

EXPATRIATE INSURANCE

Complete terms and conditions

Valid from May 25, 2018

This is a translation from Swedish to English of the insurance policy conditions "Expatriatförsäkring, 25 maj 2018".

In the event of a dispute regarding the content and/or interpretation of these terms and conditions, the original Swedish wording shall always prevail.

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Insurance provider for this insurance is:

Europæiske Rejseforsikring, A/S

CVR no. 62 94 05 14

through

Europeiska ERV Filial, hereinafter called Europeiska ERV.

Org. no. 516410-9208

Supervisory authority is the Danish Finanstilsynet.

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DEFINITIONS

Accidental injury is physical injury that you suffer involuntarily as a result of a sudden external event, external violence against the body. Physical injury suffered as a result of frostbite, heatstroke or sunstroke is regarded as equivalent to accidental injury. The day on which such an injury becomes apparent is regarded as the date of the accidental injury.

Acute deterioration is a sudden and unexpected significant deterioration in the current state of health.

Acute medical conditions are diseases and injuries that respond rapidly to medical or surgical care. Europeiska ERV pays for treatment of acute conditions if it is probable that this will lead to a full recovery or to the insured being restored to their former state of health without needing extended treatment. See also chronic condition below.

Assault is a personal injury that you, in your capacity as a private individual, suffer through assault, threat or other intentional violence.

Business trip/travel is travel or an assignment undertaken outside the ordinary *workplace* that is commissioned and paid for by the employer. Travel between the *residence* and *workplace* is not deemed to be **business travel**.

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 relatives are spouse/partner/registered partner, children, step-children, siblings, parents, grandparents, parents-in-law, grandchildren, brother-in-law and sister-in-law or a person who is registered at the same address as you. The parents and siblings of partners and registered partners, in these terms and conditions, are equivalent to parents-in-law, brother-in-law and sister-in-law.

Co-insured is, unless agreed otherwise, the employee's family member who has been reported to Europeiska ERV and has been granted insurance cover.

Congenital condition is every abnormality, deformity, disease or injury that exists from birth, whether it has been diagnosed or not.

Cumulative risk is the overall risk that may arise if a number of insured persons are simultaneously in the same place and affected by the same event.

Current value corresponds to the cost of buying, in the open market at the time of the claim event, property of the same kind and of equal value and in the same state, after a deduction in value due to age, wear and tear, obsolescence, reduced usability or other circumstances.

Documents of value are shares, bonds, bank books, negotiable instruments of debt, etc.

Disability is a permanent reduction in your bodily function as a consequence of an accidental injury.

Emergency case is a medical condition that presents itself via acute symptoms of a sufficient degree of severity. The symptoms may include severe pain or other acute symptoms which mean that the absence of immediate medical attention may reasonably be assumed to result in any of the following:

- Serious danger to the patient's health
- Serious danger to the health of a foetus
- Serious deterioration in bodily functions
- Serious dysfunction of an organ or part of the body

Employee is a person who works for an employer for agreed pay.

Europæiske Rejseforsikring, A/S, through Europeiska ERV Filial, insurance provider for this insurance.

Especially valuable property is property of the same type that, although not theft-prone, commands a total price exceeding SEK 10,000.

Family member is the employee's spouse/partner/registered partner and children up to the age of 26 who reside at the same address as the employee in the expatriate country.

Home country is your country of origin for which you hold a passport or the country in which you were resident before you were posted abroad.

High-risk area is an area in which war, warlike event, revolution, insurrection, riot, terror and the like prevail or which has been affected by a natural disaster, earthquake or landslide. An area which poses a risk to your health if you stay there, for example if there is an epidemic, may also be classified as a high-risk area.

Illness is a sudden deterioration in a person's state of health that cannot be deemed to be accidental injury.

Insurance year is the 12-months' period during which the insurance is valid according to the insurance policy.

Insured (you) is the person whose interests are insured against damage or loss or on whose person the insurance is taken out.

Market value is the cost of buying, in the open market, property of the same kind of equal value and in the state in which it was at the time of the claim event.

Medical disability is the impairment of physical or mental functions determined irrespective of your occupation and working conditions or leisure interests. It must be possible to determine the functional impairment objectively. Medical disability is also deemed to include permanent aches and pains, loss of an internal organ or loss of a sensory organ.

Medically necessary is treatment that is necessary to identify and treat a medical condition and conforms to generally accepted medical practice and professional medical standards in the medical community from time to time. The treatment must match the patient's symptoms, diagnosis and underlying condition.

Money is current coins and banknotes.

New value is the cost of buying, in the open market at the time of the claim event, new property of equal value without deduction for depreciation in value.

Partner is a person with whom you are cohabiting under conditions resembling marriage and who is registered at the same address. To be regarded as a partner, neither of the parties may be married or in a registered partnership with someone else.

Posting abroad is contractual service abroad on behalf of an employer.

Pre-existing medical condition is every medical condition or associated condition that existed or previously required treatment, medication or advice from a doctor or other medical staff or that was diagnosed or that you knew about or reasonably should have known about, whether a doctor was consulted or not, or that produced its first symptoms before you took out the insurance.

Psychiatric treatment is treatment of a mental or nervous disorder by a clinical psychiatrist or clinical psychologist. The disorder must be linked to an ongoing crisis situation or significant reduction in the individual's ability to function in an important life activity (for example work). The condition must be clinically significant and not only an expected reaction to a specific event such as grief, relationship problems, study-related difficulties or difficulties adapting to a different culture (assimilation). The disorder must meet the classification criteria under an international classification system such as DSM-IV or ICD-10.

Public transport is, for example, trains, flights, buses/coaches or boats operating scheduled services, as well as taxis, i.e. modes of transport intended to be used in passenger traffic by the general public.

Reasonable costs means that if the cost of care or treatment received by you exceeds what Europeiska ERV could reasonably have expected to pay in the relevant location, we pay compensation corresponding to the customary amount. If Europeiska ERV or any of our partners have contracts with a care provider in the region where the care is provided, we compare the cost of care with the cost of equivalent care with such contractual care provider in order to assess the reasonableness of the cost.

Residence is the place where you normally have your daily rest.

Secondary spaces are basements and attic rooms in blocks of flats, freestanding garages, outhouses or similar, but not balconies and terraces.

Theft-prone property is

- items consisting entirely or in part of precious metals, real pearls and precious stones;
- antiques and works of art, genuine carpets;
- devices/equipment/instruments (also accessories and software for such items) for the production, storage, processing, transmission and reproduction of sound, text, figures or images;
- musical instruments;
- tools, electronic instruments and measuring instruments;
- wine and spirits;
- weapons.

Travel documents are travel tickets, passports, phone cards, restaurant and hotel vouchers, ski lift passes, green fees and traveller's cheques.

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

Workplace is, unless agreed otherwise, the stationary place where a person performs their daily work.

A. GENERAL

For this insurance certain security directives, standards of care, exclusions and limitations apply. These are marked in grey in each section. Please read these before commencing your posting abroad. If you do not comply with the directives this may result in partial or total reduction of compensation paid.

Term and scope of the insurance

1. WHO CAN TAKE OUT THE INSURANCE?

The employer is the policyholder for this insurance and has the sole right to make an agreement with Europeiska ERV on additions or limitations to the insurance and termination of the insurance. The employer must be an EU-based legal entity.

2. WHO IS COVERED BY THE INSURANCE

Employees of the policyholder who are posted abroad in order to work abroad. Accompanying family members of persons posted abroad.

The insured person is the owner of insurance that concerns him or her.

The insured person is hereinafter called 'you' in these terms and conditions.

2.1 Important

A written agreement with Europeiska ERV is required to take out new insurance for a person who is 65 or over or renew insurance for a person who is 70 or over.

2.2 Exclusions

The insurance does not apply to persons who are permanently resident in the expatriate country.

3. REQUIREMENTS FOR COVER BY THE INSURANCE

The employer must notify Europeiska ERV of the employee and any family members, including children who are born during the posting abroad, before the insurance cover may begin.

Unless agreed otherwise with Europeiska ERV, a health declaration is required and must be approved by Europeiska ERV.

3.1 Important

Europeiska ERV may refuse to provide insurance cover in full or in part.

The insurance may be written with certain restrictions.

The risk assessment carried out in connection with the health check may result in an increased premium for medical insurance.

4. WHEN THE INSURANCE APPLIES

The insurance applies in connection with posting abroad, including direct travel to and from the posting location when the assignment begins and ends.

4.1. Important

For family members who do not travel to the posting location at the same time as the employee, the insurance cover begins only when the direct travel to the posting location begins.

The term of the insurance is limited to a maximum consecutive period of five years unless agreed and specified otherwise in the insurance policy.

5. WHERE THE INSURANCE APPLIES

The scope of the insurance is specified in each section of the terms and conditions.

5.1 Important

In the event of posting to the USA, special terms and conditions apply to medical insurance. Special rules apply to travel to and staying in a *high-risk area*.

6. SCOPE OF THE INSURANCE

The insurance policy shows which type of medical insurance (Basic, Extended, Extended LFU or Premium) and which options in these terms and conditions have been taken out.

6.1 Important

If, when a loss occurs, you are covered by both Europeiska ERV's separate business travel insurance and Europeiska ERV's Expatriate Insurance, compensation is paid only by the insurance that is most beneficial for you.

You are liable to study the limitations in the terms and conditions of insurance regarding amounts, scope, standards of care and exclusions.

7. WHEN THE INSURANCE COVER ENDS

When you return to your home country at the request of Europeiska ERV or your employer.

When the insurance contract between your employer and Europeiska ERV is terminated.

When you end your employment as a person posted abroad for your employer. Any co-insured person's insurance cover ends at the same time as the employee's insurance cover.

Europeiska ERV reserves the right to terminate insurance contracts if this is required due to law or regulation or if the insured persons change assignment or place of stationing.

7.1 Important

Compensation is not paid for medical care and treatment costs that arose after the insurance cover ended, irrespective of whether the medical condition for which you sought treatment arose during the insurance period. However, your employer may have taken out extended compensation cover to meet such costs for up to one year after the end of the insurance cover. This is then stated in the insurance policy.

B. MEDICAL INSURANCE

There are four types of medical insurance: Basic, Extended, Extended LFU and Premium. The type of insurance chosen is shown in the insurance policy. Where the scope differs between the types, this is shown in the terms and conditions below.

Words in *italics* in the text are explained in the definitions at the start of the terms and conditions.

1. WHERE THE INSURANCE APPLIES

The insurance applies primarily in the expatriate country.

1.1 During travel

For travel outside the expatriate country, the insurance applies to unplanned emergency treatment for a maximum of 60 days in a row. See also B.2.1. B.2.2 and B.2.3 regarding travel demanded by Europeiska ERV.

1.1 Important

In the event of posting to the USA, special terms and conditions apply. See the addition after section B.

Prior approval

Please note that prior approval is required for certain types of treatment. The terms and conditions below specify which these are. Prior approval is also required if the costs are estimated to exceed SEK 10,000. This means that you must contact Europeiska ERV in good time before the treatment is to begin to avoid the risk of compensation being reduced or not being paid at all.

2. WHAT YOU RECEIVE COMPENSATION FOR

The insurance covers necessary and *reasonable costs* for *medically necessary*, scientifically recognised medical treatment of *acute medical conditions* that are covered by the insurance and require treatment during the insurance period. The treatment must be carried out by a licensed doctor or other qualified medical practitioner to whom you have been referred by a licensed doctor.

Costs for transport, travel and accommodation that are covered by the insurance must also be necessary and reasonable.

2.1 Basic

Basic primarily covers public treatment, provided that such treatment is available and meets medically acceptable standards. Private treatment requires prior approval by Europeiska ERV. After making an assessment, Europeiska ERV is entitled to demand that you travel to your home country or other country for treatment.

Europeiska ERV then pays reasonable costs for travel and any additional costs for accommodation for 60 days, unless agreed otherwise. If your posting abroad is to continue after treatment, reasonable costs for return travel are also paid.

Europeiska ERV pays reasonable travel and accommodation costs for an accompanying co-insured family member:

- if the person who is to be treated is under 18
- if the state of health of the person who is to be treated is life-threatening

The accompanying family member's travel costs and accommodation costs must be approved in advance by Europeiska ERV.

2.2 Extended

Extended covers both private and public treatment. Public treatment must primarily be used, provided that such treatment is available and meets medically acceptable standards.

After making an assessment, Europeiska ERV is entitled to demand that you travel to your home country or other country for treatment.

Europeiska ERV then pays reasonable costs for travel and any additional costs for accommodation for 60 days, unless agreed otherwise. If your posting abroad is to continue after treatment, reasonable costs for return travel are also paid.

Europeiska ERV pays reasonable travel and accommodation costs for an accompanying co-insured family member:

- if the person who is to be treated is under 18
- if the state of health of the person who is to be treated is life-threatening

The accompanying family member's travel costs and accommodation costs must be approved in advance by Europeiska ERV.

2.3 Extended LFU

Extended LFU covers both private and public treatment. Public treatment must primarily be used, provided that such treatment is available and meets medically acceptable standards.

After making an assessment, Europeiska ERV is entitled to demand that you travel to your home country for treatment.

Europeiska ERV then pays reasonable costs for travel and any additional costs for accommodation for 60 days, unless agreed otherwise. If your posting abroad is to continue after treatment, reasonable costs for return travel are also paid.

Europeiska ERV pays reasonable travel and accommodation costs for an accompanying co-insured family member:

- if the person who is to be treated is under 18
- if the state of health of the person who is to be treated is life-threatening

The accompanying family member's travel costs and accommodation costs must be approved in advance by Europeiska ERV.

2.4 Premium

Premium covers reasonable costs for private treatment.

3. EXCESS

Unless agreed and specified otherwise in the insurance policy, the insurance has no excess.

COMPENSATION TABLE

	BASIC	EXTENDED	EXTENDED LFU	PREMIUM
4. TREATMENT OF PRE-EXISTING MEDICAL CONDITIONS				
4.1 Treatment of pre-existing medical conditions	Only in the event of acute deterioration that leads to hospitalisation.	Only in the event of acute deterioration that leads to hospitalisation.	Yes, however limited to additional costs in the event of acute deterioration.	Yes. However, the cover is limited to additional costs for acute deterioration for the following diagnoses unless otherwise is agreed with Europeiska ERV and specified in the insurance policy: <ul style="list-style-type: none"> • Cancer • HIV/Aids • Neurological medical conditions • Psychiatric medical conditions • Congenital medical conditions
4.2 Exclusions	No compensation is paid for outpatient treatment and medicines for pre-existing medical conditions.	No compensation is paid for outpatient treatment and medicines for pre-existing medical conditions.		
5. MEDICAL CARE AND TREATMENT (ALSO SEE B.2)				
5.1 Medical care Inpatient and outpatient treatment, including surgical and medical treatment.	Yes	Yes	Yes	Yes
5.2 Psychiatric treatment and psychotherapy	18 months' waiting period	18 months' waiting period	No waiting period	No waiting period
Important	To receive psychotherapy, you need to have a diagnosis by a clinic psychiatrist and subsequently be referred to a clinical psychologist or psychotherapist for continued treatment. Family therapy or family counselling is not covered by the insurance. Where psychotherapy is covered, compensation is paid for 10 treatments per diagnosis. The treatment must subsequently be checked by the referring psychiatrist. If continued treatment is required, a status report, stating that continued treatment is necessary, must be sent to Europeiska ERV. All continued treatment must be approved by Europeiska ERV after evaluation of the status report.			
5.3 Physiotherapy	5 treatments per injury/medical condition per insured person.	5 treatments per injury/medical condition per insured person.	5 treatments per injury/medical condition per insured person.	10 treatments per injury/medical condition per insured person.
Important	If further treatment is needed, a prescription is required from an orthopaedic surgeon or other specialist and prior approval from Europeiska ERV or Europeiska ERV's assistance company. To assess whether further treatment may be approved, we need a treatment plan describing the symptoms and the treatment proposed.			
5.4 Dietician	No	5 visits	5 visits	10 visits
Important	A visit to a dietician must concern a medical condition covered by the insurance and be prescribed by a licensed doctor.			
5.5 Chiropractic care, naprapathy, acupuncture, massage, osteopathy & kinesiology	No	A total of 5 visits	A total of 5 visits	A total of 10 visits
Important	Visits must concern medical conditions covered by the insurance. No referral is required.			
5.6 Palliative care	No	SEK 50,000	SEK 50,000	SEK 100,000
Important	Compensation is paid for pain-relieving care at the end of a person's life.			
Hospital services (See also B.2)				
5.7 Hospitalisation, board and other associated hospital services	Bed in two-bed room	Bed in two-bed room	Bed in two-bed room	Bed in single room
Important	Prior approval is required. In emergency cases, ERV accepts being contacted for approval within 48 hours.			
5.8 Hospital emergency room	Yes	Yes	Yes	Yes
Important	Hospital emergency room must only be used in connection with <i>emergency cases</i> .			
Medicines and aids (See also B.2)				
5.9 Medicines and aids in connection with hospitalisation	Yes	Yes	Yes	Yes

	BASIC	EXTENDED	EXTENDED LFU	PREMIUM
Important	Medicines prescribed by a licensed doctor, provided that the medical condition is covered by the insurance. Generic (not patent-protected) medicines must primarily be used. Europeiska ERV or Europeiska ERV's assistance company must approve the purchase of aids in advance.			
5.10 Medicines and aids in connection with out-patient treatment	No	Yes	Yes	Yes
Important	Medicines prescribed by a licensed doctor, provided that the medical condition is covered by the insurance. Generic (not patent-protected) medicines must primarily be used. Europeiska ERV or Europeiska ERV's assistance company must approve the purchase of aids in advance..			
Diagnostic testing (See also B.2)				
5.11 Laboratory, X-ray and diagnostic examination	Yes	Yes	Yes	Yes
Important	Prior approval is required for major diagnostic examinations, for example magnetic resonance imaging (MRI) and computed tomography (CT).			
Transport, travel and accommodation (See also B.2)				
5.12 Local ambulance transport	Yes	Yes	Yes	Yes
Important	Compensation is paid in connection with serious illness or accidental injury.			
5.13 Local travel costs	No	No	Yes	Yes
Important	To and from medical care and treatment.			
5.14 Medical evacuation	Yes	Yes	Yes	Yes
Important	Europeiska ERV pays reasonable costs for transport to evacuate you for hospital treatment and day care treatment when the treatment is not available locally for medical reasons. The treatment and the transport must be covered by the insurance and be prescribed by the licensed doctor treating you. Europeiska ERV also pays reasonable costs for return travel to the place from where the evacuation took place for the treated person and accompanying family members.			
5.15 Escort in connection with medical evacuation	Yes	Yes	Yes	Yes
Important	Compensation is paid for additional costs for escort in connection with medical evacuation when escort is necessary.			
5.16 Additional costs in connection with medical evacuation	SEK 15,000	SEK 15,000	SEK 15,000	SEK 15,000
	Compensation is also paid for other additional costs approved in advance in connection with medical evacuation if they cannot be paid from elsewhere.			
5.17 Repatriation	Yes	Yes	Yes	Yes
Important	Compensation is payable for additional costs caused by the illness or accidental injury, firstly, for the transport home of the patient in a manner prescribed by a licensed doctor, and, secondly, for the necessary transport home of those members of the patient's family who are insured in a corresponding way, and the return trip to the posting location. Compensation is also payable for necessary and reasonable additional board and lodging costs in conjunction with travelling and transportation, for a maximum of 60 days.			
5.18 Escort in connection with repatriation	Yes	Yes	Yes	Yes
Important	Compensation is paid for additional costs for escort in connection with repatriation when escort is necessary.			
5.19 Transport home in the event of death/	Necessary and reasonable costs	Necessary and reasonable costs	Necessary and reasonable costs	Necessary and reasonable costs
Local burial	SEK 50,000	SEK 50,000	SEK 50,000	SEK 50,000
Important	In the event of death, the insurance pays for transport home or local burial if the death occurs outside the home country. The transport/burial must be approved in advance by Europeiska ERV or Europeiska ERV's assistance company. If the illness or accidental injury leads to death within one year, compensation is payable for necessary and reasonable expenses for bringing the deceased and their family back to their home country, and for making the arrangements necessary to bring about the transport home. Compensation is also payable for necessary and reasonable additional board and lodging costs in conjunction with travelling and transportation, for a maximum of 60 days.			
5.20 Additional costs in connection with transport home due to death	SEK 15,000	SEK 15,000	SEK 15,000	SEK 15,000
Important	Compensation is also paid for other additional costs approved in advance in connection with transport home if they cannot be paid from elsewhere.			
5.21 Extended stay during travel outside the place of stationing	No	Yes	Yes	Yes
Important	If, as prescribed by a doctor, you are forced to change your accommodation or cannot travel home as planned on account of illness or accidental injury, compensation is paid for additional costs for accommodation and travel. Compensation is paid for no more than 60 days.			

	BASIC	EXTENDED	EXTENDED LFU	PREMIUM
5.22 Hospital accommodation for accompanying parents of children under 18	Yes	Yes	Yes	Yes
Important	This applies provided that the child's treatment is covered by this insurance and the parent is co-insured.			
5.23 Travel costs and accommodation for two close relatives	No	Yes	Yes	Yes
Important	<p>Compensation is paid for travel costs and accommodation for two <i>close relatives</i> in the event of the death of the <i>insured</i> or if the insured has a life-threatening condition at the posting location or during travel if the insured has no close relative locally. Compensation is paid for a maximum of 60 days.</p> <p>If the <i>relatives</i> are not resident in the insured's <i>home country</i>, the maximum compensation paid is equivalent to the cost of travel to and from the insured's home country. The same applies if the insured dies abroad and burial is to take place locally. The travel must be approved in advance by Europeiska ERV or Europeiska ERV's assistance company.</p>			
Dental accident (See also B.2)				
5.24 Dental treatment due to <i>accident</i> for Basic and Extended	Yes	Yes		
Important	<p>In the event of damages to teeth as a result of an <i>accident</i>, compensation will be paid during a period of 3 years after the date when the <i>accident</i> occurred.</p> <p>If, at the time of the incident, there had occurred pathological changes or changes that were abnormal in view of the insured's age, compensation is payable only for the damage that could be assumed to be the result if the changes had not had effect at the time of the incident.</p> <p>You do not receive compensation for:</p> <ul style="list-style-type: none"> • chewing and biting injuries as they are not deemed to be <i>accidental injuries</i>. • Dental treatment that is not caused by <i>accidental injury</i> 			
5.25 Dental treatment due to <i>accident</i> for Extended LFU and Premium			Yes, see 5.24	Yes, see 5.24
Important	If the teeth are injured as a result of an <i>accidental injury</i> , compensation is paid for up to five years from the time of the accident.			
5.26 Dental treatment for Extended LFU and Premium			<p>Compensation is payable for the costs of treating any dental damage incurred by you through an accident, and for any dental illness that requires oral surgery and cannot be attributed to normal dental care, and for temporary treatment in the case of acute dental pain, regardless of the cause.</p> <p>Damage to a permanent denture will be compensated according to the corresponding rules for damage to natural teeth. This also applies to removable dentures that were in place in the mouth when they were damaged.</p> <p>Compensation for treatment of accidental injury is payable within five years of the incident. A requirement for compensation is however that the treatment is started within three years of the incident. If the treatment needs to be delayed to a later date due to your age, this is acceptable until you have reached the age of 25. Compensation for treatment undertaken later but before you reach 30 is also payable provided that the Europeiska ERV considers the matter before the you reach the age of 25 and in conjunction with this approves the postponed treatment.</p>	
Important	<p>With the exception of necessary emergency treatment, the treatment and fees must be approved in advance by Europeiska ERV. If, at the time of the incident, there had occurred pathological changes or changes that were abnormal in view of the insured's age, compensation is payable only for the damage that could be assumed to be the result if the changes had not had effect at the time of the incident.</p> <p>For dental treatment that is not caused by accidental injury, compensation is payable only during the period of insurance.</p>			

	BASIC	EXTENDED	EXTENDED LFU	PREMIUM
Pregnancy (See also B.2)				
5.27 Routine checks during pregnancy Delivery The mother's stay in hospital in connection with delivery. Additional costs for travel and accommodation for the mother in those cases in which delivery cannot, for medical reasons, take place at a reasonable distance from the posting location. The first medical check of the mother and child after delivery. Medical insurance for the child during the first 28 days.	SEK 50,000 Waiting period 10 months from your admission to the insurance.	SEK 100,000 Waiting period 10 months from your admission to the insurance.	Necessary and reasonable costs No waiting period.	Necessary and reasonable costs No waiting period.
Important	You must send an application with a cost proposal to Europeiska ERV or Europeiska ERV's Assistance Company for approval as soon as possible. Compensation is paid for additional costs for delivery by Caesarean section only if it is medically necessary. A medical certificate is required. Notification and a health declaration concerning the child must be submitted as soon as possible.			
5.28 Pregnancy complications	Compensation is paid for pregnancy complications up to and including week 32 of pregnancy that occur during the waiting period.	Compensation is paid for pregnancy complications up to and including week 32 of pregnancy that occur during the waiting period.	Yes	Yes
Other				
5.29 Crisis therapy	10 treatments SEK 20,000	10 treatments SEK 20,000	10 treatments SEK 20,000	10 treatments SEK 20,000
Important	The treatment must be performed by a licensed psychologist and must take place within 12 months of the event. The costs must be approved by Europeiska ERV in advance. Robbery, threat or assault must be reported to the police.			
5.30 Additional costs for assistance in the home following an accident	No	SEK 15,000 (SEK 1,000 per day for 15 days).	SEK 15,000 (SEK 1,000 per day for 15 days).	SEK 30,000 (SEK 1,000 per day for 30 days).
Important	The need for assistance must be documented by a doctor. No compensation is paid to your <i>close relatives</i> .			
5.31 Convalescence compensation	No	SEK 12,000 (SEK 2,000 per month for maximum 6 months).	SEK 12,000 (SEK 2,000 per month for maximum 6 months).	SEK 24,000 (SEK 4,000 per month for maximum 6 months).
Important	In the event of illness or accident that results in full sick leave for at least 30 days.			
5.32 Eye test, spectacles/contact lenses	No	No	No	SEK 2,000 per person per insurance year.
5.33 Travel vaccination/travel prophylaxis	No	No	No	SEK 1,000 per person per insurance year.
5.34 MediCall 24-hour medical advice line	Yes	Yes	Yes	Yes
5.35 Medical certificate	Yes	Yes	Yes	Yes
Important	Regarding the cost of a medical certificate that Europeiska ERV requests for its claims administration.			

	BASIC	EXTENDED	EXTENDED LFU	PREMIUM
5.36 Europeiska ERV's 24-hour service	<p>In a medical emergency situation, the insurance covers the costs of the following, 24 hours a day:</p> <ul style="list-style-type: none"> • communication with Europeiska ERV/Europeiska ERV's Assistance Company via phone, email or fax; • communication between Europeiska ERV, Europeiska ERV's Assistance Company's doctor and the attending doctor or hospital in order to decide on treatment and, if necessary, arrange transport; • issuing a payment guarantee to the hospital or clinic; • information to one of your close relatives at the time of hospitalisation if your condition is life-threatening, and regular information on your condition; • arranging/booking an air ambulance, scheduled flight, ambulance or other necessary transport to transport you home or to a hospital or doctor in connection with illness, accidental injury or death; • arranging/booking an accompanying doctor, nurse or other medical companion. 			
6. COMMON EXCLUSIONS FOR BASIC, EXTENDED, EXTENDED LFU AND PREMIUM				
This you will not receive compensation for	<p>The insurance does not pay compensation for costs:</p> <ul style="list-style-type: none"> • incurred because a vessel or an aeroplane had to alter its timetable due to your injury or illness; • for accidental injury or illness that was in a conclusive manner caused by alcohol, other intoxicating substances, sleeping pills or narcotic substances or abuse of pharmaceuticals; • caused by suicide or attempted suicide; • that can be indemnified from another source according to law, other statute, convention, insurance or damages <p>The insurance does not pay compensation for costs concerning:</p> <ul style="list-style-type: none"> • spa or cure treatment; • swimming or gym pass for own training; • injury in connection with hazardous activities. Unless agreed otherwise with Europeiska ERV, no compensation is paid for injury if you are injured while participating in sport, athletic pursuits, adventure activities, an expedition or other similar hazardous activity that is not deemed to be an exercise or leisure activity within normal extent and intensity. • treatment that is carried out to improve your appearance for cosmetic or psychological reasons; • correction or consequences of treatment that is not covered by the insurance; • treatments that encourage positive social-emotional relationships, such as communication therapies and family therapy; • contraception; • all types of (artificial) fertilisation, sterilisation, sex change, fertility analysis, assisted reproduction (for example IVF treatment), abortion or treatment as a consequence of these. However, compensation is paid for abortion that is necessary for medical reasons; • complications caused by the use of contraception*; • treatment of sexual problems (including impotence, irrespective of cause)*, • delayed development*; • learning difficulties*; • dyslexia*; • speech impairment*; • treatment for conditions such as conduct disorder, attention deficit hyperactivity disorder, autism spectrum disorder, oppositional defiant disorder, antisocial behaviour, obsessive-compulsive disorders, adjustment disorders, attachment disorders and eating disorders*; • congenital or age-related deafness/hearing impairment*; • hearing tests and hearing aids that are related to congenital or age-related deafness/hearing impairment*; • treatment of physical changes that are based on puberty, ageing or the menopause*. However if you have Extended LFU or Premium coverage treatment of severe menopausal conditions is compensated; <p>However, for exclusions marked with * the following applies for Extended LFU and Premium;</p> <p>If the medical condition/treatment is the consequence of an illness or accidental injury affecting you during the insurance period compensation will be paid for necessary and reasonable costs for medical care, hospital care as well as treatment, medicine and medical aids prescribed by a qualified medical doctor for the healing purposes of the illness or accidental injury.</p>			

SPECIAL RULES FOR EXPATRIATES IN USA

For persons posted in the US, the following additions apply to the Medical Insurance (section B) for medical costs in the US unless agreed otherwise in writing between the policyholder/employer and Europeiska ERV. All medical services provided are subject to medical review, case management, utilisation review and the guidelines in Europeiska ERV's medical policy. Prior approval is compulsory for all planned hospital admissions.

PRIOR APPROVAL

Please note that prior approval is required for certain types of treatment. These are specified in the terms and conditions in section B. Prior approval is also required if the costs are estimated to exceed SEK 10,000. This means that you must contact Europeiska ERV or Europeiska ERV's assistance company in good time before the treatment begins to avoid the risk of compensation being reduced or not being paid at all.

INSURANCE CARD

When you seek treatment, the special insurance card for the USA must always be brought and presented to the treatment provider. If the card is not presented, this may mean that compensation for treatment costs will be reduced.

NETWORK

Via partners in the USA, Europeiska ERV provides a network of affiliated treatment providers. Treatment must be sought within this network. An updated list of treatment providers affiliated to the network is available at www.erv.se.

CO-PAY WITHIN THE NETWORK

The co-pay is \$ 25 for treatment within the network. The co-pay must be paid by the insured directly to the treatment provider.

CO-PAY OUTSIDE THE NETWORK

If you seek treatment outside the network, you must pay 50% of indemnifiable costs yourself.

If there is no treatment provider affiliated to the network within 16 kilometres (10 miles) of your place of residence, the co-pay is \$ 25.

TRAVEL AND STAYS OUTSIDE THE USA

Section B applies for medical costs outside the USA.

DEFINITIONS

Co-pay – is the fee you must pay yourself

Maximum out-of-pocket – is the maximum total amount of co-pays per calendar year you pay yourself. Please note that costs outside the network are not included in the maximum out-of-pocket.

Emergency case – is a medical condition that presents via acute symptoms of a sufficient degree of severity. The symptoms may include severe pain or other acute symptoms which mean that the absence of immediate medical attention may reasonably be assumed to result in any of the following:

- Serious danger to the patient's health;
- Serious danger to the health of a foetus;
- Serious deterioration in bodily functions;
- Serious dysfunction of an organ or part of the body

TABLE OF FEES FOR TREATMENTS COVERED BY THE INSURANCE

MEDICAL SERVICE	WITHIN THE NETWORK	OUTSIDE THE NETWORK
Treatment by a doctor	Co-pay 25\$ per visit.	50% of the cost of treatment.
Medical treatment		
Physiotherapy		
Dietician		
Chiropractic care, naprapathy acupuncture, massage, osteopathy & kinesiology		
Psychiatric treatment and psychotherapy		
Pregnancy		
Laboratory, X-ray and diagnostic examination		
Emergency room	Excess 50 \$ (not charged for emergency cases or if the visit leads to hospitalisation) + co-pay 25 \$.	Excess 50 \$ (not charged for emergency cases or if the visit leads to hospitalisation) + 50% of the cost of treatment

Other parts of the medical insurance apply without co-pay.

MAXIMUM OUT-OF-POCKET PER CALENDAR YEAR

MEDICAL SERVICE	WITHIN THE NETWORK	OUTSIDE THE NETWORK
Per person	750 \$	Not applicable*
Per family	1 500 \$	Not applicable*

*You have to pay 50% of the cost of treatments covered by the insurance.

OPTIONS

Selected in addition to the medical insurance by the employer

Please note that your employer has chosen which of the following options apply for you. For information on what is included in the insurance cover, please see the insurance policy or the insurance information provided by your employer or Europeiska ERV.

C. CONTINUATION COVER OPTIONAL

1. WHEN THE INSURANCE APPLIES

After your ordinary insurance cover has ceased to apply in accordance with A.7, continuation cover applies for up to one (1) year.

2. . WHERE THE INSURANCE APPLIES

The insurance applies in the expatriate country or within the EU.

2.1 Exclusion

Continuation cover does not apply in the USA.

3. WHAT YOU RECEIVE COMPENSATION FOR

The continuation cover pays compensation for costs for continued treatment that is covered by ordinary medical insurance for the selected medical costs option in accordance with section B. Medical insurance.

4. IMPORTANT

For Basic, Extended and Extended LFU:

The continuation cover must have been taken out when the medical condition occurred in order to be compensated.

You must register with your local social insurance office or equivalent as soon as possible in your country of residence.

5. WHAT YOU DO NOT RECEIVE COMPENSATION FOR

The insurance does not pay compensation for care and treatment for medical conditions that arise during the continuation cover period, i.e. after the end of the ordinary insurance period.

- costs that can be indemnified from another source according to law, other statute, convention, insurance or damages.

D. TRAVEL HOME IN AN EMERGENCY SITUATION AND REPLACEMENT'S TRAVEL OPTIONAL

D.1 TRAVEL HOME IN AN EMERGENCY SITUATION

1. WHERE THE INSURANCE APPLIES

In the expatriate country.

2. WHAT YOU RECEIVE COMPENSATION FOR

If you are immediately forced to travel to your home country, compensation is paid for necessary and reasonable additional costs for travel by

scheduled means of transport if the cause of the travel home is:

- unexpected serious illness/serious accidental injury of a life-threatening nature or unexpected death suffered by a close relative in your home country; or
 - serious damage, for example fire or burglary at your private home in your home country that requires you to travel home immediately
- Compensation is also paid for travel back to your posting location.

3. IMPORTANT

Compensation is paid only for one journey home for one loss.

The travel home must be approved by Europeiska ERV's Assistance Company or Europeiska ERV before it starts.

4. EXCESS

The insurance applies without an excess.

D.2 REPLACEMENT'S TRAVEL

1. WHERE THE INSURANCE APPLIES

In the expatriate country.

2. WHAT YOU RECEIVE COMPENSATION FOR

If you are forced to cancel your posting abroad on account of your own illness or accidental injury and, for business reasons, you have to be replaced by another person immediately, necessary and reasonable ticket costs are paid for a replacement's travel (return ticket). The same applies if you fall ill or suffer a serious accidental injury in your posting location and are unable to perform your work, according to the opinion of a licensed doctor.

3. IMPORTANT

The travel must be approved by Europeiska ERV's Assistance Company or Europeiska ERV before it starts.

4. EXCESS

The insurance applies without an excess.

E. DENTAL TREATMENT OPTIONAL

1. WHERE THE INSURANCE APPLIES

The insurance applies primarily in the expatriate country.

1.1 Important

Treatment outside the expatriate country requires prior approval by Europeiska ERV.

2. WHAT YOU RECEIVE COMPENSATION FOR

The insurance applies to necessary and reasonable costs for acute and normal dental treatment.

Europeiska ERV compensates 65% of the cost.

The maximum compensation amount is SEK 15,000 per person per insurance year.

3. EXCESS

The excess is 35% of the cost.

4. YOU DO NOT RECEIVE COMPENSATION FOR

- cosmetic dental treatment or cosmetic surgery
- dental treatment in cases in which the need for treatment in all likelihood existed when you took out the insurance
- completion of treatment that began before you took out the insurance
- orthodontics.

F. PREVENTIVE HEALTH CARE OPTIONAL

1. WHERE THE INSURANCE APPLIES

The insurance applies primarily in the expatriate country.

2. IMPORTANT

Treatment outside the expatriate country requires prior approval by Europeiska ERV.

3. WHAT YOU RECEIVE COMPENSATION FOR

The maximum compensation amount is SEK 5,000 per person per insurance year.

The insurance covers 80% of reasonable costs for:

- vaccinations – customary vaccinations according to a recommended health programme for staying in the expatriate country;
- customary health checks;
- annual mammogram;
- annual PSA/prostate cancer check;
- annual gynaecological check.

4. EXCESS

The excess is 20% of the costs.

5. IMPORTANT

The insurance does not cover costs for preventive health care performed during the first ten months after you took out the insurance.

6. WHAT YOU DO NOT RECEIVE COMPENSATION FOR

The insurance does not cover checks of or treatment for medical conditions for which restrictions have been made.

The insurance does not cover costs for occupational health services.

G. WELL CHILD CARE OPTIONAL

1. WHERE THE INSURANCE APPLIES

The insurance applies primarily in the expatriate country.

1.1 Important

Treatment outside the expatriate country requires prior approval by Europeiska ERV.

Unless agreed otherwise with Europeiska ERV, the insurance applies to

accompanying children up to the age of 26.

2. WHAT YOU RECEIVE COMPENSATION FOR

The maximum compensation amount is SEK 10,000 per person per insurance year. Europeiska ERV compensates necessary and reasonable costs for:

- vaccinations – customary vaccinations according to a recommended health programme;
- health checks – customary checks of children's health and development according to a recommended health care programme;
- orthodontics – orthodontics that is required for functional reasons;
- deferred dental treatment in the event of accidental injury – if, according to a dentist, dental treatment must be deferred, Europeiska ERV may approve this if the treatment begins within three years and ends within five years after the time of the accidental injury. If the treatment has to be deferred on account of your age, this may take place until you are 25.

3. WHAT YOU DO NOT RECEIVE COMPENSATION FOR

The insurance does not pay compensation for travel costs.

4. EXCESS

The insurance applies without an excess.

H. DISABILITY AND DEATH COVER OPTIONAL

1. WHERE THE INSURANCE APPLIES

The insurance applies worldwide.

1.1 Important

The maximum compensation amounts are shown in the insurance policy.

Limitation

Unless agreed otherwise with Europeiska ERV, the maximum compensation for an insured who is 70 or over is SEK 100,000 for death and SEK 300,000 for disability. For accompanying children under the age of 18, the maximum compensation for death is SEK 50,000.

2. WHAT YOU RECEIVE COMPENSATION FOR IN THE EVENT OF ACCIDENTAL INJURY

Europeiska ERV pays compensation in the event of accidental injury that leads to lasting medical disability and in the event of death due to accidental injury.

2.1 Disability capital

Compensation is paid according to a proportion of the sum insured that corresponds to the degree of disability at the age of the insured at the time of the accident.

You are entitled to disability capital if the accidental injury results in disability within three years of the accident, and at least 12 months have passed since the occurrence of the accident. As soon as the definitive degree of disability has been ascertained, the disability capital is paid out.

The definitive degree of disability must be ascertained within three years of the accident, if possible, but may be deferred as long as ne-

cessary on the grounds of medical experience or with reference to the relevant rehabilitation facilities.

Notes

You are entitled to compensation and compensation is paid when the definitive degree of disability is ascertained if the treatment has been fully completed and the definitive degree of disability can be ascertained already before 12 months of the time of the accident. If death is brought about by the injury, a final settlement is made by paying a one-off amount that is equivalent to the ascertained medical disability that existed before death.

If the insured dies before the entitlement to disability compensation commences, no disability compensation is paid.

2.2 Disability aids

In addition to the disability capital, compensation for technical aids that a doctor prescribes to alleviate the disablement is paid for up to three years, on the condition that these cannot be indemnified from another source according to law or specific statute. Compensation of up to SEK 50,000 is paid for costs approved in advance by Europeiska ERV.

2.3 Compensation in the case of death

The right to compensation in the case of death exists if the accidental injury results in the death of the insured within three years of the accident. Compensation is paid according to the sum insured for death. If a one-off amount for disability has already been paid out for the same accident by Europeiska ERV or if entitlement exists to such compensation but it has not yet been paid out, the compensation for death is reduced by the disability compensation.

2.3.1 Beneficiaries

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

2.4 How medical disability is assessed and calculated

Assessment of the degree of disability is based on the injuries and symptoms that can objectively be established as being caused by the accident.

The assessment is made independently of the extent to which your capacity to work is reduced on account of the accidental injury. Where a lost limb can be replaced by a prosthesis, the degree of disability is assessed taking the prosthesis's function into consideration.

Medical disability is calculated using a standard table for the Swedish insurance industry: The calculation is based upon the table that was valid when the accidental injury occurred.

Where the same accident has given rise to injuries to several body parts, the maximum compensation paid is based on a degree of disability of 99%, which corresponds to complete disability.

2.5 Important

Safety instructions

- Compensation is paid for accidental injuries that you suffer while participating in sport, athletic pursuits, adventure activities, an activity like an expedition or any other similar hazardous activity only if the activity is deemed to be an exercise or leisure activity within normal extent and intensity.

If you do not comply with the stated safety instructions, this may lead to compensation being reduced or not paid at all.

2.6 You do not receive compensation for

- injury caused by infection by bacteria, virus or other infectious substances;
- injury whereby the event giving rise to the injury was decisively caused by you being under the influence of alcohol, other intoxicants, sleeping pills or narcotics or abusing medication;
- injury arising from events caused by the use of medical preparations, procedures, treatment or examination that was not occasioned by accidental injury covered by this insurance;
- suicide or attempted suicide;
- such condition – even if observed after accidental injury – which, according to medical experience, cannot be deemed to be due to accidental injury but rather to illness, bodily impairment or pathological changes. Where the physical infirmity can be assumed to have resulted in a worsening of the consequences of the injury, compensation is only paid for the consequences arising independently of the physical infirmity and only due to the accidental injury.

3 WHAT YOU RECEIVE COMPENSATION FOR IN THE EVENT OF ILLNESS AND INFECTION

Compensation is paid in the event of illness or infection that occurs while you are posted abroad and leads to lasting medical disability of at least 5%.

3.1 Disability

Disability is regarded as having started when your physical or mental ability to function has demonstrably deteriorated due to the illness. Permanent disability/functional impairment of at least 5%. Compensation is paid for medical disability irrespective of your profession or occupation. Medical disability may be impairment of physical or mental functions as a consequence of illness or infection.

3.2 When the degree of disability is established

As soon as the condition has been stabilised and no later than three years after the start of the illness or infection. If the illness is still deteriorating despite three years having passed since it started, the degree of disability is established on the basis of the condition three years after the start of the illness.

3.3 How the degree of disability is established

According to a standard table for the Swedish insurance industry. If the function of several body parts is reduced in connection with the same illness, the total degree of disability may never exceed 99%, which corresponds to full disability.

3.4 How the disability compensation is established

The disability compensation is established when the condition has been stabilised or three years after the start of the illness or infection as a percentage of the compensation amount selected. The percentage corresponds to the degree of disability established.

3.5 Payment of disability compensation

The compensation is paid to the injured party according to the degree of disability established. Payment on account is possible in accordance with the maximum amount specified for the diagnosis in the disability table that was valid when the illness started. Compensation is paid out no later than three years after the start of the illness.

In addition to the disability capital, compensation for technical aids that a doctor prescribes to alleviate the disability is paid for up to three years, on the condition that these cannot be indemnified from another source according to law or specific statute. Compensation is paid for costs of up to SEK 50,000 approved in advance by Europeiska ERV.

3.6 When the compensation is paid

When the illness has resulted in lasting reduction in physical function and the condition is stationary, the disability compensation is paid out, but no sooner than 12 months after the time at which the illness was established.

3.7 When the illness is established

An illness is deemed to have occurred when the deterioration in the state of health was first established by a doctor during the term of the contract for posting abroad. This is not always the same as the time at which the illness starts. Identifiable time and location: You must be able to prove when and where the deterioration of the state of health occurred.

3.8 Date of the illness and the terms of insurance

The insurance pays compensation in accordance with the terms that apply when the illness is established. This means the time at which the deterioration of the state of health was first established by a doctor. This is not always the same as the time at which the illness starts.

3.9 Safety directives

- You must have followed the recommendations of WHO and/or the Public Health Agency of Sweden (Folkhälsomyndigheten) (or equivalent foreign institution) concerning vaccination and preventive medicine, for example if you are travelling to areas where there is malaria.
- You must be receiving regular treatment by a doctor and comply with the doctor's instructions after an illness starts.

If you do not comply with the stated safety instructions, this may lead to compensation being reduced or not paid at all.

3.10 Children born during posting abroad

For children born during posting abroad, the insurance does not cover congenital conditions, whether they were diagnosed or not.

3.11 Limitations

The insurance must have been in force for at least two years before the following illnesses are established for the insured to be entitled to compensation:

- Mental illnesses and affective syndromes (for example chronic fatigue syndrome);
- Chronic pain, myalgia and fibromyalgia.

The insurance applies for a maximum of five years in a row. After this, Europeiska ERV may perform a new health assessment and offer continued insurance cover.

3.12 You do not receive compensation for

The insurance does not cover

- abuse-related infections and illnesses and illnesses that occur as a consequence of the abuse of alcohol, other intoxicants, sleeping pills, narcotics or pharmaceuticals;
- illness, physical defect or mental illness, nor the consequences of any such condition, where the symptoms manifested themselves before the insurance was taken out, even if a diagnosis can only be made

- after the insurance has been taken out;
- consequences of attempted suicide.

Illness does not mean voluntarily caused physical injury or accidental injury.

I. PERSONAL LIABILITY COVER OPTIONAL

1. WHERE THE INSURANCE APPLIES

The personal liability cover applies worldwide.

2. WHAT YOU RECEIVE COMPENSATION FOR

Compensation is paid when someone claims that you, as a private individual, must pay damages for personal injury or damage to property that is covered by the insurance and occurred during the insurance period.

Europeiska ERV's undertakings

If damages are claimed from you for a claim that may be covered by the insurance, Europeiska ERV undertakes, on your behalf, to:

- investigate whether there is liability to pay damages;
- negotiate with the party claiming damages;
- appear on your behalf in legal proceedings or arbitration proceedings and pay your legal or arbitration costs;
- pay the damages that you are liable to pay under the law pertinent of damages.

Maximum compensation amount

The maximum compensation amount for each claim is shown in the insurance policy and applies in total for personal injury and property damage.

The compensation amount constitutes an upper limit for compensation for each claim event, even if more than one of the insured persons are liable for damages.

If several claims have arisen at the same time and from the same cause, this is considered to be one claim event.

If you are liable to pay damages for personal injury to a person who is domiciled in Sweden, the compensation amount is limited to reasonable compensation for personal injury according to Swedish law.

3. IMPORTANT

Safety directives

If, without Europeiska ERV's consent, you admit liability, accept a compensation amount or pay compensation, this is not binding on Europeiska ERV.

If legal proceedings are instituted, you must immediately contact Europeiska ERV and follow the instructions we provide otherwise the judgement is not binding on us.

Notification of a claim for damages

If someone claims damages from you, you must notify Europeiska ERV of this as soon as possible.

Duty to provide information

You have a duty to provide information rapidly and submit documents that may be of importance to the settlement of a claim to Europeiska ERV. If you, with fraudulent intent, withhold or conceal anything of importance to

the assessment of a claim, this insurance is not valid.

Measures to minimise loss

You must, to the best of your ability, take action to avert any loss that may be feared to be imminent or to limit any loss that has already occurred.

Among other things, this means that:

- it is your duty to limit the effects of events that may lead to liability for damages;
- you must assist in preserving any right of recourse against a third party.

If you do not comply with the safety instructions, this may lead to compensation being reduced or not paid at all.

Penalty interest

Europeiska ERV does not pay penalty interest that arises because you submit information to Europeiska ERV late or because you have not followed the safety instructions.

4. COMPENSATION IS NOT PAID FOR

- pure financial losses, i.e. financial loss that has been incurred without associated personal injury or property damage;
- damage/injury for which you have assumed liability over and above the pertinent law of damages;
- injury you caused to a close relative or member of your household;
- damage to property that you rented, leased, borrowed, processed, repaired or in some other way had more than casual dealings with.

Note: compensation is paid for damage you caused to a hotel room or other rented residence, including its fixtures and fittings, provided that no compensation can be paid for the damage from another insurance policy. Compensation is not paid for

- damage caused by wear and tear, neglect, gross negligence or intentional action;
- damage/injury for which you may be held liable as the owner of a property, dwelling or site leasehold;
- damage/injury for which you may be held liable as the owner, user or driver of

a) a motorised vehicle when the damage/injury occurred as a consequence of traffic involving the vehicle;

Note: This exclusion does not refer to electrically powered wheelchairs.

b) a steam, motor, or sailing boat, water scooter, hovercraft or hydrocopter

Note: The insurance does cover personal injury, however, if the vessel is fitted with an outboard motor of at most 10 HP (7.36 kW) or with a sail area of at most 10m².

c) aircraft, balloon, paraglider, wind glider, hang glider or similar craft.

- damage/injury that has arisen in connection with you committing a wilful act that is a criminal offence under the applicable legislation;
- damage/injury that you caused in connection with the performance of your profession or occupation or other gainful activities;
- such nuclear damage/injury for which you may be held liable according to the Swedish Nuclear Liability Act or equivalent foreign legislation;
- damage/injury which, directly or indirectly, occurs or the extent of which is caused by or is linked with war, warlike events, civil war, revolution, insurrection or rioting;

- costs that arise because a ship or an aeroplane must alter its planned route on account of your claim event;
- damage/injury caused by a dog, cat or other animal for which you are liable.

J. LEGAL COVER OPTIONAL

1. WHERE THE INSURANCE APPLIES

The legal cover applies worldwide.

1.1 Important

The insurance applies to you in your capacity as a private individual. The legal cover applies to disputes that occur during your posting abroad.

2. THE INSURANCE COVERS

The insurance covers disputes which may be heard at a district court or equivalent court/panel or which, after having been heard in such a court, may be heard by the appeal court or the Swedish Supreme Court or equivalent court(s) abroad.

2.1 Excluded disputes

The insurance does not cover disputes:

- that are connected with employment or the performance of a profession, occupation or other gainful activities;
- that concern family law;
- that concern financial measures that are of an unusual nature or extent for a private individual;
- that concern a guarantee commitment;
- that concern claims or demands that have been assigned to you;
- that concern you in your capacity as the owner, user or driver of a motorised vehicle, caravan or other towed vehicle, aircraft, steam boat, motor boat, sailing boat or water scooter. **NB.** However, the legal cover does apply to you in your capacity as the driver or user of a motorised vehicle, caravan or other towed vehicle, motor boat or sailing boat that you temporarily rent or borrow outside the Nordic countries;
- that concern damages or another claim due to a deed performed by you that has given rise to suspicion of or prosecution for a crime that requires intent in order for it to be a criminal offence;
- if you cannot show that you have a legitimate interest in having your case heard.

3. WHAT YOU RECEIVE COMPENSATION FOR

Compensation is paid for necessary and reasonable representation and legal costs as a consequence of disputes, for which you cannot obtain payment from public funds or from the opposite party.

You may receive compensation for the costs listed below if they are necessary, reasonable and justified in respect of the nature of the dispute:

- costs for your representative's fee and costs. A fee is paid for reasonable time taken;
- costs for investigation prior to the legal proceedings, provided that the investigation was commissioned by your representative;

- legal costs that you have been ordered to pay the opposite party or the state after the dispute has been heard by a court or arbitrators;
- legal costs that you have undertaken to pay the opposite party in connection with mediation during legal proceedings, on the condition that it is evident that the court would have instructed you to pay legal costs amounting to a higher sum if the dispute had been heard;
- costs for evidence in court and in arbitration proceedings;
- handling costs in court.

3.1 Important

For the insurance to apply, you must be represented by a representative in the dispute. The representative must be suitable in respect of the insured's place of residence, the place where the dispute is being heard and the nature and scope of the dispute. In a dispute that is handled abroad, the representative must be approved in advance by Europeiska ERV. Where Europeiska ERV has paid compensation according to the above, Europeiska ERV assumes your right to claim compensation from the opposite party, state or other. You must assist in preserving any right of recourse.

If a court has examined the representative's fee in a matter, we pay no more than the fee determined by the court.

4. WHAT YOU DO NOT RECEIVE COMPENSATION FOR

Compensation is not paid for costs associated with criminal cases, or costs for disputes that can be heard only by administrative courts.

If you have been awarded compensation in the form of damages that are also to cover the costs of lawyers, Europeiska ERV does not pay compensation for these costs.

Nor is compensation paid for:

- own work, lost earnings, travel and subsistence or other costs for you or any other insured;
- execution of judgement, ruling or agreement;
- additional costs that arise if you engage several representatives or change representative;
- costs for arbitrators.

5. EXCESS

Legal cover applies with an excess of 20% of the costs, with a minimum of SEK 1,000.

6. MAXIMUM COMPENSATION AMOUNT

The maximum compensation amount for each claim/dispute is shown in the insurance policy.

If several disputes arise, they must be regarded as one dispute if:

- you and another insured person are on the same side;
- several disputes concern the same matter;
- the claims are based on essentially the same events or circumstances.

K. PERSONAL ASSAULT COVER IN CONNECTION WITH PERSONAL INJURY OPTIONAL

1. WHERE THE INSURANCE APPLIES

The personal assault cover applies worldwide.

2. WHAT YOU RECEIVE COMPENSATION FOR

Compensation is paid for personal injury that you, in your capacity as a private individual, suffer through assault or other intentional violence.

The compensation is calculated according to the Swedish law of damages, in accordance with the provisions in Chapter 5 and Chapter 2, Section 3, of the Swedish Tort Liability Act.

2.1 Important

You must not act in such a manner that you expose yourself to major risk of being injured. It is particularly important that you do not:

- yourself act violently or threatening
- enter into or remain in situations or environments where fights or disturbances are on-going or frequently occurring
- act or speak provocative
- commit a crime or participate in criminal activity.

The risk of ending up in such situation also increases if you are under the influence of alcohol, drugs or other intoxicants

Any injury that may result in a claim for compensation must be reported to Europeiska ERV as soon as possible. In the event of injury, you must show:

- that you are entitled to damages;
- that the party responsible is unknown or unable to pay damages. The offender is not unknown if you know who it is or could, with a reasonable amount of effort, find out who it is.

Furthermore, you must file a police report at the location where the injury was caused and visit a hospital/doctor for treatment/assessment of the personal injury.

The police report and medical certificate/opinion must be sent to Europeiska ERV in the original.

If the person who caused the injury is prosecuted, you must, at the request of Europeiska ERV, bring legal proceedings for damages, in which connection Europeiska ERV pays the legal costs incurred.

If you do not comply with the stated safety instructions, this may lead to compensation being reduced or not paid at all.

3. WHAT YOU DO NOT RECEIVE COMPENSATION FOR

Compensation is not paid for injury suffered by you if:

- you exposed yourself to the risk of injury for no legitimate reason;
- you, in connection with the personal injury, committed a wilful act that may result in fines or greater punishment under Swedish law;
- you were injured by a close relative;
- the injury or the extent of the injury were, directly or indirectly, caused by or linked to war, warlike events, civil war, revolution, insurrection or rioting;
- you were injured in the performance of your profession or occupation or other gainful activity.

Nor is compensation paid for damages:

- that are only based on consent;
- that are based on assignment from the party that is directly entitled to compensation;
- if the damages/compensation for costs are paid by another party, for example the perpetrator, another insurance policy/insurance company or the state/municipality.

4. MAXIMUM COMPENSATION AMOUNT

The maximum compensation amount for each claim is shown in the insurance policy. Several injuries are considered to be one claim if they arose on the same occasion.

L. COMPENSATION FOR KIDNAPPING

OPTIONAL

1. WHERE THE INSURANCE APPLIES

The insurance applies worldwide.

2. WHAT YOU RECEIVE COMPENSATION FOR

- Physical and mental suffering for the time, calculated in days, for which the unlawful deprivation of liberty lasted. Compensation of SEK 2,500 per day is paid for a maximum of 90 days. The maximum compensation amount is SEK 225,000.
- The necessary and reasonable accommodation costs and return travel to the country/area where the insured is located for two close relatives if the insured has no close relative locally. The maximum compensation amount is SEK 100,000.

2.1 Important

- On discovery of a kidnapping, Europeiska ERV/ Europeiska ERV's assistance company must be contacted immediately.
- Travel by relatives must be approved in advance by Europeiska ERV/ Europeiska ERV's assistance company.
- Costs of relatives' travel and accommodation costs must be documented with original receipts.

If these instructions are not followed, the compensation may be reduced or not paid at all.

3. WHAT YOU DO NOT RECEIVE COMPENSATION FOR

Compensation is not paid if you have voluntarily exposed yourself to the risk of being kidnapped.

M. SECURITY PACKAGE

OPTIONAL

1. WHERE THE SECURITY PACKAGE APPLIES

The security package applies worldwide.

1.1 Exclusions

The security package does not apply if the area to which you will travel or in which you will stay is already a high-risk area according to Europeiska

ERV's risk list or if local public authorities advise against travelling to the area.

2. WHAT THE SECURITY PACKAGE COVERS

If you suffer any of the unforeseen events listed below, Europeiska ERV pays compensation for additional costs for outward travel and/or accommodation in accordance with each section. The events must be unforeseen at the time at which you take out the insurance.

2.1 High-risk area - additional costs for outward travel and accommodation

Europeiska ERV pays compensation for necessary and reasonable additional costs of up to SEK 50,000 per person, and maximum SEK 100,000 per family for outward travel and accommodation costs if the area in which you are staying becomes a high-risk area in accordance with the risk list applied by Europeiska ERV.

Compensation is paid for additional costs for outward travel provided that you travel at the first possible opportunity, and at the latest within 14 days, from the date on which the area was classified as a high-risk area.

2.2 Natural event, rioting or terror attack - additional costs for outward travel and accommodation

Europeiska ERV pays necessary and reasonable additional costs up to SEK 50,000 per person, but maximum SEK 100,000 per family, for outward travel, including accommodation costs, if the area in which you are staying suffers a natural event, rioting, a terror attack or a similar event that, according to the official recommendations of local public authorities, requires immediate outward travel.

Compensation is paid for additional costs for outward travel provided that you travel at the first possible opportunity, and at the latest within 14 days, from the date on which the local public authorities recommended outward travel.

You must be able to show that local public authorities recommend outward travel.

2.3 PROLONGED STAY - ADDITIONAL COSTS FOR ACCOMMODATION

If you are forced to prolong your trip because it is not possible to travel home as scheduled due to quarantine, natural event or similar events Europeiska ERV pays necessary and reasonable additional costs for accommodation and travel up to SEK 50,000 per person, but maximum 100,000 per family.

2.4 Uninhabitable residence - additional costs for accommodation

If your permanent residence in your posting location suffers a fire, explosion, leakage, natural event or criminal damage that makes it uninhabitable, compensation is paid for additional costs for alternative accommodation of up to SEK 15,000 per family.

3. IMPORTANT

You must contact Europeiska ERV/ Europeiska ERV's assistance company to have your additional costs approved in advance.

N. PROPERTY INSURANCE

OPTIONAL

1. WHERE THE INSURANCE APPLIES

The insurance applies in your residence in your posting location and within the posting location during posting abroad.

Section O. Travel cover applies to property carried outside the posting location or outside your ordinary workplace, if this option has been selected.

1.1 War

Special rules apply during war. See Section P. High-risk area.

2. WHO IS COVERED BY THE INSURANCE

The insurance applies to you and any co-insured persons who are resident at the same address.

3. WHAT YOU RECEIVE COMPENSATION FOR

The insurance applies to personal property that is primarily intended for private use and covers damage or loss as a result of a sudden, unforeseen external event.

The insurance covers:

- personal property that you own, rent or borrow, for example;
 - money and documents of value that you own,
 - travel documents,
 - clothes, books and other personal belongings,
 - furniture and household utensils,
 - home electronics, including accessories.
- verified necessary and reasonable additional costs that are incurred as a direct consequence of a claim that provides grounds for compensation, for example;
 - costs for blocking charge/bank/credit cards,
 - new keys/new locks for your private residence. Compensation is paid for changing locks only if, at the time you lost your keys, you also lost personal documents that contain information that makes it possible to identify the residence to which the keys belong, and the locks must be changed within one week of the loss.

3.1 Maximum amount of compensation

Maximum compensation amount per household per claim:

Property in the residence

Personal property – the sum insured specified in the insurance policy:

Of which jewellery and watches, total SEK 50,000;

Documents of value SEK 15,000;

Money SEK 5,000;

Additional costs on account of property damage that provides grounds for compensation SEK 3,000.

Property carried outside the residence within the posting location

Personal property SEK 50,000;

Of which jewellery and watches, total SEK 25,000;

Documents of value SEK 15,000;

Money SEK 5,000;

Additional costs on account of property damage that provides grounds for compensation SEK 3,000.

3.2 Important

In the event of any damage or loss, you must specify your claim for compensation. In the event of loss, you must be able to document that you were the owner of the property and its value. The higher the value of the property, the stricter the requirements for such documentation.

Certificates may be required from you, depending on the claim event.

4. WHAT YOU DO NOT RECEIVE COMPENSATION FOR

The insurance does not pay compensation for:

- property carried outside the posting location;
- animals;
- motorised vehicles, caravans or other towed vehicles, boats or aircraft and parts or equipment for such vehicles or craft;
- property that your employer owns, rents or borrows;
- collections of coins, banknotes and stamps;
- fixtures and fittings in your residence;
- damage from wear and tear;
- superficial damage such as dents, scratches or similar that have no significant effect on usability;
- damage caused by animals or insects;
- theft of money, travel documents and documents of value;
 - that were left unattended in motor vehicles,
 - that were handed in for transit or checked in or taken care of by another party, away from the insured's supervision,
 - that were forgotten, lost or mislaid. If money or documents of value have disappeared in a way that can not be established it is considered to be forgotten, lost or mislaid.
 - that were stored in a garage, outhouse, separate basement/attic or communal space,
- theft-prone property and particularly valuable property that was left unattended in a motorised vehicle for longer than in connection with direct loading and unloading.
- costs that can be indemnified from another source according to law, other statute, convention or damages.

5. IMPORTANT

Duty of care

In order to obtain full compensation, you must be prudent with your property and handle it so that theft and damage are prevented as far as possible. For example, it is of importance if the property is theft-prone, fragile, especially valuable or of such a nature that it appears natural to keep it under special supervision.

Forgetfulness means that the duty of care has not been fulfilled and it may lead to reduced compensation.

External doors must be locked. Terrace, deck and balcony doors must be closed and locked. All windows must be closed and locked when no one is at home and looking after the residence. Keys must not be left unattended or hidden near the residence or marked and stored in such a way that an unauthorised person can work out where a key goes.

Secondary spaces must be locked and windows closed and locked.

Theft-prone property must not be left unattended or stored in a garage, outhouse, separate basement/attic (secondary space) or communal space.

Cycles must be locked.

If you voluntarily admitted the person who damaged or stole your property in your residence, the insurance applies with limited scope and the compensation will be reduced, depending on the circumstances in each case.

If you do not fulfil the duty of care in the terms and conditions, the compensation may be reduced to a reasonable extent, considering the link between this non-fulfilment and the loss incurred, the intent or negligence that occurred and the other circumstances.

6. EXCESS

The insurance applies with an excess of SEK 1,500 per claim.

7. VALUATION AND COMPENSATION RULES

Compensation is paid for direct financial loss, equivalent to the replacement price directly before the insured event. This means, among other things, that the compensation is affected by the age, wear, modernity and usability of the object.

The following, for instance, do not count as direct financial loss:

- sentimental value (value of a non-financial nature that an object has to a particular person, for example value of an emotional nature);
- loss of earnings;
- value of own work on photographs, film, tape recordings, computer programs, models or similar. Nor the value of own work done after the loss;
- losses that may be incurred as a consequence of using bank/credit cards, telephone/SIM cards or similar, checks and bills of exchange and the use of accounts, irrespective of whether this can be considered to have occurred legally or illegally.

Depending on the circumstances in the individual case, compensation may be paid in the form of cash, in accordance with the valuation rules below, for new or second-hand property or for repair costs. Europeiska ERV decides the form of compensation as well as where any purchase or repair will take place.

Where no deduction for age is to be made in accordance with the valuation rules, compensation is paid for new value, i.e. what it costs in the open market to buy new property of equal value. If you make no replacement purchase within six months of the date of the loss/damage, we pay 70% of the new value.

Property for which Europeiska ERV has paid compensation belongs to Europeiska ERV. If the object for which compensation has been paid is found, you must immediately hand it over to Europeiska ERV or repay the compensation received.

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.

Property	1 year	2 year	3 year	4 year	5 year
Glasses	0 %	0 %	40 %	60 %	80 %
Cycles	0 %	0 %	40 %	60 %	80 %
Tools, electronic instruments and measuring devices	0 %	20 %	40 %	60 %	80 %
Clothes and other property	0 %	0 %	40 %	60 %	80 %
Watches < SEK 5,000	0 %	0 %	40 %	60 %	80 %
Watches > SEK 5,000	Valued at market value				
Hides/furs over SEK 10,000	Valued at market value				
Gold/jewellery	Valued at market value				
Books/antiques	Valued at market value				
CDs/DVDs – pre-recorded	CD 85 SEK / DVD 95 SEK				
Photos/tape recordings	Compensation is paid at the replacement cost for the raw materials				
Make-up/hygiene articles	Compensation of 50% is paid if the packaging is broken				
Mobile phones Handheld computers	If the property is older than six months, compensation of 50% is paid. For older property, a deduction of 20% per annum is made, maximum 80%				
Videos/video cameras Radios/TVs/Stereo systems Cameras/accessories Computers/accessories	If the property is older than six months, compensation of 50% is paid. For older property, a deduction of 10% per annum is made, maximum 80%				

O. TRAVEL COVER WITH PRIVATE CANCELLATION COVER

OPTIONAL

1. WHAT THE TRAVEL COVER COVERS

The travel cover covers:

- luggage;
- delays to public transport;
- delayed luggage;
- commencement of journey cover;
- private cancellation cover.

1.1 Important

If, in connection with a claim, you are also covered by another insurance policy issued by Europeiska ERV, compensation is paid only from one of these policies. Compensation is paid from the insurance policy that is most beneficial for you.

2. WHERE THE INSURANCE APPLIES

Travel cover applies to travel worldwide.

2.1 Important

Travel cover applies during the first 60 days of each private or business trip that takes you outside your posting location or ordinary workplace.

Travel between your residence and your workplace is not covered by the travel cover. Travel cover also applies to outward and return travel, at the beginning and end of your posting abroad, directly to and from the posting location.

The respective insurance sections show how other parts of the insurance, for example medical insurance, apply during travel outside your posting location.

3. LUGGAGE COVER - WHAT YOU RECEIVE COMPENSATION FOR

Luggage cover applies to property that you take with you on your trip for your personal use. The insurance also applies to property that was rented or borrowed for the purpose of the travel. During business travel, the insurance also applies to your employer's property, including property rented and borrowed for the purpose of the travel.

Compensation is paid for damage or loss as a result of a sudden, unforeseen external event.

3.1 Maximum compensation amount

Travel cover applies with the following maximum compensation amounts:

- Personal property SEK 50,000/family (of which SEK 20,000 for theft-prone property);
- Company property SEK 20,000/employee;
- Travel documents SEK 20,000/family;
- Money SEK 5,000/family.

Valuation and compensation rules and the valuation table in N.7 above describe how the property is valued and how compensation is paid for it.

3.2 Important

Duty of care

In order to obtain full compensation, you must be prudent with your property and handle it so that theft and damage are prevented as far as possible. For example, it is of importance if the property is theft-prone, fragile, especially valuable or of such a character that it appears natural to keep it under special supervision. Forgetfulness means that the duty of care has not been fulfilled and it may lead to reduced compensation.

Among other things, the duty of care means that:

- means of transport and temporary dwellings must not be left unlocked or with windows open. Temporary dwelling, for example, refers to an apartment, hotel room, passenger cabin and similar;
- money, travel documents, documents of value and theft-prone property must be locked inside a suitcase, cupboard, drawer or similar when you leave the temporary dwelling;
- theft-prone property must not be left unattended in tents or means of transport or stored in luggage that is checked in or transported by another party away from your supervision;
- especially valuable property must not be left unattended in motorised vehicles;
- bottles with liquid contents must not be placed in luggage that is checked in for transport.

The consequence if the duty of care has not been fulfilled

If the duty of care has not been fulfilled, the compensation is reduced. The size of the deduction depends on the circumstances, including the type of negligence and its significance for the claim event, as well as the value of the property. If the negligence was minor or of little importance to the insurance event, no reduction is made. In the event of gross negligence, the compensation is reduced markedly and in exceptional cases may be forfeited altogether.

3.3. What you do not receive compensation for

The travel cover does not cover:

- motorised vehicles, caravans or other towed vehicles, boats or aircraft and parts or equipment for such vehicles or craft;
- animals;
- furniture and household items during removal;
- damage by wear and tear;
- superficial damage such as dents, scratches or similar that have no significant effect on usability;
- money, travel documents and documents of value that:
 - were left unattended in motorised vehicles,
 - were handed in for transit or checked in or taken care of by another party, away from your supervision,
 - were forgotten, lost or mislaid. If money, travel documents or documents of value have disappeared and no probable reason can be established to show how this happened, they are regarded as forgotten, lost or mislaid.
- theft-prone property and particularly valuable property that was left unattended in a motorised vehicle for longer than in connection with direct loading and unloading;
- costs caused directly or indirectly by a travel document, visa or passport being missing, invalid/expired or otherwise deficient.

4. DELAYS TO PUBLIC TRANSPORT – WHAT YOU RECEIVE COMPENSATION FOR

If your journey by public transport, which you booked and paid for in advance, is extended suddenly and unexpectedly by more than four hours, compensation of up to SEK 3,000 per person, maximum SEK 6,000 per family, is paid for necessary and reasonable additional costs incurred as a result of the extension of the journey, less any compensation that may be provided by the carrier.

The purchases must be made in direct connection with the extension of the journey and in the location where the extension occurred. Timetable changes that were announced before the journey began are not regarded as extension under these terms and conditions.

4.1 Important

You must first contact the carrier with your claims for compensation. Purchases must be made in direct connection with the delay and in the location in which the delay occurred. Claim forms must be accompanied by:

- receipts for purchases made;
- documentation of the length of the delay by the carrier/airline;
- the decision by the carrier/airline on compensation.

4.2 You do not receive compensation for

- Delay on account of bankruptcy, public authority intervention, strike, lockout or other industrial action.
- Costs that can be indemnified from another source according to law, other statute, convention or damages.

5. LUGGAGE DELAY – WHAT YOU RECEIVE COMPENSATION FOR

If checked-in luggage has been delayed during transportation to a destination outside your posting location or workplace, compensation is paid for necessary and reasonable additional costs for purchases of clothes and hygiene articles.

The maximum compensation amount is SEK 3,000 per person, and a maximum of SEK 6,000 per family. If the luggage has still not turned up after 48 hours, an additional maximum compensation amount of SEK 3,000 is paid, a maximum of SEK 6,000 per family, for purchases of clothes or hygiene articles.

If checked-in luggage has been delayed on your journey home and you have to make a new business trip within 48 hours after arriving home, a maximum compensation amount of SEK 3,000 is paid for necessary and reasonable additional costs. It must be possible to document the new business trip with a travel document/ticket and a written statement issued by the employer confirming the new business trip for compensation to be payable under this item.

5.1 Important

You must first contact the carrier with your claims for compensation. In the event of a direct subsequent connection, you must have at least two hours' margin for changing transportation. A shorter connection time may result in compensation being reduced or not paid at all.

Purchases must be made during the journey, in direct connection with the delay and before you get your luggage back.

Notices of claim must be accompanied by:

- receipts for purchases made;

- documentation of the length of the delay by the carrier/airline;
- the decision by the carrier/airline on compensation.

If compensation for delay has been paid under this item and compensation is also to be paid for lost luggage, the portion of delay compensation that exceeds SEK 3,000 is deducted.

5.2 You do not receive compensation for

- Delay on account of bankruptcy, public authority intervention, strike, lockout or other industrial action.
- Costs that can be indemnified from another source according to law, other statute, convention or damages.

6. COMMENCEMENT OF JOURNEY COVER – WHAT YOU RECEIVE COMPENSATION FOR

Compensation is paid for necessary and reasonable costs if, during the direct journey to the starting point of your outward or homeward journey, you are delayed and consequently miss the booked departure.

- The journey must be by public transport and booked in advance.
- The reason why you missed the departure must be an event that you could not have anticipated or prevented yourself.

Compensation is paid in the event of missing a departure:

- for additional costs up to SEK 25,000 per family incurred in order to catch up/connect to the journey;
 - in the case of a direct outward journey from the *country of residence*,
 - in the case of a direct homeward journey from the final destination,
 - in the case of a direct subsequent connection.
- If the connection cannot be made or the delay exceeds half the length of the planned journey, Europeiska ERV pays compensation for the price of the corresponding journey of up to SEK 25,000 per family.

6.1 Important

Safety instructions in the event of a missed departure

For compensation to be payable, you must plan your journey well and follow the instructions provided by the carrier, for example concerning check-in time at the airport, timetable changes, etc.

- You must allow ample time and be at the designated place no less than two hours before departure, or other time as specified in writing by the carrier/organiser.
- You must also take account of weather conditions and the traffic situation that is prevailing or that is expected to prevail.
- In the event of a direct subsequent connection, you must have at least two hours' margin for changing transportation.
- Europeiska ERV must be contacted in advance of a new ticket being booked.
- All costs/expenses must be documentable by the original receipts.
- Documentation must be available for the event from the police, the carrier, a public authority or similar.

The maximum compensation amount for each claim is SEK 25,000, irrespective of the number of people affected.

If you do not comply with the stated safety instructions, this may lead to compensation being reduced or not paid at all.

6.2 You do not receive compensation for

Compensation is not paid:

- in the event of delay caused by bankruptcy or intervention by public authorities;
- in the event of strike, industrial action or lockout that has broken out

- or for which notice has been given before the journey begins;
- for costs that can be indemnified from another source according to law, other statute, convention or damages.

7. PRIVATE CANCELLATION COVER - WHEN THE INSURANCE APPLIES

The insurance cover applies to you as a private individual and to travel offered to the general public with a price according to an official price list.

The insurance cover begins when the registration fee/deposit for the travel or peripheral event has been paid and ends when the travel/event has begun. Travel is deemed to have started when you have checked in at an airport/bus/train/boat terminal.

7.1 What you receive compensation for

The insurance cover pays compensation for your cancellation costs for cancelling travel and excursions and events booked and paid for in connection with the travel.

What you receive compensation for:

- your cancellation costs for cancellation resulting from accident, acute illness or death affecting you, a close relative, a co-insured person or someone you intend to visit during the travel;
- compensation is payable for those costs that are not refunded in accordance with established cancellation regulations, or that in general are not excluded according to these terms and conditions;
- the maximum sum insured/compensation amount is SEK 10,000 per person, and a maximum of SEK 40,000 per family per trip/event.

7.2 Important

- The cause of the cancellation must have occurred after the registration fee/deposit for the travel or event was paid.
- You must also be able to provide satisfactory documentation of the cause of the cancellation by means of a certificate issued by an impartial doctor.
- Contact with the issuer of the certificate must be made prior to the date that the trip/event would have started.
- For full compensation to be payable, notice of cancellation of the trip or event must be given both to the travel agency/organiser and to Europeiska ERV as soon as possible after the reason for the cancellation has arisen.

The following documents must be enclosed with the claim form:

- a certificate from the trip organiser/travel agency/organiser clearly stating the cost to the insured of the cancellation and when the trip/event was cancelled;
- invoice/booking confirmation stating the price of the trip/event;
- original travel documents/tickets (if the ticket was partially refundable by the company, enclose a copy of the ticket instead);
- original certificates confirming the reason for the cancellation, for example a medical certificate.

Claims that are not made in accordance with these terms and conditions may lead to compensation being reduced or not paid at all.

7.3 You do not receive compensation for

- Trips or events cancelled by the organiser.
- Costs that can be indemnified from another source according to law, other statute, convention or damages.

8. EXCESS

The insurance applies without an excess.

P. HIGH-RISK AREA OPTIONAL

1. WHERE THE INSURANCE APPLIES

The insurance applies in *high-risk areas*.

Important

A current list of high-risk areas is available at www.erv.se

The insurance applies only if the policyholder/employer has notified Europeiska ERV of such a trip/stay in advance and a special premium for the increase in risk has been paid. Without such notification, the insurance is not valid at all.

Europeiska ERV reserves the right to decline to write insurance if the risk of insurance events in the area is regarded as too high.

The insurance can only cover medical costs (B), disability and death cover (H) and property cover (N), with the limitations shown below.

No other parts of the insurance apply.

2. MEDICAL COSTS

Medical costs according to section B with the following exclusions: No compensation is paid for travel costs and accommodation for two *close relatives*.

Costs associated with pregnancy and delivery. However, compensation is paid for pregnancy complications up to and including week 32 of pregnancy.

The maximum compensation amount is SEK 2,000,000.

3. DISABILITY AND DEATH COVER

Disability and death cover according to Section H, amounts according to the insurance policy to a maximum SEK 2,000,000.

4. PROPERTY INSURANCE

Property insurance according to section N with the following limitations: The following maximum compensation amounts apply to each claim:

- in the posting location SEK 50,000 per person, and a maximum of SEK 100,000 per family;

The sum insured above includes jewellery and watches worth a total of SEK 25,000.

4.1 You do not receive compensation for

The property insurance does not cover money.

You receive no compensation for loss arising as a consequence of you participating in war, warlike events, revolution, insurrection, riot and similar disturbances or covering such events as a reporter or similar.

Q. DEATH COVER DUE TO ILLNESS AND INFECTION

OPTIONAL

1. WHERE THE INSURANCE APPLIES

The insurance applies in the first instance in the expatriate country. The insurance applies for a maximum of 60 consecutive days in the event of travel outside the expatriate country.

2. COMPENSATION IN CASE OF DEATH

If the insured dies as a consequence of illness or infection/contagion, during the term of the insurance and during posting abroad, 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. No compensation is paid if the insured upon death has attained the age of 74. 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.

2.1 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.

2.2 Compensation for accompanying child

There is a right to death benefit if the insured's accompanying child dies as a consequence of illness or infection/contagion during posting abroad (according to the same provisions as referred to in Clause 3.1), before the end of the month in which the child attains the age of 25.

Compensation for the death of a child is paid of at most SEK 50,000 per child.

Transitional rule for Clause 2.2

For insurance with a commencement date during the period 1 January 2014 to 30 June 2014, co-insured children are covered up to and including the end of the month in which the child attains the age of 27.

3. THE INSURANCE COVER IN THE CASE OF ILLNESS

A death benefit is paid to the beneficiary upon the death of the insured owing to illness during posting abroad. Illness means such deterioration of health status that is not to be regarded as an accidental injury according to the definition given in Europeiska ERV's terms and conditions.

4. THE INSURANCE COVER IN THE CASE OF CONTAGION

There is a right to death benefit if the insured during the term of the insurance, and outside the borders of the home country, is afflicted by infection/contagion through bacteria, virus or other contagious substance that causes the death of the insured within three years from the time of infection/contagion.

5. 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. RESTRICTIONS

6.1 Suicide

The first paragraph of Clause 6.2 does not apply if the insured has committed suicide.

In the case of suicide, Europeiska ERV is liable 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 is assumed that the insurance was applied for without any thought of suicide.

6.2 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 lapse 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.

If the insured has committed suicide, the insurer is liable 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 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.

7. 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.

R. GENERAL CONTRACTUAL PROVISIONS

1. INSURANCE PERIOD AND RENEWAL OF THE INSURANCE CONTRACT

The insurance period starts at 00.00 on the date of commencement and is one year unless specified otherwise in the insurance contract.

If the insurance is taken out on the date of commencement, however, the insurance contract commences at the time at which the contract is made. The scope of the insurance and the premiums payable are specified in the insurance policy.

At the end of the insurance period, the insurance is renewed by the policyholder paying the premium of which Europeiska ERV has given notice by sending out a renewal notice. If either of the parties does not wish to renew the insurance contract, the other party must be notified of this

no more than 30 days before the end of the insurance period. If no such notification is given, the insurance contract is renewed for another year.

If higher premiums or amended terms and conditions are to apply for the new insurance, Europeiska ERV must give notice of this at the latest when the renewal notice is sent out. The policyholder is then entitled, no more than 14 days after the notice was sent, to terminate the insurance contract at the end of the insurance period or, if the insurance contract has been renewed, with immediate effect.

2. TERMINATION AND AMENDMENT OF THE TERMS AND CONDITIONS OF INSURANCE

The policyholder's right to terminate the insurance prematurely

Unless agreed otherwise, the policyholder may give notice to terminate the insurance before the end of the insurance period if:

1. Europeiska ERV materially neglects its obligations in pursuance of the Swedish Insurance Contracts Act or under the insurance contract;
2. the need for insurance ceases to exist or some other similar circumstance of material importance to the insurance arises; or
3. Europeiska ERV has amended the terms and conditions of insurance during the insurance period.

Europeiska ERV's right to terminate the insurance prematurely

Europeiska ERV may give notice to terminate the insurance or amend the terms and conditions of insurance before the end of the insurance period only if:

1. the policyholder or the insured has materially neglected his obligations to the company; or
2. a circumstance, specified in the terms and conditions, of material importance to the risk has changed in a manner that the company cannot be assumed 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 non-compliant, unless it is possible to make adjustments making the agreement compliant which are accepted by the policy holder and Europeiska ERV. The agreement can also under the same preconditions be cancelled for insured persons changing assignment or place of stationing.

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.

If the premium is not paid on time under the contract, Europeiska ERV may terminate the insurance unless the delay is of minor importance. Notice of termination must be sent to the policyholder and takes effect three days after the date on which it was sent. However, in the event of a delay in paying a premium for a premium period later than the first, the insurance is only terminated 7 days after Europeiska ERV sent a reminder of the premium's due date to the policyholder.

3. PREMIUM PAYMENT

3.1 First premium

Premium must be paid in advance unless agreed otherwise with Europeiska ERV and specified otherwise in the insurance contract. Europeiska ERV's liability commences at the start of the insurance period, provided that the premium was paid at the latest on the specified due date.

If the premium is paid later, the premium payment is in arrears and the insurance is not valid. Europeiska ERV's liability commences only on the day after such premium payment.

3.2 Premium for contract renewal

The premium for insurance that is renewed must be paid at the latest on its commencement date. However, the premium does not need to be paid earlier than one month after Europeiska ERV sent out the renewal notice. If the premium is not paid on time, the insurance will be terminated.

If the premium is paid later, the insurance will be valid again and Europeiska ERV's liability commences only on the day after such premium payment.

3.3 Additional premium

If additional premium during the insurance period in its entirety is caused by the fact that the insurance cover was increased, the additional premium is subject to the provisions above on payment of the first premium.

3.4 Premium refund

If the insurance contract is terminated or in the event of premium adjustment in accordance with R.3.5 (3), the unused part of the premium is refunded if it 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.

3.5 Reporting, and fixing the premium

When fixing the premium, an individual risk assessment is carried out. This may entail a deviation from the normal standard tariff and indexation of the premium.

The premium paid at the start of the insurance period is calculated on the basis of the reported number of people posted abroad and the people accompanying them and the length of time for which they are posted abroad and the posting country. Reporting to Europeiska ERV must be made before the posting abroad begins.

Changes in the reported number of people posted abroad and the people accompanying them or the length of time for which they are posted abroad or a change of the posting country must be submitted to Europeiska ERV promptly during the current insurance year, or at the latest 3 months after expiry of the insurance period.

If the premium is higher than the premium paid, after reported changes, the difference must be paid by the policyholder.

If the premium is lower than the premium paid, after reported changes, Europeiska ERV repays the difference.

However, the premium must always amount to the lowest minimum premium for the insurance option selected.

If no reporting has been submitted within the prescribed time or the definitive premium has not been paid at the latest 14 days after being charged, Europeiska ERV is entitled to terminate the contract, unless otherwise agreed and specified otherwise by the insurance contract.

4. DUTY OF DISCLOSURE AND INCREASE IN RISK

Anyone wanting to take out insurance for staff posted abroad is obliged, at Europeiska ERV's request, to provide information that may be of significance to whether the insurance should be granted. The same applies if the policyholder requests for the insurance to be extended or renewed. The policyholder/insured must answer Europeiska ERV's

questions correctly and in full. The policyholder/insured must also provide information about circumstances of obvious significance to risk assessment without being requested to do so. During the insurance period, the policyholder/the insured must, at Europeiska ERV's request, give Europeiska ERV information on circumstances specified in the first paragraph.

A policyholder/insured who realises the Europeiska ERV previously received incorrect or incomplete information on circumstances of obvious significance to risk assessment is liable to correct the information without undue delay.

If the policyholder/insured, in the performance of his duty of disclosure as outlined above, acted fraudulently or in bad faith, the contract is invalid in pursuance of the Swedish Act (1915:218) on contracts and other legal acts in the area of the law of property, and Europeiska ERV is discharged from liability for insurance events that occur after this.

If the policyholder/insured has otherwise intentionally or negligently neglected his duty of disclosure and Europeiska ERV is able to show that Europeiska ERV would not have granted insurance if the duty of disclosure had been performed, Europeiska ERV is discharged from liability for insurance events that have occurred. If Europeiska ERV is able to show that it would have granted insurance for a higher premium or otherwise on other terms and conditions than those agreed, its liability is limited to that which corresponds to the premium and the other terms and conditions that were agreed. If Europeiska ERV has not taken out reinsurance that would otherwise have been taken out, the liability must be adjusted accordingly.

Europeiska ERV's liability does not lapse or is not limited in accordance with the fifth paragraph if Europeiska ERV, when the duty of disclosure was neglected, realised or should have realised that the information provided was incorrect or incomplete. The same applies if the incorrect or incomplete information was missing or subsequently ceased to be important to the content of the contract.

4.1 Increase in risk

The company is discharged entirely or partly from liability if the risk of insurance events increased as a result of a change to a circumstance stated in the insurance contract, or of which the policyholder/insured informed Europeiska ERV when the contract was made and if the insured took or consented to the action that resulted in the increase in risk. The same applies if such an increase in risk has otherwise occurred and the policyholder/insured neglected to report this in accordance with what is stipulated in the contract.

4.2 Cumulative risks associated with group trips

Notification obligation and payment of supplementary premium:

- 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 4.2

- The maximum compensation payable for damages resulting from accumulated risk is MSEK 200.

5. AVIATION ACCIDENT

In the event of an accident during a flight, compensation is only paid if the insured was a passenger on an aircraft of designated nationality. Passengers are considered to be only such persons on board who do not have, or perform, a task related to the flight.

6. RISK OF WAR

Element P shows what applies in a War Area/High-risk Area.

For insured persons who are covered by the Rules regarding Medical Insurance when Working Abroad (LFU), compensation is paid for costs associated with illness or accidental injury caused by war or political disturbances that afflicts the insured when he is in an area in which such circumstances prevail, provided that the insured does not participate in the war or disturbances.

7. NUCLEAR INJURIES

Accidental injuries, the cause or scope of which is linked to nuclear processes or radioactive decay, are covered by the insurance only insofar as the nuclear process or radioactive decay is not related to military activity in which the insured participates.

Limitation

The sum insured in the event of disability or death relating to nuclear injuries is limited to SEK 200,000.

8. DUTY TO MINIMISE LOSS

When an insurance event occurs, or may be feared to be imminent, the insured must take action to the best of his/her ability to prevent or reduce the loss and, if someone else is liable for damages, to preserve any rights that the insurance company may have in relation to this person.

If the insured has intentionally neglected his/her obligations according to the first paragraph, the compensation may be reduced as far as it concerns the insured, based on what is reasonable, taking into consideration the case and other circumstances.

The same applies if the insured has neglected his/her obligations when he/she was aware that this meant a significant risk of a loss occurring, or has otherwise shown gross negligence.

9. ACTION IN THE EVENT OF A CLAIM

9.1 Claims settlement provisions

Claims must be reported to Europeiska ERV without delay, no later than within six months of learning of the event.

If the party entitled to compensation has neglected to adhere to the terms of the insurance regarding the obligation to report a claim to Europeiska ERV within six months, or to terms or instructions in accordance with these terms regarding the obligation to assist in the investigation of the insurance event or of the company's liability, and such neglect has resulted in a loss for the company, such compensation that would have otherwise been paid to him/her is reduced as is reasonable with regard to the circumstances. If, in the case of personal liability cover, the insured is guilty of such neglect as set out in the first sentence, the insurance company is instead entitled to reclaim from the insured a reasonable portion of what the insurance company has paid to the claimant.

The first paragraph is not applied if the negligence is minor.

If, following an insurance event, the insured or anyone else claiming compensation from Europeiska ERV has intentionally, or due to gross negligence, incorrectly divulged or withheld or concealed something of sig-

nificance to the assessment of the right to compensation from the insurance, such compensation that would otherwise have been paid to him/her may be reduced according to what is reasonable with regard to the circumstances, or may not be paid at all.

9.2 Inspection and repair

Any party claiming compensation is obliged to cooperate in any inspection that Europeiska ERV wishes to conduct owing to the occurrence of a claim event.

Repairs may be carried out only after Europeiska ERV's approval. The same applies to the choice of repairer, repair method and material. Damaged objects must be kept until Europeiska ERV says otherwise.

9.3 Failure to take action in the event of a claim

If the insured does not perform his/her obligations in accordance with the above, the compensation for the claim may be reduced by a special deduction.

9.4 Payment of compensation in the event of a claim

After having been informed of an insurance event, Europeiska ERV must, without deferral, take the action required for the claim to be settled. Claims must be settled promptly, taking into account the due interests of the insured and other claimants.

Compensation must be paid no later than one month from when the person entitled to compensation reported the insurance event and provided the information that could reasonably be requested in order to determine the payment obligation. This does not apply, however, in the event that the sum insured is insufficient in the case of personal liability cover. Nor does it apply to the extent to which the right to compensation depends on property being repaired or replaced, a public authority issuing a particular decision or some other similar event occurring.

If payment is not made on time, Europeiska ERV pays interest in accordance with Section 6 of the Swedish Interest Act (1975:635).

If the party making a claim for insurance compensation is manifestly entitled to at least a certain amount, such amount must be paid immediately and the final compensation adjusted accordingly.

Interest is not paid if it is less than SEK 100.

9.5 Right of recourse and reclaims

Europeiska ERV assumes the insured's right to claim damages in matters regarding compensation for healthcare costs and other expenses and losses indemnified by the company in accordance with the insurance contract. If, after a claim event occurs, the insured waives his/her right to compensation by another party under a contract, guarantee or similar or waives his/her right to reclaims, Europeiska ERV's liability to pay compensation is limited to a corresponding extent and the insurance compensation that has been paid must be repaid to Europeiska ERV.

To the extent to which insurance compensation should not rightfully have been paid, the party entitled to compensation is obliged to immediately repay the amount to Europeiska ERV, even if he/she was not aware that the payment was incorrect.

9.6 Causing an insurance event

Europeiska ERV is discharged from liability in respect of an insured who has caused an insurance event intentionally or through gross negligence. The same applies if the insured must otherwise be assumed to have acted or failed to act in the knowledge that this meant a significant risk of the loss occurring.

If an insured has worsened the consequences of an insurance event in the manner stated in the first paragraph, Europeiska ERV is discharged from liability in respect of the insured to the extent to which the circumstances affected the claim event.

10. GENERAL EXCLUSION

The terms and conditions of this insurance policy shall not apply with respect to damages resulting from a criminal offence committed by the insured, his/her beneficiary or legitimate heir.

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.

11. DOUBLE INSURANCE

If the same interest has been insured against the same risk with several insurance companies, each insurance company is liable to the insured as if that company alone had provided the insurance. However, the insured is not entitled to higher compensation in total from the companies than is equivalent to the loss. If the total of the liability amounts exceeds the loss, the liability is divided between the insurance companies in proportion to the amount of their liability.

12. FORCE MAJEURE

The insurance does not cover losses which may arise if the investigation of the claim, repair measures or payment of compensation is delayed due to war, warlike events, civil war, revolution or insurrection or as a result of actions by public authorities, strike, lockout, blockade or similar event.

13. LIMITATION PERIOD

A person who wants to claim compensation, or any other insurance cover, must initiate action against Europeiska ERV within a period of 10 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.

14. GOVERNING LAW AND COURT OF COMPETENT JURISDICTION

The insurance contract is governed by Swedish law. Disputes regarding this insurance contract or these insurance terms and conditions must be heard by a Swedish court of law. This is also the case even if the dispute concerns a loss that occurs abroad.

15. THE SWEDISH INSURANCE CONTRACTS ACT

In general this insurance is governed by the provisions of the Swedish Insurance Contracts Act (FAL SFS 2005:104).

PERSONAL DATA PROCESSING AND DISCLOSURE OF INFORMATION

Europeiska ERV values your privacy. We will only use your personal data for the purposes for which you give it to us. We will retain your data for the duration required by our operational purposes.

Europeiska ERV will only disclose your personal data to other organizations where we have your permission to do so, or where we are required to do so by regulation. 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.

The address is:
Europeiska ERV, Dataskyddsbudet,
Box 1
172 13 Sundbyberg
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

NOTIFICATION OF CLAIM

A CLAIM FOR DAMAGES SHOULD BE SENT TO

Europeiska ERV Filial
Corporate Claims
Box 1
172 13 SUNDBYBERG, Sweden

Visiting address: Löfströms Allé 6A, SUNDBYBERG
Telephone: +46-(0)770-456 900
Fax: +46-8-454 33 21
E-mail: corporateclaims@erv.se

Company registration No: 516410-9208
Domicile: Sundbyberg

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.

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, 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)
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)
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
- The majority of homeowner's comprehensive policies include a legal expenses clause that the policyholder can use in case of disputes which can be referred to a court.

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)
104 51 Stockholm
Telephone: +46-200-22 58 00

