

BUSINESS VISITOR

Taking good care of business visitors

Make sure your company's foreign guests are insured when they visit Sweden. When you have foreign guests there can be many things that have to be arranged. Hotels, tickets and maybe entertainment are a natural part of the preparations. But have you thought about your visitor's safety and insurance cover?

Whether the visit lasts a few hours or a few months, it is important that your visitors have a proper insurance cover if something unexpected should happen.

Europeiska ERV's insurance Business Visitor covers medical expenses and repatriation in case of sickness or accident. It also includes luggage cover, principal of accidents, liability and legal expenses.

All steps of the insurance applies with no deductible except for the Legal expenses coverage. Additionally Europeiska ERV helps your company to solve practical problems if something happens, making sure that your visitors have a good insurance cover already upon arrival to Sweden. That's what we call hospitality.

Information about

BUSINESS VISITOR INSURANCE

Valid from May 25, 2018

SCOPE OF INSURANCE AND MAXIMUM COMPENSATION PER PERSON AND INCIDENT (SEK)	
B. ILLNESS AND ACCIDENTAL INJURIES	
Medical expenses in case of acute illness or accidental injuries	750 000
Home Travel/Repatriation	200 000
Close relative's journey to seriously ill or deceased for a maximum of 60 days	50 000
Temporary treatment, acute dental problems	5 000
Dental treatment, accidental injury	20 000
Supplementary living expenses for a maximum of 60 days	25 000
Local funeral	30 000
C. DISABILITY AND DEATH COMPENSATION DUE TO ACCIDENT	
In the event of death	50 000
In the event of disablement	200 000
D. CRISIS THERAPY	
Up to 10 treatment sessions	10 000
E. LUGGAGE COVERAGE	
Money and travel documents (whereof for money 2 000)	5 000
Personal property (whereof for theft prone property a maximum of 5 000)	10 000
F. LIABILITY COVERAGE - PRIVATE LIABILITY	
For personal injury	2 000 000
For property damage	1 000 000
G. LEGAL EXPENSES COVERAGE	
For the insured as a private individual	75 000
Excess 20 % (however no less than SEK 1,000)	
Beneficiaries in the event of death	
Unless Europeiska ERV has been notified otherwise in writing: spouse/partner/registered partner and children, or, if there are no such relatives, the legal heirs.	
Policy conditions	
The insurance applies in accordance with Europeiska ERV's Policy Conditions Business Visitor, February 1, 2015. Please note it is always the full terms and conditions of the insurance that apply when a claim is settled. The policy conditions can be ordered from Europeiska ERV and are available at www.erv.se .	

This is a summary of the insurance policy. In the event of a claims adjustment, the full terms and conditions will always apply.

TO WHOM AND WHEN THE POLICY IS APPLICABLE

The insurance applies – unless otherwise agreed – for foreign citizens named in the insurance document temporarily visiting the host company in Sweden. The insurance is valid from the visitor's check-in for direct travel to Sweden and ceases to apply when the insured has checked in for departure from Sweden.

The geographical scope of the insurance is – unless otherwise agreed – Sweden. The insurance also applies when travelling to another Schengen country with Sweden as a starting point.

SUMMARY OF THE CONDITIONS MEDICAL AND TRAVEL EXPENSES

If the insured becomes subject to an acute illness or accident he should call on a doctor/ hospital as soon as possible. Make sure you receive doctor's certificate and receipts for out-of-pocket expenses.

Compensation is payable for necessary and reasonable expenses for medical care, hospital care and treatment prescribed by a qualified medical practitioner, please see information on page 1.

Compensation is payable for temporary treatment of acute dental trouble that must be performed by a dentist in Sweden. In the case of dental treatment caused by an accident compensation is payable for treatment performed by a dentist in the homecountry. Treatment as well as costs must be approved in advance by Europeiska ERV.

If the cost of care and treatment - with the exception of emergency treatment - is estimated to exceed SEK 10 000, the costs must be approved (in advance) by Europeiska ERV or, alternatively, Europeiska ERV Alarm, before the treatment is started. The public health service should be utilised as a first preference.

LUGGAGE COVERAGE

Compensation is payable for the insured's property, as well as leased or borrowed property that is taken on the trip and intended for use on the trip. The insurance applies also in respect of gifts, purchased during the trip. In order for full compensation to be payable, the insured must take due care of their property.

THEFT, ROBBERY AND ASSAULT

Theft, robbery and assault must be reported to the local police authorities. Remember to ask for a police certificate. In case of theft in a hotel, the theft shall also be reported to the hotel.

PERSONAL LIABILITY AND LEGAL COSTS COVERAGE

The personal liability cover applies when someone demands that the insured pay damages for injury to a person or damage to property caused by the insured during a business trip. The legal costs cover applies for costs incurred for legal representative and litigation as a result of a dispute.

In situations like the above, please contact Europeiska ERV immediately.

PROCEDURE IN EVENT OF A CLAIM

You can make a claim online at www.erv.se. You can also download a claims report form and send it and any original doctor's certificates, police reports, other certificates and /or original expense receipts as soon as possible to:

Europeiska ERV
Corporate Claims
Box 1
172 13 Sundbyberg
Tel: +46-(0)770-456 900
E-mail: corporateclaims@erv.se

SECURITY DIRECTIVES

Certain limitations with regard to scope and amount, requirements concerning standards of care and exceptions apply for the insurance, it is the responsibility of the insured person to study these limitations. The insurance conditions are posted at www.erv.se.

In need of urgent assistance
Europeiska ERV Alarm
Tel +46 (0) 770 456 920
Open 24/7/365