic experience in connection with *natural disasters, acts of terrorism, war or war-like situations, political unrest* or life-threatening *epidemics* during your *business trip*. Maximum compensation is SEK 25,000 per insured and claim event.

2.1.B Crisis setup

In the case of major *events*, which involve several people, Europeiska ERV can put the emergency management set up into effect at the scene of the accident. The emergency management team will be sent after Europeiska ERV's assessment of the incident. Maximum compensation for emergency management team at the location of the event is *reasonable and necessary expenses*.

The professional crisis response /counselling service will cease to apply when you return to your *country of residence* or when the crisis response /counselling service at the location of the event is terminated.

2.1.C Crisis counselling for close relatives

The insurance also covers crisis counselling for *close relatives*, if you are affected by a claim event according to 2.1.A or die during the *business trip*. Maximum compensation is SEK 25,000 in total.

3. Repatriation

It is a requirement that the claim is covered under section 1. Illness and injury

3.1 What the insurance covers

- The insurance covers *reasonable and necessary additional costs* for:
 - *Repatriation* to your *place of residence* or to a hospital in your *country of residence* in case of illness or injury.
 - *Repatriation* of the remains of the insured in the event of your death to an undertaker in your *country of residence*, including the costs of fulfilling any obligation required by law.
 - Return of your ordinary luggage in the event you had to leave behind due to *repatriation*.

3.1.1 Maximum cover

The maximum amount is *reasonable and necessary costs*, unless otherwise stated.

3.1.2 Limitations/Exclusions

Europeiska ERV's medical advisor will assess, after contact with the treating physician, whether *repatriation* is medically necessary and reasonable. Based on the medical assessment of your condition Europeiska ERV will determine suitable means of transport.

Europeiska ERV, our assistance company's physicians or our medical advisors have the right to request your *return to your country of residence* for continued medical treatment.

The insurance does not cover:

- a) *Repatriation* by air ambulance if Europeiska ERV's medical advisor assesses that transport can take place in another, medically safe manner;
- b) Transport arranged by you or others, if Europeiska ERV's medical advisor assesses that this means of transport is not medically necessary and reasonable;
- c) *Repatriation* because of your worries about contamination risks;
- d) Expenses for *repatriation* arranged by you which would not have incurred if Europeiska ERV had arranged the transport.

3.1.3 Precautions/Security directives

Europeiska ERV is not liable for delays or restrictions in connection with the transport due to weather, mechanical problems, restrictions or constraints by the authorities or from the pilot or other circumstances beyond Europeiska ERV's ability to influence.

3.1.4 Documentation in the event of a claim

- Medical certificate, copy of medical record or other documentation for *illness* or injury from the treating *physician* or the hospital at the *destination*; information on diagnosis and treatment must be stated;
- *Travel documents* or other travel information;
- Death certificate.

3.2 Funeral expenses abroad

It is a requirement that the cause of death is covered under section 1. Illness and injury.

3.2.1 What the insurance covers

If you die abroad the insurance covers *reasonable and necessary expenses* for cremation and / or burial at the location if your *relatives* so wish.

3.2.2 Maximum compensation

The coverage is limited to the equivalent *reasonable and necessary cost* of returning a coffin to your *country of residence*.

3.2.3 Documentation in the event of a claim

- Medical certificate, copy of medical record or other documentation for illness or injury from the treating physician or the hospital at the *destination*; information on diagnosis and treatment must be stated;
- Death certificate;
- Receipts for expenses incurred.

4. Escorting and summoning

In order to be covered it is a requirement that the claim is covered under 1. Illness or injury or 3. Repatriation.

The insurance applies if you for medical reasons must be escorted or if a relative must be summoned to you due to emergency/life threatening illness, injury or death.

4.1 Escort

4.1.1 What the insurance covers

The insurance covers up to two (2) persons either to be summoned or as an escort of your own choice who can accompany you in case:

- you are expected to be hospitalised for at least three (3) days due to illness or injury;
- you are hospitalised due to life-threatening illness/injury;
- of your death;
- you have to be *repatriated*;
- you cannot follow the original *fixed itinerary*.

The escorting person should be a person already present at your location or a summoned person according to section 4.2. Summoning.

The insurance covers *reasonable and necessary additional costs* for:

- Transport up to the same standard as you, however not by air ambulance;
- *Homebound travel* of the person(s) escorting you to the latter's *country of residence* up to the standard of economy class when you have arrived at your residence or at the hospital in your *country of residence*;
- Accommodation, meals and local transport up to a daily limit of SEK 2,000 per escorting person
- Issuing or extension of visa for the escorting person(s).

4.2 Summoning

4.2.1 What the insurance covers

The insurance covers up to two (2) persons of your own choice in case:

- You are expected to be hospitalised for at least 3 days due to illness or injury;
- You are admitted due to a life-threatening illness or have been the subject of a life-threatening injury;
- of your death.

The insurance covers *reasonable and necessary additional costs* for a maximum of 60 days for:

- Outbound and homebound transport from the summoned person's place of residence out to your *destination*; if travel takes place by private car we will compensate 1.85 SEK per kilometre.
- Accommodation, meals and local transport up to a daily limit of SEK 2,000 per escorting person(s).
- Expenditure on issuing or extension of visa for the sum-

moned person(s).

This travel insurance applies during for the summoned persons during the period of summoning.

4.3 Maximum compensation

The maximum compensation is *reasonable and necessary expenses* otherwise specifically stated above.

4.4 Limitations/Exclusions

For section 4.1. Escort and section 4.2 Summoning the insurance covers a maximum of two (2) persons in total even if both sections apply.

The insurance does not cover:

- a) Summoning if you are repatriated within 24 hours from the summoned person's departure from his/her place of residence;
- b) Summoning after you have been discharged from hospital;

4.5 Precautions/Security directives

Expenses for escort and summoning must be pre-approved by Europeiska ERV.

Pre-approval from the alarm centre is required for escort and summoning due to expected hospitalisation for 3 days due to illness or injury.

4.6 Documentation in the event of a claim

- Receipts for expenses for accommodation, food, local transports and visa.
- Transport expenses.

5. Personal accident - disability and death

5.1 Disability due to accidental injury

5.1.1 What the insurance covers

Compensation is payable in the event of accident that lead to permanent *medical or economic disability*.

The insurance also covers consultations with a psychologist or psychiatrist after being informed that the accidental injury will cause medical disability of at least 30 %. The maximum compensation is SEK 25, 000.

5.1.2 Compensation in the event of medical disability caused by accident

Determination of the degree of *medical disability* is based on such injuries and symptoms that have been caused by the accident and that can be ascertained objectively.

Assessment of disability is performed regardless of the degree of reduction of the injured person's working capacity due to the consequences of the accidental injury. If a limb that has been lost can be replaced by prosthesis, the degree of disability will be assessed in consideration of the functionality of such prosthesis.

Europeiska ERV determines the degree of *medical disability* in accordance with common statistical tables established within the Swedish insurance industry. The calculation is based on the table that was valid at the time when the accident occurred.

If several parts of the body have been injured in one and the same *accident*, the maximum amount of compensation that will be paid will be based on an estimated degree of disability of 99%, which is equivalent to complete disability.

5.1.3 Scars

Compensation is paid for disfiguring scars due to accidental injury that in connection with the accidental injury has been treated by a physician. Compensation is paid in accordance with the table issued by the Road Traffic Injuries Commission (Trafikskadenämnden). The calculation is based on the table that was valid at the time when the accident occurred. The maximum compensation is SEK 200,000 per claim event.

Entitlement to compensation will exist once the treatment is finished and the scar is assessed to be permanent for the future, however earliest two (2) years after the time when the accident occurred.

5.1.4 Disability benefit

Compensation will be paid in such proportion of the insurance amount that corresponds to the degree of *disability* at your age at the time when the accident occurred.

Entitlement to *disability* benefit arises if the accidental injury leads to *disability* within three (3) years after the

accident, and at least 12 months have passed since occurrence of the accident.

Disability benefit will be paid as soon as the definitive degree of disability has been established.

The definitive degree of *disability* shall, if possible, be determined within three years after the date of the *accident*, however, this may be postponed for as long as may be necessary in consideration of medical opinion or rehabilitation options.

In the event of death as a consequence of an injury, the final settlement shall be made through payment of a lump sum that corresponds to the degree of *medical disability* that prevailed prior to death.

If the insured dies before entitlement to disability benefit comes into force, then no disability benefit will be paid.

5.2 Economic disability

Economic disability is a permanent reduction by at least 50% of your future capacity to work due to accident or illness. Assessment of the degree of *economical disability* is based on injuries and symptoms that are caused by the *illness* or accident that can be objectively ascertained.

Your capacity to work is considered to be permanently reduced when all possibilities of gainful employment have been tried and the Swedish Social Insurance Agency or the corresponding agency in the other Nordic countries have granted at least 50% sickness compensation before the age of 60 in accordance with the National Insurance Act (1962:381) [lag (1962:381) om allmän försäkring].

Not until the *insured* has received such compensation continuously during three years, does the right to *economic disability* arise, whereby Europeiska ERV will examine if compensation for economic disability can be paid. If activity compensation has been paid out for three years by the Swedish Social Insurance Agency Europeiska ERV may determine if the right to *economic disability* has arisen.

If sickness compensation is granted or if *economic disability* arises when the *insured* has reached the age of 60 or later no compensation is paid for *economic disability*. This applies irrespective of when the *accident* or *illness* occurred.

If compensation for *medical disability* has been paid or an advance for such compensation has been paid, the amount already paid out will be reduced by the amount of the *medical disability* compensation.

Maximum compensation for 5.1 and 5.2

The maximum compensation is stated in the insurance policy.

Limitations/Exclusions to 5.1 and 5.2

- a) Compensation is never paid for both *medical and economic disability*. The most favourable alternative for you will apply.
- b) When the insured has reached the age of 60 compensation is only paid for medical disability.
- c) For persons over the age of 75, compensation for disability is covered up to 50% of the sum insured specified in the insurance policy.

5.3 Transport between home and work

The insurance covers the employer's *reasonable and necessary additional costs* if, due to a *bodily injury* claim acknowledged by Europeiska ERV, you are temporarily unable to use your regular means of transport between your residence and your workplace, and your employer has incurred expenses for your transport.

The insurance provides cover while you attend medical treatment for healing purposes, or until you are able to use your regular means of transport again. Your need for an alternative means of transport must be attested by medical documentation.

The maximum limit of coverage is SEK 10,000 per person per claim. The compensation will be paid to the policy holder.

5.3.1 Limitations/Exclusions

Compensation is not payable for expenses that can be indemnified from other sources by law, other statutes, conventions or claims to indemnity.

5.4 Aids and devices

The insurance covers, for up to three (3) years following a *bodily injury* claim, costs on assistive devices which, based on a medical assessment, are necessary to mitigate the consequences of the *bodily injury* and that can not be indemnified from other sources by law or other statutes.

5.4.1 Maximum compensation

Compensation is paid for costs pre-approved by Europeiska ERV up to SEK 50,000 per insured per claim.

5.5 Training and occupational rehabilitation

The insurance covers *reasonable and necessary costs* up to SEK 60,000, pre-approved by Europeiska ERV, for training and occupational rehabilitation incurred by you in case you, as a result of a *bodily injury*, have to undergo rehabilitation to enable you to carry out your work. Corresponding expenses on retraining are alternatively covered if you are unable to perform your previous work duties after the *bodily injury*.

5.5.1 Limitations/Exclusions

It is a requirement for payment to be made that the degree of permanent disability is assessed to be at least 15 %.

5.6 Technical alterations of local environment

The insurance covers *reasonable and necessary costs* up to SEK 60,000 for technical modifications of your workplace, your permanent private residence or your private car, to enable you to carry out your work after a *bodily injury* claim.

5.6.1 Limitations/Exclusions

It is a requirement for payment to be made that the degree of permanent disability is assessed to be at least 15 %.

5.7 Coma

If you are declared *comatose* as a result of a *bodily injury*, the insurance covers compensation at SEK 5,000 per week, for as long as you are in a *coma*, however a maximum of totally SEK 100,000

5.8 Death due to accidental injury

The right to compensation in the case of death exists if the *bodily injury* causes your death within three (3) years of the *bodily injury*. Compensation is paid with the insurance amount for death.

If compensation for permanent disability has already been paid for the same *bodily injury* by Europeiska ERV or if entitlement to such compensation exists but it has not yet been paid out the disability compensation will be deducted from the death compensation.

Maximum compensation

The maximum compensation is stated in the insurance policy.

5.8.1 Limitations/Exclusions

- a) For persons over the age of 75, compensation for death is covered up to 50% of the sum insured specified in the insurance policy.
- b) For accompanying children under the age of 18 the death benefit is maximised to SEK 50,000.

5.8.2 Beneficiaries

Unless Europeiska ERV has been notified otherwise in writing, the beneficiaries are: your spouse/partner/registered partner and children, or, if there are no such relatives, the legal heirs.

5.9 Precautions/Security directives

The insurance applies in respect of normal alcohol consumption. You should have such control over your behaviour not to expose yourself to increased risk of injury. In case you do not follow these directives, compensation may be reduced or denied.

5.10 General exclusions

The insurance does not cover injuries arising from participating in

- a) Motor sports (speed contests).
- b) Deep sea diving (deeper than 30 metres).
- c) Sports that include kicking and striking.
- d) Mountain climbing (mountain, rock and ice).
- e) Expeditions and other similar excursions.
- f) Sports or athletic competitions or training at elite level.

The following are not classified as accidents:

- a) Injury due to infection caused by bacteria, virus or other infectious substances
- b) Injury caused through the use of pharmaceuticals, surgery, treatment or medical examination not resulting from the accidental injury covered under this insurance
- c) Suicide or attempted suicide
- d) Such condition which – even if the condition has been ascertained after an accident – in the opinion of medical experts cannot be deemed to be due to the accident, but rather due to an illness, deformity, or pathological changes. If it can be assumed that the bodily defect has aggravated the consequences of the accidental injury, compensation is payable only for such consequences that have occurred regardless of the bodily defect, and that are due solely to the accidental injury.

Nor is compensation paid for claim for accidental injury which in a conclusive manner has been caused by the insured being under the influence of narcotic substances, barbiturates or abuse of medication.

5.11 Documentation in the event of a claim

- Information on name and address of treating physician/hospital at the *destination*;
- Copy of doctor's report or medical record from the time of the *bodily injury*;
- Police report, in case one has been filed;
- Relevant medical and health-related information;
- Death certificate;

6. Illness - Disability and Death

In order to be covered it is a requirement that the claim is covered under 1. Illness or injury

6.1 Disability due to illness or infection

6.1.1 What the insurance covers

Compensation is payable for *illness* or infection occurring while on a *business trip* that leads to permanent *medical disability* of at least 10%.

Disability is considered to have occurred when your physical or psychological capabilities can be proven to have deteriorated due to the *illness*. *Medical disability* is compensated without consideration to your profession or employment. *Medical disability* may be a physical or psychological reduction in capability due to illness or infection.

6.1.2 When degree of disability is established

The degree of disability is established as soon as the condition has stabilised, however at the latest three (3) years after the outbreak of the illness or infection. If the illness continues to deteriorate after three (3) years, the degree of disability is established on basis of the state of the condition three years after the outbreak of the illness.

6.1.3 How degree of disability is established

The degree of disability is established according to the disability table that was applicable on the date when the illness or infection occurred. If several parts of the body are disabled due to the same illness, total disability may not exceed 99%, which corresponds to complete disability.

6.1.4 How compensation is established

Compensation is decided when the condition has stabilized or at the latest three (3) years after the outbreak of the illness or infection begins as a percentage of the appropriate compensation amount. The percentage corresponds to the established degree of disability.

6.1.5 Payment of compensation

Compensation is paid to the patient in accordance with the degree of disability. Advance payment can be made in accordance with the maximum value assigned to the diagnosis in the disability table that was applicable on the date when the *illness* or infection occurred. Payment is made at the latest three (3) years after the outbreak of the *illness*. In addition to disability payment, compensation is payable during a maximum period of three (3) years for aids and devices prescribed by a *physician* as necessary for mitigating the disability and which are not provided elsewhere by law. Europeiska ERV will compensate for pre-approved costs of up to SEK 50 000.

6.1.6 When compensation is paid out

The compensation will be paid when the *illness* has caused permanent reduction of physical capability and the con-

dition is permanent, although at the earliest 12 months from the time when the *illness* occurred.

6.1.7 Date of illness

The illness is considered to have occurred when a deterioration in health was first identified by a *physician* during the *business trip*. This may not necessarily be the same date as the start of the *illness*. You must be able to prove when and where health deterioration commenced.

6.1.8 Dating of illness and insurance terms

Compensation is based on the policy conditions that apply when the *illness* occurs. This refers to the time when deterioration in health is first established by a *physician*. This may not necessarily be the same date as the start of the *illness*.

6.2. Economic disability

Economic *disability* is a permanent reduction by at least 50% of your future capacity to work due to *illness*. Assessment of the degree of *economical disability* is based on injuries and symptoms that are caused by the *illness* that can be objectively ascertained.

Your capacity to work is considered to be permanently reduced when all possibilities of gainful employment have been tried and the Swedish Social Insurance Agency or the corresponding agency in the other Nordic countries have granted at least 50% sickness compensation before the age of 60 in accordance with the National Insurance Act (1962:381) [lag (1962:381) om allmän försäkring].

For the other Nordic countries sickness compensation should be granted according to equivalent applicable law.

Not until the *insured* has received such compensation continuously during three years, does the right to *economic disability* arise, whereby Europeiska ERV will examine if compensation for economic disability can be paid. If activity compensation has been paid out for three years by the Swedish Social Insurance Agency Europeiska ERV may determine if the right to economic disability has arisen.

If sickness compensation is granted or if *economic disability* arises when the *insured* has reached the age of 60 or later no compensation is paid for *economic disability*. This applies irrespective of when the *illness* occurred.

If compensation for *medical disability* has been paid or an advance for such compensation has been paid, the amount already paid out will be reduced by the amount of the *medical disability* compensation.

Maximum compensation for 6.1 and 6.2

The maximum compensation is stated in the insurance policy.

Limitations/Exclusions to 6.1 and 6.2

The insurance does not apply for:

- a) Infections and illness related to abuse of alcohol, other intoxicants, barbiturates, narcotics or medicine
- b) *Illness*, bodily malfunction or psychological illness, or consequences of such, when the symptoms occurred before commencing the *business trip*, even though diagnosis can not be determined until the business trip has started.
- c) Consequences of suicide attempt.
- d) Psychological illnesses and affective syndrome, chronic pain condition, myalgia and fibromyalgia.
- e) A self-inflicted injury or accident does not qualify as illness.
- f) Compensation is never paid for both *medical and economic disability*. The most favourable alternative for you will apply.
- g) When the insured has reached the age of 60 compensation is only paid for medical disability.
- h) For persons over the age of 75, compensation for disability is covered up to 50% of the sum insured specified in the policy.

6.3 Death compensation due to illness and infection

6.3.1 What the insurance covers

If you die as a consequence of *illness* or infection / contagion, during the term of the insurance and in the course of *business travel*, a lump sum is paid, death benefit. The sum insured is stated in the insurance policy.

The death benefit is reduced by five percentage points per year from the age of 55. There is no reduction if the insured's death occurs before the end of the month in which a child entitled to inherit attains the age of 25. No compensation is paid if the insured upon death has attained the age of 74.

6.3.1.1 Compensation in case of illness

A death benefit is paid to the beneficiary upon the death of the insured due to *illness* during the term of the insurance and in the course of *business travel*.

Death benefit is also paid if the insured during the term of the insurance and in the course of *business travel* is afflicted by an *illness* whereby the insured dies within 14 days from return to their home/the temporary residence.

It is for the payment of compensation required that the return to home was in direct conjunction with the time of *illness*.

6.3.1.2 The insurance cover in case of contagion

There is a right to death benefit if the *insured* during the term of the insurance and in the course of *business travel* outside the borders of the *country of residence*, is afflicted by infection / contagion through bacteria, virus or other contagious substance that causes the death of the insured within three (3) years from the time of infection / contagion.

6.3.2 Limited death benefit

If the *insured* has attained the age of 70 and has a child entitled to inherit whose age does not exceed the last day of the month in which the child entitled to inherit attains the age of 25, the amount of compensation is SEK 100 000, or the agreed sum insured taking into account age reduction, whichever of the two amounts of compensation is the highest. No compensation is paid if the insured upon death has attained the age of 74. For accompanying children under the age of 18 the death benefit is SEK 50,000.

6.3.3 Limitations/Exclusions

Suicide

The first paragraph of Clause 6.3.4 does not apply if the insured has committed suicide.

In the case of suicide, the insurer is liable if more than one (1) year has elapsed from when the insurance agreement was concluded or extended, or in the event of a shorter period, if it is assumed that the insurance was applied for without any thought of suicide.

6.3.4 Intent and gross negligence

If the insured has by intent or gross negligence induced a bodily injury, accidental injury or illness, or aggravated its consequences, the compensation may be reduced or denied completely in accordance with the Insurance Contracts Act. The compensation will be reduced to the extent reasonable considering the circumstances generally.

The compensation will never be reduced if the insured was under the age of 18 or suffered from a serious mental disorder at the time when the bodily injury, accidental injury or illness was induced or aggravated.

Suicide is covered by the insurance if more than one year has elapsed from when the insurance agreement was concluded or extended or, in the event of a shorter period, if it must be assumed that the insurance was applied for without any thought of suicide.

6.3.5 Exclusions regarding hazardous activities

The insurance does not apply to claim events as a consequence of the insured participating in adventure, expedition or other hazardous activities such as professional diving, diving with heavy equipment and all leisure diving at depths greater than 30 meters and / or leisure diving with planned decompression stops.

6.4 Beneficiaries

Unless Europeiska ERV has been notified otherwise in writing, the beneficiaries are: the insured's spouse / partner / *registered partner* and children, or, if there are no such relatives, the legal heirs.

6.5 Precautions/Security directives

- You must comply with the recommendations of WHO and / or the Public Health Agency of Sweden (or equivalent foreign

agency) concerning vaccination and preventive measures, for example concerning travel in areas where malaria exists.

- You must be under regular treatment by a *physician* and be following the measures prescribed by the physician after the outbreak of the *illness*.

6.6 Extended cover protection and continuation insurance

There is no right to extended cover protection or continuation insurance. The insurance is a mandatory insurance paid for by the employer and it is not technically possible to provide this insurance as voluntary individual insurance. This means that if the group scheme agreement between Europeiska ERV and the policyholder is terminated then all of the insurance granted on the basis of the group scheme agreement ceases.

7. Missed departure - Missed departure/Missed connection

7.1 Missed departure or missed connection

7.1.1 What the insurance covers

The insurance covers the *reasonable and necessary additional costs* required to catch up with the original itinerary if, when embarking on the business trip or on route, you are delayed while travelling to the place of departure and therefore miss a scheduled, booked departure or connection with *public transport*. The insurance provides cover for outward trips, round trips and homebound trips.

Additional costs can be paid for a new ticket at maximum the same class of travel as the original journey, as well as accommodation, meals and local transport. Toiletries and clothing can also be covered if hotel accommodation is necessary and the luggage is in transit and cannot be handed out in connection with a change of flight.

7.1.2 Maximum compensation

7.1.2.1 New ticket: *reasonable and necessary additional costs*.

7.1.2.2 Up to SEK 2,000 in total per day per insured for *additional costs* for accommodation, meals, local transport, toiletries and clothing, however maximum SEK 10,000 per insured.

7.1.3 Limitations/Exclusions

The insurance does not cover:

- If the reason for arriving late for the departure/connection could have been anticipated or prevented;
- If the official minimum check-in or the *minimum connection time* stated by the carrier in the timetable, have not been observed.
- For costs that can be compensated by the transport company, the carrier or the trip organizer or from other sources, either by law, by statute, other insurance, by convention or by claim for *damages*.
- When delay is due to bankruptcy or intervention by authorities.
- In the event of strike, industrial action or lockout in existence, or publicly declared before commencement of the *business trip*.

7.1.4 Precautions/Security directives

- Ample transfer time should be allowed for change of flight or other change of means of transport. The transfer time should not be less than two (2) hours. A shorter transfer time may result in the compensation being reduced or denied.
- Compensation may be denied if weather and traffic conditions are not taken into consideration

7.2 Delayed or cancelled public transport

7.2.1 What the insurance covers

If a *public transport* by which you intend to travel is delayed for more than 3 hours, cancelled or over-booked, the insurance covers *reasonable and necessary additional*

costs for accommodation, meals and local transport. Toiletries and clothing can also be covered if hotel accommodation is necessary and the luggage is in transit and cannot be handed out in connection with a change of flight. The insurance provides cover for outward trips, round trips and homebound trips.

Additional costs can comprise a new ticket at maximum the same class of travel as the original journey, accommodation, meals and local transport.

7.2.2 Maximum compensation

- New ticket: *reasonable and necessary additional costs*.
- Up to SEK 2,000 in total per day per insured for *additional costs* for accommodation, meals, local transport, toiletries and clothing, however maximum SEK 10,000 per insured.

7.3 Limitations/exclusions

The insurance does not cover:

- If the official minimum check-in or the *minimum connection time* stated by the carrier in the timetable has not been observed;
- If, due to over-booking, you voluntarily give up your seat;
- For costs that you are entitled to get from the transport company, the carrier or the trip organizer or from other sources, either by law, by statute, by convention or by claim for damages.
- When delay is due to bankruptcy or intervention by authorities.
- In the event of strike, industrial action or lockout in existence, or publicly declared before commencement of the *business trip*.
- Schedule changes announced before you leave your residence or depart from other destination where the *business trip* commences are not regarded as delay under these insurance conditions.

7.4 Documentation in the event of a claim

- Receipts for expenses incurred by you;
- Evidence of the delay/cancellation from the carrier.

8. Luggage delay

8.1 What the insurance covers

The insurance covers *reasonable and necessary additional costs* for replacement purchases as for example clothing and toiletries if your checked-in luggage is delayed and does not arrive at your *destination* at the same time as you do.

8.2 Maximum compensation

- Outbound trip: the sum insured, per person, is stated in the insurance policy, of which maximum SEK 700 for purchasing a bag. In case of delay up to 24 hours purchases up to a maximum of SEK 6,000 are compensated. If higher amount for luggage delay has been chosen, additional compensation for purchases is paid if the delay exceeds 24 hours. The total amount of compensation before and after 24 hours cannot exceed the amount stated in the insurance policy.
- Homebound trip: up to SEK 2,000 per person for *reasonable and necessary additional costs* for clothing and toiletries.

8.3 Limitations/Exclusions

The insurance does not cover:

- a) Costs that the transport company, the trip organizer or other party is obliged to pay in accordance by law, by statute, by convention or by claim for *damages*.
- b) When delay is due to bankruptcy or intervention by authorities;
- c) If the luggage delay is due to a strike, industrial action or lockout in existence, or publicly declared before commencement of the *business trip*.
- d) Transport expenses incurred when collecting your luggage or making purchases.

8.4 Precautions/ Security directives

The replacement purchases must be made during the actual travel, in direct connection to the delay and before the luggage is returned to you.

Ample transfer time should be allowed for change of flight or other change of means of transport. The transfer time should not be less than *minimum connection time*. A shorter transfer time may result in the compensation being reduced or denied.

8.5 Documentation in the event of a claim

- P.I.R. (Property Irregularity Report) from the airline;
- Receipts for your replacement purchases
- The business trip should be confirmed by a written statement issued by your employer.

9. Luggage cover

9.1 What the insurance covers

- The insurance covers theft, damage and loss of your luggage. The damage must be due to sudden and unforeseen events.
- The insurance also covers damage to and loss and luggage which you have to leave behind as a result of evacuation covered according to section 14.1.

9.1.1 Personal and company property

The insurance covers personal and company property intended for use during the *business trip*, which you take with you or buy on the *business trip*, including rented or borrowed objects, as well as gifts.

Maximum compensation is stated in the insurance policy. Maximum 50% of the stated amount refers to *theft-prone* property.

9.1.2 Cash, credit cards, travel documents and keys

- Cash is covered up to SEK 5,000 per person per claim, unless otherwise stated in the insurance policy.
- *Travel documents* are covered up to SEK 30,000 per person, per claim.

The insurance also covers verified *reasonable and necessary additional costs* which are directly related to a covered claim, for example expenses for:

- Cancelling debit cards or credit cards, or travel expenses incurred in connection with submitting a police report or similar, up to a total of SEK 5,000 per person per claim;
- New keys for a private vehicle and/or new keys and/or new locks in a private residence, up to SEK 10,000 per person per claim. The insurance covers new locks, if documents or objects that can identify the home are lost together with the keys. The locks must be changed within a week of the incident.

9.2 Valuation and payment of compensation

The insurance covers the direct financial loss corresponding to the replacement price which applied prior to the insurance incident. This means the amount of compensation can be affected by the age, wear and tear, usefulness and modernity of the item.

The following are, for example, not considered to be direct financial loss:

- Sentimental value;
- Loss of earnings;
- Value of the work you yourself have invested in the production of photographs, films, recordings, computer programs, models and similar items, or the value of your own work and efforts in connection with a claim;
- Losses that may arise from the use of debit cards/credit cards, telephone/SIM cards or similar, cheques and use of accounts, irrespective of whether this can be deemed to have taken place lawfully or unlawfully.

In the specific situation Europeiska ERV's decides whether the form of compensation is cash payment or a new, a used or a repaired object. Europeiska ERV may also decide how any purchase or repair shall take place.

When compensation is paid for objects they become the property of Europeiska ERV. If replaced objects are recovered, you must contact and return the refunded object to Europeiska ERV or refund the amount of compensation that was received.

9.2.1 VALUATION TABLE

Deduction for age, calculated from the purchase date in % of the new price. The deduction does not exceed 80% if the property was in working order at the time of the claim event.

Item	1 year	2 year	3 year	4 year	5 year
Glasses	0 %	0 %	20 %	40 %	50 %
Bicycles	0 %	0 %	30 %	40 %	50 %
Tools, electronic instruments and measuring devices	0 %	20 %	30 %	40 %	50 %
Mobile phones/ Laptops/computers/tablets/GPS /accessories	0 %	30 %	50 %	60 %	80 %
Videos/video cameras, Cameras/accessories, Radios/TVs/stereo systems	0 %	30 %	50 %	60 %	80 %
Clothes and similar items	0 %	0 %	20 %	40 %	50 %
Watches < SEK 5,000	0 %	0 %	20 %	40 %	50 %
Watches > SEK 5,000	Valued at <i>market value</i>				
Leather jackets/Furs over SEK 10,000	Valued at <i>market value</i>				
Gold/jewellery	Valued at market value, however up to max. 50 % of the sum insured				
Books/antiques	Valued at <i>market value</i>				
Photographs/videos/tapes/similar digital recordings/manuscripts, drawings, etc.	Compensation is paid for the replacement cost of the raw materials				
Make-up/toiletries	Compensation of 50 % is paid if the packaging has been opened				

9.3 Maximum compensation

The sum insured is stated under 9.1 and applies unless otherwise stated in the insurance policy.

9.4 Limitations/Exclusions

The insurance does not cover:

- a) Goods intended for sale or processing, sample collections, samples of merchandise, advertising gifts and articles, or similar;
- b) Stamps, coins and bank notes of value to collectors, manuscripts, drawings or valuable documents;
- c) Animals;
- d) Motor vehicles, caravans, trailers, aircraft, parachutes, hang-gliders, yachts and motor boats or other similar conveyances. The insurance does not apply to parts or accessories for the above-mentioned vehicles and water crafts.

Compensation is not payable for:

- e) Superficial *damage*, such as scratches or similar *damage* that do not reduce the value of utility;
- f) Money, *travel documents* and documents of value which are left behind, lost or mislaid, are handed over for transport or check-in or entrusted to the care of others, who are not under your supervision and control;
- g) *Theft-prone property* and *particularly valuable property* left behind in a motor vehicle parked overnight (overnight parking comprises the hours between 22:00 and 06:00);
- h) Expenses that can be reimbursed by another party under law, other provisions, conventions, insurance or compensation claims;
- i) Property belonging to the *company* is covered by this insurance only if compensation cannot be obtained through other insurance or contract.

9.5 Precautions/Security directives

In order to qualify for full compensation, you must handle your property with due care so that theft and damage can be prevented as far as possible, and you must be able to document your claims with receipts/documents demonstrating the value of the lost/damaged items. It is important to note that *theft-prone property*, delicate or *particularly valuable property* requires special supervision.

Forgetfulness is an indication that requirements concerning standards of care have not been observed, and this may result in reduced compensation.

Requirements concerning standards of care also mean that:

- Means of transportation or temporary residence should not be left unlocked, or with open windows. Temporary residence includes e.g. apartment, hotel room, passenger cabin, or similar.
- Money, *travel documents* and *theft-prone property* must be locked in a safe deposit box, suitcase, cabinet, drawer, or

similar, when you leave your temporary residence;

- *Theft-prone property* must not be left unattended or kept in luggage that is checked in without being under your immediate control and supervision;
- *Particularly valuable property* may not be left in a motor vehicle;
- The insurance does not apply in respect of property that the *insured*, prior to departure from the *residence* or the workplace or when returning to any one of these places, leaves in a motor vehicle for longer time than is normally required for immediate loading or unloading.
- *Particularly valuable property* must, wherever possible, be carried in hand luggage or be checked in separately subject to special precautions;
- Bottles or other liquid containers, except for cosmetics and toiletries, must not be placed in checked-in luggage;

Failure to meet these requirements to exercise standards of care may result in reduced or no compensation. The amount by which the compensation is reduced depends on the circumstances, amongst other things the degree of negligence and its significance to the claim and the value of the item of property.

9.6 Documentation in the event of a claim

- Police report from local authorities in the event of theft or loss;
- P.I.R. (Property Irregularity Report) from the airline or report from other carrier if your luggage has been damaged or lost while it was in the airline's /carrier's custody;
- Receipts, warranties or similar documenting the age and value of the property.

10. Personal liability and legal expenses coverage

10.1 Private liability

10.1.1 What the insurance covers

The insurance covers the situation when you as a private individual become liable for compensation to a third party for personal injuries or *damage* to property under the statutory provisions on non-contractual liability in the country where the incident has occurred. The incident must have been caused by you during a *business trip*.

The insurance covers:

- a) *Reasonable and customary costs* incurred when determining liability and the extent of compensation.
- b) Amounts you become liable for, according to the applicable and statutory provisions on non-contractual liability, of the country where the incident/accident occurred;
- c) *Damage* to rented accommodation/hotel room and contents.

Expenses are paid upon approval and in consultation with Europeiska ERV.

Europeiska ERV's undertakings:

In case you may be held liable to pay compensation for *damages* under this cover, Europeiska ERV has the right and obligation, on your behalf, to:

- Investigate whether you according to the legislation on your destination are liable for damages.
- Negotiate with the party claiming damages;
- Plead your case in court or arbitration proceedings.

You cannot with binding effect for Europeiska ERV, wholly or partially, acknowledge liability in respect of the loss, *damage* or injury caused by you.

10.1.2 Maximum compensation

Personal injury: SEK 10,000,000 per insured, per claim;
Damage to property: SEK 10,000,000 per insured, per claim;

Regardless of whether one and the same claim event causes both personal injury and property damage, the maximum amount of compensation is SEK 10,000,000 per claim event.

The maximum amount for which Europeiska ERV can be liable to pay compensation for one claim event is SEK 10,000,000 totally, even if several insured are liable to pay *damages* and even though the event is covered by one or more policies taken out with Europeiska ERV.

If you are liable to pay *damages* for injury to a person domiciled in Sweden, the amount of compensation that will be paid from this insurance will be limited to reasonable compensation for such personal injury in accordance with Swedish law.

10.1.3 Limitations/Exclusions

The liability cover does not apply to:

- a) Claims arising out of incidental contracts (with the exception of section 10.1.1.c regarding rented accommodation/hotel room and contents);
- b) Claims arising in connection with your occupation or work;
- c) Pure economic loss, i.e. a loss occurred that have no connection to personal injury or damage to property;
- d) Loss, damage or injury for which you have assumed liability, which is over and above the statutory provisions governing non-contractual liability;
- e) Damage/injury that you have inflicted on a *close relative*;
- f) Loss of or damage to property that you have rented, leased, borrowed, manufactured, processed, repaired, stored or have temporarily had in your possession (with the exception of section 10.1.1.c on rented accommodation/hotel room and contents);
- g) Loss, damage or injury resulting from wear and tear, gross negligence or a deliberate malicious act;
- h) Loss, damage or injury caused by animals;
- i) Claims arising as a consequence of you having transmitted disease to another person by infection or in a similar way;
- j) Loss or damage for which you may be held liable as the owner of property, or apartment, or as the owner of leasehold rights;
- k) Liability for damage caused while using motor vehicles, caravans, trailers or *aircraft*, paragliders, hang-gliders or other similar craft. The exclusion does not, however, apply to electric wheelchairs;
- l) Liability for damage caused while using marine craft more than 3 metres in length with sail or engine or marine craft less than 3 metres in length with engine power exceeding 3HP.
- m) Damages occurring in connection with you having wilfully committed a criminal act;
- n) Fines or similar demands imposed on you;
- o) Random accidents
- p) Nuclear damage;
- q) Damage which is directly or indirectly due to, or the course of which is related to, war, war-like events, civil war or revolution;
- r) Expenses incurred because a ship or *aircraft* was required to alter its travel route due to your state of health;
- s) Damage you have caused to another person covered by this insurance.
- t) Costs and / or liability arising as a result of you not following your doctors /midwife's advice or the regulations of the airline.

10.1.4 Precautions/Security directives

Claims for which Europeiska ERV may be liable to pay compensation must be reported to Europeiska ERV without delay.

10.1.5 Obligation to provide information

You have an obligation to submit to Europeiska ERV, without delay, relevant documents and other information that may be significant for the assessment of a claim. If you deliberately withhold or conceal any information which is of significance for the assessment of the claim, the insurance will cease to apply.

10.1.6 Obligation to take appropriate measures

You have a duty, to the best of your ability, to avert imminent damages or to endeavour to limit damages which have already occurred.

This means, amongst other things, that:

- You have an obligation to limit the effects of the incident that may entail liability to pay damages.
- You have a duty to cooperate to ensure that any right of recourse against a third party is preserved.

10.1.7 Summons and legal counsel

If you are summoned to appear before a court or are advised that such summons is forthcoming, this must be reported to Europeiska ERV immediately. If you fail to comply with these obligations, a court order regarding liability to pay compensation cannot be referred to Europeiska ERV, nor will litigation or arbitration court costs be compensated.

10.1.8 Settlement out of court

If Europeiska ERV so wishes, you are obliged to cooperate in negotiations to reach an out-of-court settlement with the injured party. If Europeiska ERV has declared a preparedness to accept settlement out of court with the party demanding damages, Europeiska ERV shall be discharged from any obligation to meet any subsequent expenses or claims or from obligations to carry out a further investigation.

If you, without Europeiska ERV's prior consent, assume liability for damages, endorse claims for compensation, or pay compensation, Europeiska ERV is free of all obligations.

10.1.9 Penalty interest

Europeiska ERV will not pay any interest incurred because of delay by you to meet your obligation under the provisions of these insurance terms and conditions.

10.1.10 Documentation in the event of a claim

- Police report, confirmation of police report or damage report;
- Name and contact details for all involved persons;
- Original receipts for repair;
- Travel document or other documents showing the destination, travel dates and purpose of the trip.

10.2 Legal expenses

10.2.1 What the insurance covers

The insurance applies to specific and ongoing legal disputes arising during your *trip* abroad which could be brought before a county court, or equivalent court / panel

or which, after trial in such a court, can be tried by the courts of appeal of the Swedish Supreme Court or equivalent court(s) abroad.

The insurance covers *reasonable and necessary costs* for:

- a. Your own and a counterparty's legal fees which you may be instructed to pay after dispute has been tried at one of the courts stated above.
- b. Legal costs that are incurred in the event of a settlement during legal proceedings, which you have undertaken to pay the opposite party, on the condition that it is evident that the court would have instructed you to pay legal costs amounting to a greater sum if the dispute had been tried.
- c. Expert reports.
- d. Unilaterally obtained specialist reports.

The insurance also covers reasonable and necessary travel expenses as a result of being summoned as a witness or for testimonial in a foreign court if personal attendance is a requirement.

10.2.2 Choice of representative

In order for compensation to be paid, you must engage an appropriate legal representative taking into consideration your domicile, the location where the dispute will be tried as well as the nature and extent of the dispute, and:

- a) who is a member of a national Bar Association, or other lawyer who is an employee at a public law firm, or
- b) who has been appointed counsel in accordance with the provisions of the Legal Aid and Advice Act, in the dispute, or
- c) who can show that he, at some time during the previous three years, was appointed counsel in accordance with the provisions of the Legal Aid and Advice Act, in a dispute similar in nature, and is still suited to the task of such counsel, or
- d) who in some other way has shown that he is especially suited to the assignment.

Examination of Item c) or Item d) concerning the legal representative's suitability to the task, is performed in Sweden by the Insurance Companies' Legal Expenses Committee (Försäkringsbolagens Rättskyddsämnd). The insured, and Europeiska ERV, reserve the right to demand arbitration from the Swedish Bar Association, or similar professional foreign association, concerning the reasonableness of the lawyer's fees and costs. A prerequisite to allow the insured to seek the services of a legal representative in accordance with the provisions of Item c) and Item d) above, is that the legal representative undertakes, in the event of a dispute, to accept the Insurance Companies' Legal Expenses Committee's examination of his fees and other expenses relating to the case.

In case of a dispute that is to be tried outside Sweden the legal representative must be approved by Europeiska ERV.

10.2.3 Maximum compensation

The maximum sum insured per person, per trip is SEK 250,000.

There is an excess of 10 % of total claim costs, subject, however, to a minimum of SEK 2,500. There is no excess if the economic conditions for legal aid in the country in which the case is instituted are met. If an appeal is lodged, the excess applies to every instance.

10.2.4 Limitations/Exclusions

The insurance does not cover:

- a) Civil-law disputes between you and the travel agency, trip organiser, transport provider or Europeiska ERV/Europeiska Rejseforsikring;
- b) Legal disputes which are directly or indirectly related to the execution of your profession, including work placements matters;
- c) Family and inheritance matters;
- d) Criminal cases;
- e) Damage for which you may be held liable as the owner, user or driver of motor vehicles, caravans, trailers, *aircraft*, paragliders, hang-gliders or similar craft.

Note: Legal expenses coverage does, however, apply for the insured as driver or user of a motor vehicle, caravan or other trailer, motor boat or sail boat which the insured has temporarily borrowed or leased outside your *country of residence*;

- f) damages or other claim on grounds of an act or deed carried out by the insured, that has given rise to suspicion of, or prosecution for, a criminal offence.
- g) Disputes that can be brought before an approved Consumer Complaints Boards in either Sweden or in the country where you have been met with a claim.

10.2.5 Documentation in the event of a claim

- Notification to Europeiska ERV, submitted by you or your attorney, as soon as the attorney has taken on the case, and before further steps are taken;
- Identification of and information on the counterparty;
- Allegation(s) made in the case;
- Brief presentation of the case specifying the allegations on which the case can be supported;
- Information on estimated expenses;
- Any further information relevant to the case.

11. Personal assault

11.1 What the insurance covers

Compensation is paid for personal injury that you in the capacity of a private individual suffer through *assault* or other intentional violence during the *business trip*.

11.2 Maximum compensation

The maximum compensation is SEK 1,000,000 per insured and claim event. The compensation is calculated according to Swedish damages law, in accordance with the provisions in chapter 5 in the Swedish Damages Act.

It is a condition for compensation to be paid that you are alive at the time of payment.

11.3 Limitations/Exclusions

Several injuries are considered as one claim if they arose on the same occasion.

Compensation is not paid for injury you suffer when:

- a. You have subjected yourself to the risk of injury without due cause.
- b. You, linked to the personal injury, were guilty of a willful act that can result in fines or greater punishment under Swedish law.
- c. You were injured by a *close relative*.
- d. the injury's occurrence or extent was directly or indirectly caused by or linked to war, warlike events, civil war or revolution.
- e. You were injured in the performance of your profession or service or other gainful activity.

Nor is compensation paid:

- a) if the damages/indemnification for costs is paid by another party, e.g. the perpetrator, or the state/municipality or if the damages/indemnification has been paid from another insurance/insurance company.
- b) if the damages are based on confession alone
- c) if the damages are based on transfer of entitlement from the person who is entitled to compensation.

11.4 Precautions/Security directives

Injuries that may result in a claim for compensation must be reported to Europeiska ERV without delay. In the event of an injury, you must be able to:

- prove that you are entitled to compensation for damages;
- prove that the perpetrator was not known, or that the perpetrator cannot pay compensation.
- Alcohol, narcotics, sedatives or other intoxicants should not be used in such a way that you expose yourself to risk of injury.
- If the injury leads to the prosecution of the party that caused the injury, you, if Europeiska ERV so requests, shall pursue the case for damages in the court, for which Euro-

peiska ERV pays the legal costs.

- You must make a police report and consult a hospital/physician for medical assessment of the injury immediately after the assault. A medical report must be issued by a qualified physician at the place of injury.
- If you do not comply with the stated directives, this can lead to the compensation being reduced or not paid at all.

11.5 Documentation in the event of a claim

- Police report for the reporting of the *assault*.
- Relevant medical and health information.

OPTIONAL COVERS

12. Road Safety

This is an optional cover and only applies if stated in the insurance policy.

12.1 What the insurance covers

The insurance applies to vehicles with a maximum total original weight of 3.5 tonnes. The vehicle must not be more than 10 years old, based on the date when it was first registered.

If the vehicle during the *business trip* suffers an unexpected breakdown, is involved in a collision, the vehicle runs/skids off the road or other events occur which make it impossible to continue the journey using the same vehicle, the insurance covers *reasonable and necessary expenses* for:

- Roadside assistance or towing of the vehicle to a workshop or other location if necessary due to the incident, at up to SEK 1,500 per claim event,
- Rental vehicle up to SEK 1,000 per day for a maximum of 3 days, **or**
- Travel expenses for *public transport* to your residence or workplace up to SEK 2,000 per insured, maximum SEK 6,000 per group **or**
- Food and accommodation for up to 2 days at up to SEK 1,000 per day per insured, maximum SEK 6,000 per day per group. It is a requirement that it is expected to take more than 12 hours to repair the vehicle, and that the incident occurred more than 80 km from your residence.

12.2 Maximum compensation

The maximum compensation is stated above.

12.3 Limitations/Exclusions

The insurance does not cover:

- a) Other *additional costs* than the actual rental costs when renting a vehicle, including but not limited to additional equipment, fuel, additional insurance, parking charges etc.;
- b) Damage occurring because you have clearly neglected to maintain and care for the vehicle;
- c) Damage occurring when you have deliberately acted in a way which is a felony under local legislation;
- d) Damage when applicable traffic law in the country/area and/or law regarding driving under the influence has been violated.
- e) *Events* which are based on or involve motor sport competitions, car displays, off-road competitions or test-driving the vehicle;

- f) Damage where a breakdown is caused by you omitting to refuel the vehicle or top up with oil or water.
- g) Damage to the interior of the vehicle;
- h) Expenses for which compensation has been or can be obtained from another party under current legislation, provisions, conventions, compensation for loss or *damage* or guarantee.

12.4 Documentation in the event of a claim

- Report from towing or recovery service;
- Rental contract for car rental company;
- Receipts for expenses incurred by you.

13. Curtailment and Replacement employee

This is an optional cover and only applies if stated in the insurance policy

13.1 What the insurance covers

If you have to interrupt your stay and travel back to your country of residence, the insurance covers *reasonable and necessary additional costs* for:

13.1.1.A. Private curtailment

Return to your country of residence, if your business trip has to be interrupted due to:

- Serious *unforeseen illness or injury* resulting in hospitalisation or death of your *close relatives*;
- Serious *damage occurring in your private home* which requires your immediate attendance.

13.1.1.B. Business-related curtailment

Return to your country of residence, if your business trip has to be interrupted due to:

- Serious *unforeseen illness or injury* which results in hospitalisation or death among your *close colleagues* in your *country of residence*;
- Serious *damage occurring at the workplace* which requires your immediate attendance;
- A sudden and unforeseen *event* at the *destination*, which makes it impossible to carry out your business or makes the purpose of the *business trip* impossible.

13.1.2 Maximum cover

The insurance covers *reasonable and necessary additional costs* for:

- Transport to the *country of residence* at the same form/class of transport as you have chosen on the original journey, maximum on commercial flights;
- Return/new outbound journey to the place where your trip was interrupted and subsequent *return to your country of residence* with the same form/class of transport as you have chosen on the original journey, maximum on commercial flights. The *return* journey must be undertaken not later than 3 months after your curtailment;
- If you travel by private car we will reimburse SEK 1,85 per kilometre.
- Unused travel expenses, maximum SEK 50,000.

13.1.3 Limitations/Exclusions

The insurance does not cover:

- a) Costs if your *return* journey is less than 12 hours before your originally scheduled arrival time at which you were due to arrive to your *country of residence*.
- b) In case the person causing the need for curtailment went on the same *trip* as you and had to be *repatriated*;
- c) Costs for *return journey* arranged by you yourself, which Europeiska ERV would not have incurred if Europeiska ERV had arranged the transport.
- d) Compensation is paid only for costs that cannot be reimbursed by other party.

13.1.4 Precautions/Security directives

- The home journey must be approved by Europeiska ERV's assistance company or Europeiska ERV before commencement of travel.
- The home journey must be undertaken by regular, scheduled means of transportation, alternatively, by motor vehicle.
- It is a condition that the criteria for curtailment are met at the time of *return* journey.

13.1.5 Documentation in the event of a claim

- Medical certificate, copy of medical record from treating physician during your *business trip*
- Copy of death certificate;
- In the event of bankruptcy, fire, burglary, etc., a copy of the petition for bankruptcy, police report or damage report;
- The reason for the interruption of the trip must be substantiated through customary written statements.
- Proof of travel or other documentation showing the *destination*;
- Receipts for expenses incurred by you.

13.2. Replacement employee

It is required that the claim is covered under insurance section 1. Illness and injury or 13.1 Curtailment.

13.2.1 What the insurance covers

The insurance covers *reasonable and necessary costs*, if you have to interrupt the *business trip* and have to be replaced by another member of staff in cases where:

- You are unable to work because of *emergency/unforeseen illness, injury or death*;
- You are curtailed in accordance with the cover for Private Curtailment 13.1.1.A or Business-related Curtailment 13.1.1.B;

The insurance covers *reasonable and necessary costs* for:

- Transport from the replacement person's residence or workplace to your location and back again using the same means of transport as you, however to maximum economy class;
- If replacement person travels by private car we will reimburse with SEK 1,85 per kilometre.

13.2.2 Maximum cover

Transport: *reasonable and necessary costs*.

13.2.3 Limitations/exclusions

The insurance does not cover:

- a) expenses for a journey arranged by you yourself without approval from Europeiska ERV, or expenses for travel which Europeiska ERV would not have incurred if Europeiska ERV had arranged the transport.
- b) Compensation is paid only for costs that cannot be reimbursed by other party.

13.2.4 Precautions/Security directives

- Trips must be approved by Europeiska ERV's alarm centre or Europeiska ERV before commencement of travel.
- Proof of your incapacity for work and the number of sick-listed days, must be provided through medical certificates issued by an impartial, qualified physician.

If you neglect your duty to adhere to these instructions, this may entail a partial or total reduction in the amount of compensation.

13.2.5 Documentation in the event of a claim

- Medical certificate, copy of medical record from treating physician during your business trip
- Copy of death certificate;
- In the event of bankruptcy, fire, burglary, etc., a copy of the petition for bankruptcy, police report or damage report;
- The reason for the interruption of the trip must be substantiated through customary written statements.
- Proof of travel or other documentation showing the destination;
- Receipts for expenses incurred by you.

13.3 Reimbursement of unused travel expenses

13.3.1 What the insurance covers

If a replacement person is not sent out and you are unable yourself to resume work at the location where the *business trip* was interrupted due to *Emergency/unforeseen illness or injury* or curtailment, the insurance covers unused *travel expenses* for the days of travel which could not be carried out.

The actual travel and accommodation costs are divided by the total number of days of travel to calculate the average daily travel rate.

13.3.2 Maximum cover

The maximum compensation is SEK 50,000 per claim.

13.3.3 Limitations/Exclusions

- a) The insurance does not cover expenses for a journey arranged by you yourself without approval from Europeiska ERV, or expenses for travel which Europeiska ERV would not have incurred if Europeiska ERV had arranged the transport.
- b) Compensation is paid only for costs that cannot be reimbursed by other party. Proof of your incapacity for work and the number of sicklisted days, must be provided through medical certificate issued by an impartial, qualified *physician*.

14. Security Package

This is an optional cover and only applies if stated in the insurance policy

14.1 Evacuation

14.1.1 When does the insurance cover?

The insurance covers evacuation, which means when the authorities issue a decree or order that people must leave an entire area in the event of war, natural disasters or other life-threatening circumstances, and that urgent action is required to get to safety. Thus, it is only an evacuation when the Ministry of Foreign Affairs in your home country or other national or local authority at the destination in the affected area, confirms that evacuation is required.

14.1.2 What the insurance covers

The insurance covers *reasonable and necessary additional costs* for:

- Transportation to nearest safe place or to your *country of residence* in the event that Europeiska ERV, the *Ministry of Foreign Affairs* or other national or foreign authority initiates an evacuation of the area where you are currently staying because of *natural disaster, acts of terrorism, outbreak of war or war-like situation, political unrest or imminent danger of life-threatening epidemics.*
- The same applies if you are staying in an area affected by the above mentioned incidents within a radius of 50 kilometers.
- *Additional costs* up to SEK 2,000 per insured per day for hotel accommodation, meals and local transport in connection with evacuation to your *country of residence* or to the nearest temporary safe place from the time an incident as described above makes *return trip* impossible and until *return* becomes possible again;
- Replacement purchases of clothing and toiletries are covered up to SEK 6,000 per person per *trip*, if you are evacuated without your luggage.

14.1.3 Maximum compensation

The insurance covers *reasonable and necessary costs* unless otherwise stated above.

14.1.4 Limitations/exclusions

The possibilities for Europeiska ERV to provide assistance can at times be limited in areas affected by natural disaster, acts of terrorism, outbreak of war or war-like situation, political unrest or imminent danger of life-threatening epidemics. The insurance does not cover:

- If it is not considered an evacuation as per definition in section 14.1.1.
- In *active participation in war*, riots, demonstrations or similar;
- If you travel to or within areas where the local authorities/ the *Ministry of Foreign Affairs* in your *country of residence* or Health protection agency have issued a travel warning or have recommended that you leave the area / *return* home;
- If you travel to or stay in an area after the area has been classified as a war zone according to Europeiska ERV's

risk list. Europeiska ERV's risk list can be found at www.erv.se/riskomraden.

e) Expenses for evacuation which Europeiska ERV would not have incurred if Europeiska ERV had been responsible for the evacuation.

f) Expenses covered by travel agent, carrier and public authorities.

g) Evacuation based on your concern or fear alone.

14.1.5 Precautions/Security directives

- Transport should take place on the first possible opportunity;
- Compensation is provided for additional expenses. This means for example, that you must have a pre-paid return ticket and/or pre-paid hotel- or other accommodation reservation, which can not be used or refunded. Expenses for evacuation need pre-approval by Europeiska ERV.

14.1.6 Documentation in the event of a claim

- Documentation for the incident that resulted in the evacuation;
- Travel documentation or other documentation showing the duration and the purpose of the trip.
- Documentation for pre-paid expenses.
- Documentation for reimbursement of pre-paid expenses (e.g. flight taxes or fees).
- Original receipts for expenses paid by you.

14.2 Extended stay due to quarantine or natural disaster

14.2.1 What the insurance covers

The insurance covers *reasonable and necessary additional costs* for return trip, accommodation and meals, if you by the authorities are forced to extend your *business trip* and are unable to *return* due to:

- *Natural disaster*
- Quarantine in *epidemics*;
- *Acts of terrorism*;
- Outbreaks of war or war-like states;
- *Political unrest*.

14.2.2 Maximum cover

Maximum cover is SEK 50,000 per insured per *trip*.

14.2.3 Limitations/Exclusions

It is a requirement that the expenses are pre-approved by Europeiska ERV.

14.2.4 Documentation in the event of a claim

- Documents verifying the incident causing the prolonged stay;
- Travel documents or other documents showing the destination;
- Receipts for expenses incurred by you.

14.3 Closure by order of public authority

14.3.1 What the insurance covers

The insurance covers *reasonable and necessary additional costs* if you, during a *business trip*, do not have access to

your private belongings because your temporary place of residence has been sealed off by the authorities. The sealing-off may be a consequence for example of fire, acts of terrorism or equivalent serious incident.

14.3.2 Maximum cover

The insurance covers up to SEK 6,000 per person per trip for example for clothing, toiletries or other expenditure necessary for the purposes of the business trip.

14.3.3 Limitations/Exclusions

The sealing-off must last for a minimum of 3 hours and must be verifiable by confirmation from an authority or lawful representative of the place of temporary residence.

14.3.4 Documentation in the event of a claim

- Documents verifying the incident causing the closure;
- Receipts for expenses incurred by you.

14.4 Search and rescue

14.4.1 What the insurance covers

The insurance covers *reasonable and necessary costs* for police, civilian or military search and/or rescue

a) if you have been reported missing to the police or other public authority for at least 24 hours, have been seen alive within the last 5 days, and your temporary place of residence has been confirmed.

b) if you are caught in an inaccessible place after a bodily injury or acute illness which is covered by this insurance.

Costs are covered in the event that the local authorities demand payment or guarantee of payment before search or rescue operation is carried out.

Compensation is paid for search and rescue for up to 14 days after you have been reported missing and within a radius of 50 kilometres from the place where you were last seen.

14.4.2 Maximum compensation

The maximum amount is SEK 250,000 per *insured* per claim or up to SEK 500,000 per claim event. If several persons are searched for as a group, the search expenses will be distributed equally between the number of persons insured by Europeiska ERV.

14.4.3 Limitations/Exclusions

The insurance does not cover:

- Search and rescue in connection with *kidnapping* or hijacking.
- Expenses covered by public authorities;
- Expenses Europeiska ERV would not have had if Europeiska ERV had arranged for the search and rescue.
- Charges to organisations/authorities which normally work on voluntary basis/free of charge on search and rescue operations.

14.4.4 Precautions/ Security directives

- Expenses for search and rescue must be pre-approved by Europeiska ERV.
- Expenses for transport and hotels for family members are covered only if their participation is necessary and contributes to search, rescue or recovery. Europeiska ERV assesses whether the participation is necessary.

- It is not regarded as a search if you have neglected to inform family members/your employer of your whereabouts and location, and your family/employer wishes to get in contact with you, regardless of the reason for the wish for contact.

14.4.5 Documentation in the event of a claim

- Police report or equivalent documentation from an authority;
- Travel documents or other documentation showing destination;
- Receipts for expenses incurred by you.

14.5 Hostage compensation

14.5.1 What the insurance covers

The insurance provides cover in the event that you are *kidnapped* or subjected to hijacking during a *business trip*.

Compensation will be paid to:

A. Insured

- Daily compensation of SEK 2,500 for the time, calculated in 24-hour periods, that unlawful deprivation of liberty lasted, however maximum up to SEK 250,000 per insured;
- Psychological debriefing and counselling following release at up to a total of SEK 50,000.

B. Policyholder

- Expenses for advice up to SEK 50,000;
- Transport expenses for one replacement person if you for business reasons need to be replaced by another employee up to SEK 50,000;
- Salary compensation for the insured in the period of detention as well as a month extra up to SEK 250,000.

C. Closest relatives

- Regular updates from Europeiska ERV and professional crisis counselling by psychologist up to totally SEK 50,000;
- Cover for transport, temporary stay, meals and loss of income at up to SEK 50,000 for travelling out to the country/area where you are being detained if you do not have closest relatives at the location. This cover applies only in case you have been detained for at least 48 hours.

14.5.2 Maximum compensation

The total compensation is SEK 750,000 per claim event.

14.5.3 Limitations/Exclusions

The insurance does not cover ransom.

14.5.4 Precautions/Security directives

When taking of hostage or *kidnapping* is confirmed, Europeiska ERV or our alarm centre must be notified as quickly as possible. Travel by family members to the *destination* must be approved by Europeiska ERV or our alarm centre. If the *policyholder* or the closest relatives do not follow the *Security directives*, the compensation may be reduced or denied.

14.5.5 Documentation in the event of a claim

Original documentation of expenses incurred for relatives' travel and accommodation.

15. Excess coverage

This is an optional cover and only applies if stated in the insurance policy.

15.1 Excess coverage - Home insurance

15.1.1 What the insurance covers

The insurance covers the excess for which you are liable in the event of indemnifiable damages under the terms of your Home insurance – when damages occur in your uninhabited permanent residence in your *country of residence* during your *business trip*. It is a condition that none of the persons living in the residence were home at the time when the damage occurred.

15.1.2 Maximum compensation

The maximum compensation is SEK 15,000 per claim event.

15.1.3 Limitations/Exclusions

The claimed amount from the home insurance must exceed the excess amount for the insurance coverage.
The claim must be approved and settled by your home insurance before compensation for the excess can be paid.

15.1.4 Documentation in the event of a claim

- Copy of the claim settled by your home insurance, documenting that compensation has been paid and the excess deducted;
- If the incident has been notified to the police, a copy of the police report must be attached.

15.2. Excess coverage - Car insurance

15.2.1 What the insurance covers

The insurance covers the excess if your private car, private leased car or motor cycle suffers indemnifiable damage during your *business trip* or is parked and unused in your country of residence during your *business trip*.

You may also use a private car/motor cycle belonging to someone in your household registered at the same residential address as you.

If you by mistake have fuelled the private vehicle/motor cycle with wrong fuel the excess for cleaning the tank and towing to the nearest workshop is compensated.

15.2.2 Maximum compensation

The maximum compensation is SEK 15,000 per claim.

15.3 Limitations/Exclusions

- The claimed amount must exceed the excess amount for the motor insurance coverage;
- The claim must be approved and settled by the motor insurance before compensation for the excess can be paid.

Excess coverage for motor insurance does not apply for:

- Damages covered under the motor vehicle's mechanical breakdown coverage or legal expenses coverage.
- Compensation relating to motor breakdown cover;
- Loss of bonus;
- Compensation for business interruption or rental car/motor cycle expenses;
- Wear and tear;
- Damage arising due to your violation of the local legislation/traffic law.
- Damage arising when travelling for a period longer than 30 days;
- Damage which affects a car other than the one owned or rented by you.

15.4 Precautions/Security directives

- If excess coverage shall apply in respect of an event that also includes property damages, as specified under section 9. Luggage coverage, and where a deduction has been made for the damages in consideration of the pertinent requirements regarding standards of care, the same deduction that applies for the damages will also apply for the excess coverage.
- It is a condition for coverage that damages must have occurred during the time that you were engaged in a *business trip*.

15.5 Documentation in the event of a claim

- Copy of the claim settlement from your comprehensive insurance, attesting that compensation has been paid and the excess has been deducted;
- If the incident has been notified to the police, a copy of the police report must be attached.

16. Excess elimination for hired vehicle

This is an optional cover and only applies if stated in the insurance policy.

16.1 What the insurance covers

If your rented car, mobile home, boat, motorcycle, moped, snow mobile or bicycle is damaged during the *business trip* the insurance covers the excess you are liable to pay to the rental firm. If the cost for repair is lower than the excess the insurance instead covers those repair costs.

16.2 Maximum cover

The maximum cover is SEK 25,000 per claim.

16.3 Limitations/Exclusions

The claim must be approved and settled by the rental firm's insurance before compensation for the excess can be paid. The insurance does not apply if you have not taken out full comprehensive insurance for the rented car, mobile home, boat, motorcycle, moped or snowmobile.

16.4 Documentation in the event of a claim

- Copy of rental agreement;
- Receipt for payment of excess/repair costs.

17. Cancellation

This is an optional cover and only applies if stated in the insurance policy.

17.1 When the insurance applies

The insurance applies from the time of binding booking of the *trip/event*, but never prior to when this optional cover for cancellation was taken out.

The cover ceases when the *trip* or the *event* has started. The *trip* has started when you have passed security control at the airport or boarded the bus, train or ferry. When you are travelling by own car, the trip has started when you cross the border of your *country of residence*. If you insure accommodation costs only, the *trip* has started when you have completed check in at the place of accommodation. The *event* has started when you have passed ticket inspection.

17.2 What the insurance covers

The insurance covers trips /events bought on the *policy-holder's* (employer's) account and where the intended *trip/event* is during is a *business trip*. Travel is airline, train, bus or ferry ticket, accommodation and/or rental car and package travel.

The insurance covers the policy holder's share of the cancellation costs which may be charged according to rules on cancellation of the provider(s) of the *trip* or *event*, if you are prevented from going on a *trip/attending* an event or if the purpose of the trip cannot be fulfilled due to:

- *Emergency/unforeseen illness and accident* or death affecting you, a *close relative*, a *close colleague* or someone you were to visit. By acute *illness* is meant that the *illness* shall have been unknown when booking and have occurred after the time of the booking.
- The cancellation insurance also provides coverage for the policy holder in case the insured is subjected to other sudden and unforeseen event that leads to that the insured can not reasonably partake in the purchased travel / arrangement, e.g. if your workplace or private home is damaged by fire, flooding or burglary.

Compensation is paid to the *policy holder* (employer).

17.3 Maximum compensation

The maximum compensation per insured, per *trip*, is stated in the insurance policy.

17.4 Limitations/Exclusions

You will not receive compensation:

- a) If the cause of cancellation was known when you booked the *trip/event*.
- b) If compensation can be claimed from another party under the travel terms, statutory provisions, conventions or travel guarantee;
- c) For *trips* or *events* cancelled by the organiser;
- d) If the reason for the cancellation is due to a pre-existing medical condition that has displayed symptoms before booking the trip or event compensation is paid only in case of *acute deterioration*.
- e) If the reason for the cancellation is that actions essential for the *trip/event* have not been taken, e.g. passport, visa, vaccinations or similar.

17.5 Precautions/Security directives

- The reason for the cancellation should have occurred after the travel, ticket or event has been booked.
- You must be able to substantiate the reason for cancellation through a written statement issued by a physician, police, pertinent authorities, or similar.
- The person issuing the certificate should have been contacted prior to when the trip / arrangement should begin.

17.6 Documentation in the event of a claim

- Travel documents, tickets or other documents showing your part of the cancellation costs and the purpose of the trip.
- Certificates verifying the date and reason for the cancellation, e.g. medical certificate, police report or similar.

18. Common terms and conditions of the contract

18.1 Term and renewal of the insurance contract

The period of insurance is deemed to commence at 00.00 hours, on the commencement date, and will be in force for one year, unless stated otherwise in the Insurance policy.

If the contract is taken out on the commencement date, the insurance is considered to commence first when the contract is entered into. The scope and the scale of premium amounts, are stated in the Insurance policy. At expiry of the term of insurance, the insurance contract will be renewed when the policyholder has made payment of the renewal premium of which the policyholder has received written notification from Europeiska ERV. If either party does not wish to renew the insurance contract, the other party must be notified accordingly at the latest 30 days before expiry of the term of insurance. If such notification has not been submitted, the insurance contract will be extended for a further year.

If a higher premium amount, or amended conditions will apply for the new policy, Europeiska ERV will give due notification thereof at the latest at the time of sending out the premium renewal notice. The policyholder will subsequently have the right, at the latest 14 days after the premium renewal notice has been sent out, to cancel the insurance contract to expire at the expiry of the term of insurance or, if the insurance contract has been renewed, with immediate effect.

18.2 Cancellation and amendment of insurance conditions

The policyholder's right to prematurely cancel the insurance
Unless otherwise agreed, the policyholder has the right to cancel the insurance before expiry of the term of the insurance, if:

1. Europeiska ERV has grossly neglected its obligations in accordance with the Swedish Insurance Contracts Act, or in accordance with the conditions stated in the insurance contract;
2. there is no longer any need for insurance, or there are otherwise conditions which have had a significant effect on insurance circumstances, or
3. Europeiska ERV has amended the policy conditions during the term of insurance.

Europeiska ERV's right to prematurely cancel the insurance
Europeiska ERV has the right to terminate the insurance or to amend the policy conditions before expiry of the term of insurance, only if:

1. the policyholder or the insured have grossly neglected their obligations toward the company, or
2. a condition which is specified in the policy contract and which is of some significance as regards risk, has been amended in a manner which the company cannot be as-

sumed to have taken into consideration.

3. continuation of the agreement on the basis of any adjustments of laws or legal routines would render the continuation of the insurance agreement incompliant, unless it is possible to make adjustments making the agreement compliant which are accepted by the policy holder and Europeiska ERV.

The insurance must be terminated in writing 14 days' notice, calculated from when Europeiska ERV sent it. For termination according to paragraph 3, three (3) months' notice applies.

Cancellation must be notified in writing, with 14 days notification, calculated from the date when Europeiska ERV sent out such notification.

In the event of overdue payment of premium, Europeiska ERV reserves the right to terminate the insurance, unless the delay is of minor significance. Notification of cancellation will be sent to the policyholder, and will come into effect 14 days after the day when it was sent out.

18.3 Payment of premium

18.3.1 The first premium

The premium must be paid in advance, unless otherwise agreed with ERV and as stated in the Insurance policy. Europeiska ERV's liability comes into effect at the beginning of the period of insurance, provided that the premium has been paid at the latest on the specified due date.

If the premium is paid later, this will entail delayed payment of premium and the insurance will not be valid, and Europeiska ERV's liability will not come into effect until the day after such payment of premium has been made.

18.3.2 Renewal premium

The renewal premium must be paid at the latest on the commencement date of the renewed insurance. However, it shall not be necessary to pay the premium earlier than 1 month after the date when Europeiska ERV sent out the premium notification. If payment of premium is not made within the specified period, the insurance will be cancelled.

If the premium is paid later, the insurance will come into force again, and Europeiska ERV's liability will not come into effect until the day after payment has been made.

18.3.3 Supplementary premium

If there is reason for a supplementary premium during the term of insurance, in its entirety, due to the need for increased insurance coverage, then what is stated above con-

cerning payment of first premium shall apply also in respect of the supplementary premium.

18.3.4 Repayment of premium amount

If the insurance ceases to be in force or, in the event of adjustment of the premium amount in accordance with the provisions of Section 18.3.5, third paragraph, Europeiska ERV will undertake to repay the unused amount of premium that exceeds SEK 200.

If damages have occurred, it shall be considered that the premium has been expended in an amount corresponding to the amount of compensation.

18.3.5 Reporting and determination of the definitive premium

When determining the premium amount, an individual risk assessment is performed which may entail a deviation from the normal standard tariffs.

The premium amount that is paid at commencement of the insurance term is calculated on the basis of the number of *travel days* in the previous year – alternatively, the number of *employees* – unless otherwise agreed and stated in the insurance policy.

In the event that the definitive premium exceeds the preliminary premium that has already been paid, the policyholder must pay the difference. In the event that the definitive premium is lower than the preliminary premium that has been paid, Europeiska ERV will refund the difference. However, the premium will always be at least equal to the lowest premium for the chosen policy alternative.

For companies with a fixed annual premium, such premium shall apply for the current period of insurance if the number of *travel days* – alternatively, the number of *employees* – is within the maximum limit stated in the insurance policy. If this maximum limit is exceeded during the year, or if it is ascertained, at the expiry of the period of insurance, that the maximum limit has actually been exceeded, the policyholder must submit a report immediately to Europeiska ERV to inform Europeiska ERV about the correct number of *travel days* – alternatively, the number of *employees*. Europeiska ERV will subsequently amend particulars in the Insurance policy in accordance with the new information, and if this indicates that the premium should be higher than the previous fixed annual premium that has been paid, the difference must be paid by the policyholder.

If the report to Europeiska ERV has not been submitted during the prescribed time, or if the definitive premium has not been paid at the latest 14 days after notification, Europeiska ERV will have the right to cancel the insurance contract.

18.4 Disclosure and increased risk

An individual who wishes to take out Corporate Travel Insurance, must be prepared, at Europeiska ERV's request, to provide information that may influence the decision as to whether insurance can be granted. The same applies if the policyholder applies for additional coverage or renewal of insurance policy. The policyholder must provide correct and complete answers to Europeiska ERV's questions. Even without being asked to do so, the policyholder is obliged to provide information concerning circumstances that are of obvious significance for risk assessment. During the term of insurance, the policyholder must, on request, provide Europeiska ERV with information relating to those circumstances stated in the first paragraph.

A policyholder who realises that Europeiska ERV has previously received incorrect or incomplete information concerning circumstances that obviously are of significance for risk assessment, must rectify the information that has been submitted to Europeiska ERV without unreasonable delay.

If the policyholder, in fulfilling his duties to provide information, as stated above, has acted fraudulently or in contravention of faith and honour, the contract will be declared null and void in accordance with the provisions of the Swedish Contracts Act (1915:218) and other acts-in-the-law in the area of property rights, and Europeiska ERV will be discharged from all liability in regard to insurance incidents that may occur thereafter.

If the policyholder has otherwise, intentionally or through carelessness, neglected his obligation to disclose information, and if Europeiska ERV can prove that Europeiska ERV should not have granted insurance coverage if the policyholder had duly fulfilled his obligation to disclose information, Europeiska ERV will be discharged from liability in regard to insurance incidents. If Europeiska ERV can show that Europeiska ERV could have granted insurance coverage against a higher premium, or otherwise on other terms and conditions than those which were agreed, Europeiska ERV's liability will be limited to the level of liability which corresponds to the premium which has been paid and such conditions that were otherwise agreed. If Europeiska ERV has not procured reinsurance which would otherwise have been the case, liability will be adjusted accordingly.

Europeiska ERV's liability does not fall away, and is not limited in accordance with the provisions stated in the second paragraph, if, at the time when the obligation to disclose information was neglected, Europeiska ERV realised, or should have realised, that the information which was actually submitted was incorrect or incomplete. The same shall apply if the incorrect, or incomplete, information was later of no significance, or ceased to be of significance, in regard to the content of the insurance contract.

18.4.1 Increased risk

If there is an increased risk for insurance incidents due to changes of such circumstances that have been specified in the Insurance policy, or concerning which the policyholder informed Europeiska ERV in connection with contract closing, and if the insured has taken action or consented to action which will entail increased risk, Europeiska ERV will be wholly, or partly, discharged from liability.

The same will apply if such increased risk has otherwise occurred and the policyholder has neglected to report this fact, in line with the instructions in the insurance contract.

18.4.2 Accumulated risk in connection with group travel

The policyholder must inform Europeiska ERV, at the latest 14 days before the day that travel by boat, train, bus or aircraft is commenced, concerning each journey where several insured persons participate, and where the accumulated insurance amount in the event of death exceeds MSEK 100.

- A supplementary premium is charged for accumulated risks in excess of MSEK 100.
- In the event of neglect to notify Europeiska ERV of such accumulated risk, or if the notified supplementary premium is not paid, Europeiska ERV's liability will be limited to MSEK 100.

Common limitation for 18.4.2

Maximum compensation for accumulated risk claims is MSEK 200.

18.5 Aviation accident

In the event of an *accident* during a flight, compensation is only payable if you were a passenger on an *aircraft* which flies under a national symbol. Passengers are deemed to be only those persons on board an aircraft who do not have, or who do not perform, a function or task connected with the flight.

18.6 War zones

Particulars pertaining to War zone are detailed under Section E.

18.7 Nuclear damages

Accidents, whose origin and proportion are connected with nuclear process or radioactive disintegration, are included under this insurance only provided that the nuclear process or the radioactive disintegration are not in any way associated with military manoeuvres in which the insured participates.

18.7.1 Limitations

The insurance amount, in the event of nuclear *damages*, is limited to *disability* and death at SEK 200 000.

18.8 War damages

The insurance does not apply for damages connected to war, warlike conditions, civil commotion, revolution or riots. However the insurance applies if you are situated in the affected area at the time of the outbreak and the damage occurs within 14 days of the outbreak of the unrest. The insured must not participate in the warlike events or act as a reporter or similar

18.9 Rescue obligation

When an insurance incident occurs, or imminently threatens to occur, you must take action, to the best of your ability, to restrict or limit damages and, if another party is liable to pay damages, in order to preserve the rights that the insurance company may have against that party. If you wilfully omitted to fulfil your duty in accordance with the provisions stated under the first paragraph, compensation may be reduced, as far as you are personally concerned, in accordance with what is reasonable in consideration of your situation and the general circumstances.

The same will apply if you have neglected your duties, knowing that this entails a considerable risk for the occurrence of damages, or otherwise through gross negligence.

18.10 Action in the event of claim

(also see item 19. Notification of claim)

18.10.1 Rules governing claims settlement

Damages must be reported to Europeiska ERV without delay, however, at the latest within six months after ascertainment of the damages.

If a claimant has neglected to follow the rules concerning the necessity to report insurance incidents to Europeiska ERV within 6 months, or conditions, or instructions in respect of the obligation to cooperate in the investigation of the insurance incident or the company's liability, and where such neglect is to the detriment of the company, the amount of compensation that would otherwise have been paid to the *insured*, may be reduced to the extent as may be considered reasonable in consideration of the circumstances. In the event that you in the case of liability insurance have been as negligent as specified in the first sentence, the insurance company shall have the right to repossess from you a reasonable portion of the amount that the company has paid to the party who has suffered *damages*.

The first paragraph shall not apply if the level of negligence can be deemed to be minor.

You must be able to provide proof that the event occurred during the period that you were on a business trip. You must be able to provide original receipts verifying any claim for compensation.

If you, or any other person who is claiming compensation from Europeiska ERV after the occurrence of an insurance incident, have intentionally or through gross negligence provided incorrect information or have withheld or concealed information of significance for the assessment of the right to receive compensation from the insurance company, the amount of compensation that would otherwise have been paid to him/her will be reduced to the extent as may be considered reasonable in consideration of the circumstances, or may result in non-payment of compensation.

18.10.2 Inspection and repairs

A person who is claiming compensation has an obligation to assist in any inspection that Europeiska ERV may wish to undertake as a consequence of a claim.

Repairs may be made only after Europeiska ERV's approval. The same applies with regard to choice of repair company, method of repairs and material. Damaged items must be held in safekeeping until Europeiska ERV permits otherwise.

18.10.3 Failure to take action in the event of damages

If you do not fulfil your obligations, as defined above, the amount of compensation for damages may be reduced by way of a special deduction.

18.10.4 Payment of compensation

Europeiska ERV shall, after receiving information about an insurance incident, take the necessary measures without further delay in order that the claim may be settled. Claims settlement shall be processed with speed and with due consideration to the interests of you and other persons who have suffered losses or damages.

Compensation for damages to which you are entitled, will be paid at the latest 1 month after you have reported the insurance incident and have presented the material which can reasonably be required to determine liability to pay compensation. However, this does not apply in the event of inadequate insurance amount in the case of liability insurance, nor does it apply to the extent that the right to compensation is conditional upon repair of the property or that the property shall be replaced, that the pertinent authorities should pass a certain decision, or that some other similar event takes place.

Europeiska ERV will undertake to pay penalty interest in accordance with §6 of the Swedish Interest Act (1975:635) if payment of compensation is not effected within the specified time.

If the person who is claiming compensation clearly is eligible to receive at least a certain amount of compensation, this amount shall be paid immediately, whereupon such amount will be deducted from the final total amount of compensation.

18.10.5 Counter claim and repossession

Europeiska ERV takes over your right to claim damages in matters relating to health care expenses and other expenses and losses for which the company has paid compensation in accordance with the terms of this insurance.

If, after a loss has occurred, you abstains from the right to receive compensation from another source in accordance with contractual terms, guarantees or similar, or through repossession, Europeiska ERV's liability to pay compensation will be limited to a corresponding degree, and any compensation that may already have been paid must be repaid to Europeiska ERV.

To the extent that compensation should not by rights have been paid, the person who is entitled to compensation shall be obliged to repay such amount without delay to Europeiska ERV, even if he / she was not aware that payment was incorrect.

18.10.6 Fraudulent means to provoke an insurance incident

Europeiska ERV will be discharged from obligation toward an *insured* who has endeavoured to provoke an insurance incident by fraudulent means, or through gross negligence. The same applies if the insured otherwise must be assumed to have taken action, or refrained from taking action, knowing that this entailed a considerable risk for the occurrence of damages. In the event that an insured has been instrumental in further aggravating the consequences of an insurance incident, in the manner specified in the first paragraph, Europeiska ERV will be discharged from liability toward the insured to the extent that these circumstances have impacted damages.

18.11 Common exclusion

The insurance does not apply for:

- damages resulting from a criminal offense committed by the insured, his / her beneficiary or legitimate heir.
- damages that occur when the insured participates in war, warlike conditions, act of terror, revolution, civil commotion, riots or similar disturbances, or has assumed assignments connected therewith, in the capacity of reporter or similar.

Insurance cover, liability to pay any claim or provision of any benefit or service shall be granted only insofar as and as long as not in contradiction to economic, trade or financial sanctions or embargoes enacted by the European Union or Sweden that are directly applicable to the contracting parties.

This shall also apply to economic, trade or financial sanctions or embargoes enacted by the United States of America, insofar as those are not in contradiction to European or Swedish legislative provisions.

Furthermore, international sanctions may create obstacles for the insurance provider regarding delivery of the insurance services, including but not limited to, reimbursement of expenses the claimant and providing assistance may be hindered or become impossible. The insurance provider or any of its partners will in those situations offer the best suitable solution for the parties, taking the circumstances into consideration.

18.12 Double insurance

If the same risks are insured by several insurance companies, each insurance company shall have a liability toward you as if the company alone had provided insurance coverage. However, you are not entitled to receive a higher total amount of compensation from the companies than is appropriate to the claim. If the sum of the liability amounts exceeds the loss, liability will be divided between the companies in proportion to the respective liability amounts.

If the same risk is insured also by another insurer that has made reservations according to which he in the event of double insurance shall be totally or partially free of obligations, the same reservations also apply according to the policy conditions of this insurance.

18.13 Force majeure

The insurance does not cover loss that may occur if the claims investigation, repairs, or payment of compensation is delayed due to war, war-like conditions, civil war, revolution, or riots, or due to intervention by authorities, strikes, lockout or blockade or similar actions.

18.14 Limitation period

A person who wants to claim compensation, or any other insurance cover, must initiate action against Europeiska ERV within a period of ten years from the date when such circumstance in the insurance contract that entitles to insurance coverage occurred. If actions are not brought within that period, the right to insurance cover will be lost.

If the person who intends to claim for insurance cover has reported the claim to Europeiska ERV within the prescribed period, as specified in the first sentence, the period to initiate actions against Europeiska ERV is always at least six months from the date when Europeiska ERV declared that it has passed a final decision regarding compensation.

18.15 Applicable law and court of competent jurisdiction

Swedish law shall apply in all matters pertaining to the insurance contract. Disputes arising out of this insurance contract, or these insurance terms and conditions, shall be decided in a Swedish court of law. This shall also apply if disputes relate to damages that have occurred abroad.

18.16 Swedish Insurance Contracts Act

In all other respects, the provisions of the Swedish Insurance Contracts Act (Försäkringsavtalslagen – FAL) shall apply.

18.17 Personal data processing and disclosure of information

Europeiska ERV values your privacy. We will only use your personal data for legitimate legal insurance related purposes and only retain your data for the duration required by our operational purposes and applicable law.

Europeiska ERV will only disclose your personal data to third parties when it has a legal purpose, for example, when it is needed to fulfil our agreement with you. You also have the right to request, in writing and without cost, information from us about the information we have on you and how it is used. You can also notify Europeiska ERV in writing if you do not want your personal data to be processed for purposes that concern direct marketing.

You have the right to ask us to delete the personal data. Please note that in some cases when you make such a request of personal data, we may not be able to honour your request as this may result in us not being able to fulfil our legal obligations or if there is a minimum statutory period of time for which we have to keep your personal data. If this is the case then we will let you know our reasons.

Read more on our web page www.erv.se

The address is:
Europeiska ERV, Dataskyddsombudet,
Torshamnsgatan 35
164 40 Kista
Sweden

Requests for correction of personal ID numbers can be made to the same address.

In the event of a claim, Europeiska ERV is entitled to disclose the information received from the insured and/or policyholder to Europeiska ERV's international network, including our central control unit and service offices. Furthermore, Europeiska ERV can request to seek information on your state of health and treatment from the physicians and hospitals that have treated you. Europeiska ERV may request that you sign a so-called "medical release" giving Europeiska ERV the right to request medical information.

19. Notification of claim

A claim for damages should be sent to:

Europeiska ERV
Corporate Claims
Torshamnsgatan 35
SE-164 40 Kista
Sweden

Telephone: +46-(0)770-456 900
Fax: +46-8-454 33 21
E-mail: corporateclaims@erv.se

You can also make a claim on www.erv.se. The notification of claim should always include a written statement issued by the employer confirming the business trip and include the documentation stated under each insurance section.

Recommended procedures if you are not satisfied with the claims settlement

It is our intention at Europeiska ERV to provide personal service which allows for good customer relations. We want to provide quick, effective claims handling when you suffer a loss or injury, followed by prompt payment of equitable compensation in accordance with the terms and conditions of this insurance.

However, if you are not satisfied with our claims settlement, you may have the claim re-examined.

Speak to your claims adjuster again. There might simply have been a misunderstanding. Additionally, new evidence or circumstances may have been presented that can be of some significance in the case. If you are still not satisfied, you can have your case re-examined by Europeiska ERV's Customer Ombudsman; email: kundambassaden@erv.se.

Re-examination outside EUROPEISKA ERV

The National Board for Consumer Complaints

(Allmänna Reklamationsnämnden – ARN) The National Board for Consumer Complaints reviews complaints from private individuals, however, excluding matters that pertain to negligence in traffic accidents. Such reviews are free of charge.
Address:
Box 174
SE-101 23 Stockholm
Telephone: +46-8-508 860 00

Claims assessor

If you are not in agreement with us concerning the value of the damaged property, either of the parties can request an impartial valuation.

Various industry Boards / Committees

The Board for Insurance of Persons

(Personförsäkringsnämnden)
The Board for Insurance of Persons, in its function as a consumer advisory board, will undertake to provide pronouncements, at the request of the policyholder, in disputes between a policyholder and the insurance company in the area of health-, accident and life insurance.
Address:
Box 24067
(Karlavägen 108)
SE-104 50 Stockholm
Telephone: +46-8-522 787 20

The Board for Bodily Injury

(Ansvarsförsäkringens Personskadenämnd)
The board reviews claims concerning bodily liability insurance excluding motor insurance.
Address:
Box 24067
(Karlavägen 108)
SE-104 50 Stockholm
Telephone: +46-8-522 787 20

Court of law

Even if your case has been reviewed by any of the above mentioned instances, you may appeal to a court of law. Assistance with costs connected with a court hearing can be obtained from:

- State legal aid which, in certain instances, can provide means-tested contribution to litigation costs, or
- Legal expenses coverage

Advisory services outside EUROPEISKA ERV

The Swedish Consumers' Insurance Bureau

(Konsumenternas Försäkringsbyrå)
The Swedish Consumers' Insurance Bureau is run jointly by the insurance companies, the Swedish Financial Supervisory Authority, and the Swedish Consumer Agency. The principal function of the Bureau is to provide advisory services and assistance for private individuals (consumers) and certain business organisations, free of charge, concerning different insurance matters.
Address:
Box 24215
(Karlavägen 108)
SE-104 51 Stockholm
Telephone: +46-200-22 58 00

Definitions

Accumulated risk is the aggregation of risk when several insured persons are together in one and the same place, or in one and the same means of transportation or conveyance, and are struck by one and the same event.

Active participation in war: Persons who are deployed by military authorities, including on peace-keeping missions, are regarded as active participants in war. Persons who directly or indirectly take part in military operations or war-like operations are regarded as active participants in war, irrespective of whether they wear a uniform. Anyone who delivers, transports or in some other way handles equipment, instruments, vehicles, weapons or other materiel intended for use in war by a party involved in hostile operations is regarded as an active participant in war. Persons who are sent out on a humanitarian mission are not regarded as being active participants in war.

Acts of Terrorism: Acts of terrorism refers to organized acts of violence directed at the civilian population for the purpose of creating fear and seriously destabilising or destroying the fundamental political, constitutional, economic or social structures of a country.

Acute deterioration is a sudden and unexpected serious flare up of an existing state of health. When adjusting a claim it is taken into consideration if the state of health has been stable two (2) months before departure or if you have changed ongoing medication.

Additional costs: Expenses incurred by the insured exclusively as a consequence of a claim entitled to be covered. If the expenses would have incurred irrespective of the occurrence of the claim, they will not be regarded as additional costs.

Aircraft means a machine that can derive support in the atmosphere from the reactions of the air other than the reactions of the air against the earth's surface. [The Swedish Civil Aviation Authority definition (20030101), Bestämmelser för Civil Luftfart (BCL)].

Assault: Event where one or more persons physically attack a person/persons, for example for robbery or rape.

Bodily injury: Accidental injury is a physical injury that you suffer involuntarily as a result of a sudden external event, external violence against the body.

Business trip: is travel or an assignment undertaken in the course of duty, on the instructions of the employer, unless specified otherwise in the insurance policy.

Chronic condition is a disease or an injury (including mental state) that meets at least one of the following criteria:

- has no known remedy, or recurs;
- leads to permanent functional impairment;
- is caused by physical changes that cannot be reversed;

- requires special training or rehabilitation;
- requires extended monitoring, checks and treatment

Close colleague: The insurer's immediate superior (the person to whom the insured refers) and the persons who report directly to the insured.

Close relative: Spouse, cohabiting partner, registered partner, partner living apart together, children, stepchildren, foster children, siblings, step-siblings, foster siblings, parents, parents-in-law, step-parents, foster parents, grandparents, grandchildren, children-in-law, brother-in-law and sister-in-law. The parents and siblings of cohabiting partners in these terms and conditions, parents-in-law, brother-in-law and sister-in-law.

Closest relative is spouse, partner, registered partner, partner living apart together, sibling or parents.

Cohabiting partner: A person with whom the insured cohabits under marriage-like conditions and who is registered as being resident at the same address. A requirement for classification of partner is that neither party is married to, nor is the registered partner of, any person other than the person with whom the insured cohabits.

Coma/comatose: Unconsciousness continuing for more than one week.

Country of residence: is the country where you have your permanent residence, and are listed in the civil registry.

Economic disability is a permanent reduction by at least 50% of your future capacity to work due to accident or illness. Your capacity to work is considered to be permanently reduced when all possibilities of gainful employment have been tried and the Swedish Social Insurance Agency or the corresponding agency in the other Nordic countries have granted at least 50% sickness compensation in accordance with the National Insurance Act (1962:381) [lag (1962:381) om allmän försäkring].

Emergency/unforeseen illness or injury: Sudden new illness and injury refers to a sudden and acute deterioration in a person's state of health.

Employee is a person who is permanently or temporarily employed (e.g. substitute, person employed on probation, person engaged on a special project or holiday worker) and is working on a regular basis for an employer at an agreed wage.

Epidemics: Rapid and uncontrollable spread of an infectious disease to a large number of people within a particular area and within a short period of time.

Escort Person who escorts you if you due to illness or injury for medical reasons need personal assistance.

Definitions

Event: e.g. a training session, a course, admission tickets to a sports game, a concert or the like.

Illness is a sudden deterioration of the state of health that is not deemed to be due to an accident.

Insured is the person whose interests are insured against damages or loss, or on behalf of whom insurance has been taken out. You are covered by the insurance as long as you are employed.

Kidnapping Unlawful detention of the insured, including where a political demand or a demand for a ransom is presented.

Luggage: Belongings which you have brought with you on a trip, such as hand luggage or checked-in luggage. Belongings you have purchased and/or acquired on the trip are also covered.

Market value is what it would cost in the open market to buy an item of the same type and in the same condition as the lost / damaged item when loss / damages occurred.

Medical disability is the reduction in physical or mental function, determined regardless of your profession or working conditions, or leisure time interests / activities. It must be possible to make an objective assessment of medical disability. Persistent pain, loss of an internal organ or loss of sensory organ are also classified as medical disability.

Medically necessary refers to a treatment that is essential to identify and treat a medical condition, and is in accordance with generally accepted medical practice and professional standards of medical care in the medical community at the time. The treatment must be consistent with the patient's symptoms, diagnosis and underlying condition.

Money is negotiable coins and banknotes.

Minimum Connection Time: The transfer time the airline or airport state in their timetables as minimum requirement for change of flight. If you have not checked in to your final destination, one hour should be added to the official transfer time.

Mountaineering/rock-climbing: Climbing on rocks and ice with special equipment such as ropes, crampons and step-irons.

Natural disaster: A non-man-made catastrophic situation which unleashes natural forces, including earthquakes, volcanic eruptions, hurricanes/typhoons/cyclones, tropical storms, tornadoes, floods, tidal waves and tsunamis.

Nordic region: Comprises Denmark, Finland, Iceland, Norway and Sweden.

Occurring at place of residence Claim events such as fire, flood or break-in, requiring your personal and immediate attendance.

Occurring at the workplace Claim events such as fire or burglary affecting a substantial portion of the workplace, non-authorized collective walk-outs in the company, fraudulent acts committed by a person employed in the company and requiring your personal and immediate attendance for financial reasons.

Outpatient A patient who receives medical treatment without being admitted to a hospital.

Particularly valuable property: An object or several identical objects together, which without being theft prone property have a combined value of more than SEK 10 000.

Physician Unless otherwise stated in these terms and conditions, the treating physician at the destination who must be qualified to perform the occupation and have a medical degree.

Policyholder: The company/association specified as policyholder in the insurance policy. The policyholder has sole right to enter into an agreement with Europeiska ERV concerning amendments or cancellation, and to receive notice of termination of the insurance policy.

Political unrest: Actions where local population or groups thereof actively attempt to influence those in power and/or authorities with a wish for system changes, often by violent means, which lead to physical intervention by those in power and/or authorities.

Pre-existing medical condition is every medical condition or associated condition that existed or previously required treatment, medication or advice from a physician or other medical staff or that was diagnosed or that you knew about or reasonably should have known about, whether a physician was consulted or not.

Public transport: Publicly available means of transport such as commercial airlines, commercial and/or public bus, train or ferry companies in scheduled operation.

Reasonable and necessary: costs which Europeiska ERV, when the actual circumstances are taken into account, can expect to be standard and customary at the location where the costs incurred.

Regular workplace is the stationary place where the daily work is conducted in the country of residence.

Relative is spouse / partner / registered partner, children, stepchildren, brothers / sisters, parents, grandparents, parents-in-law, grandchildren, brothers- / sisters-in-law,

Definitions

Repatriation: Medically prescribed transport from the country of injury to the country of residence. Repatriation is undertaken either by air ambulance or ordinary scheduled or charter flight according to Europeiska ERV's assessment.

Residence is the place, in the country of residence, where the insured normally rests at night. Residence may also refer to temporary residence, e.g. country residence, overnight flat, or similar residence where the insured may temporarily rest at night.

Return: Homebound journey back to the country of residence.

Risky activities Sports, athletics, adventure, expeditions or other similar hazardous activity that is not considered to be exercise or leisure activity of normal extent and intensity.

Security directives: Instructions concerning certain procedures or provisions that are intended to prevent or limit damages or concerning specific qualifications of the insured.

Sentimental value is value of a non-monetary nature that is ascribed to an item by a person (most frequently the owner), i.e. value associated with sentiments and feelings. Value of this nature is not taken into consideration when the actual value of an item is assessed.

Theft-prone property comprises:

- Antiques and works of art and genuine (hand-made/oriental) carpets, clocks, furs and clothing of fur;
- Apparatus/equipment/instruments (including accessories and software for such items) intended for production, storage, processing, transmission and reproduction of sound, text, numerals and images.
- Computers, tablets and mobile phones;
- Musical instruments;
- Objects – wholly or partly – of precious metal, genuine pearls and gems
- Tools, electronic instruments and measuring devices;
- Weapons.
- Wines and spirits;

Trainee is a person who undergoes practical occupational training with an employer.

Travel day is the day, or part of the day, for which the insurance coverage applies and for which the premium is paid.

Travel expenses are the actual expenses incurred for travel and accommodation.

Travel documents: Tickets, passports, phone cards, vouchers/tickets for restaurants and hotels and travellers' cheques.

Urgent dental treatment: Treatment which cannot wait and which must be carried out immediately, for example to relieve pain, avoid infection or equivalent.

Valuable documents are share certificates, bond certificates, bank books, instruments of debt, etc.

War zone: Area or country defined by Europeiska ERV as being a war zone. A list of these can be found at www.erv.se/foretag/service-och-tjanster/riskomraden.