



Business Travel Insurance

- Travel insurance for occasional business trips

Insurance for the less-frequent traveller

Everyone who travels for their work, whether long-distance or short, needs business travel insurance, so that they can get the right help and compensation if anything happens. Many people believe that having either a home insurance policy or a company insurance policy is sufficient, but unfortunately that is not the case*. A home insurance policy does not usually cover work-related travel, and a company insurance policy is primarily designed to protect the company, not an individual employee on a business trip.

Europeiska ERVs Business Travel Insurance is tailored for people who do not travel on business trips very often, perhaps only once or twice a year. It provides excellent cover, no matter whether you are travelling within Sweden or abroad. You can always feel secure, whether your luggage is delayed or your computer or other equipment is stolen. The insurance is taken out for each individual trip and applies only for that trip.

Prices		
	Price day 1	Price day 2-365
Nordics	110 SEK	35 SEK
Europe	180 SEK	45 SEK
Worldwide	195 SEK	50 SEK

Price as at 1 October 2016.

* According to a survey carried out in 2016 by Europeiska ERV, over 89% of those questioned believed that their company insurance covered them for business travel.

Business Travel Insurance in brief

Luggage coverage

If your luggage is delayed or lost, we cover the cost of buying essentials immediately wherever you are. This applies to both your own and the company's property.

Delay

If, for example, your flight or train is delayed on the outward or return journey, we reimburse you for the additional expense for new tickets. You will also be reimbursed for catching up if any unforeseen circumstance means that you miss your connection.

Illness and accidental injury

The policy covers the cost of items such as doctor's visits and transport home.

Journey for replacement person/new trip

If, for example, you fall ill and are forced to cut short your business trip, we can arrange a new trip for a colleague to replace you on site.

Security package

If the location you are visiting is affected by events such as earthquake, war, rioting or terrorist attack, we compensate you for any additional expenses for travel and accommodation for your journey home.

Help on the spot

Our service centres, Euro-Centers, are located throughout the world, providing you with immediate assistance if anything happens. They have Scandinavian-speaking personnel and work closely with hospitals, psychologists, priests and interpreters. They can assist you with everything from advice and help on claims for damages to referrals to local hospitals, the authorities, transport and interpreting.

Our own assistance company 24/7

Access to an emergency call centre with expert medical advice is available 24/7, 365 days a year, worldwide.

Business Travel Insurance	
SCOPE OF INSURANCE	MAXIMUM COMPENSATION IN SEK PER INSURED/FAMILY
B. Illness and accidental injuries Medical and dental treatment costs - in the event of accident, maximum 3 years - in the event of acute illness, maximum 60 days Travel in connection with care and treatment Extra expenses for home transport Close relatives' travel expenses to seriously ill or injured person Extra expenses for board and lodging (for a maximum of 60 days) Temporary treatment on the emergency route in case of emergency Acute dental illness is replaced by a maximum of SEK 5,000	Customary and reasonable expenses
C. Disability and death compensation In case of death due to accident In case of disability due to accident For insured children who are not 18 years old, the compensation in case of death is SEK 25,000.	100 000 300 000
D. Interruption of travel Extra expenses for journey home due to an emergency situation (in Sweden or other EU country) Compensation for hotel/travelling expenses	Customary and reasonable expenses 25 000
E. Journey of replacement person If the insured person must be replaced Repayment of unutilised travel costs	Customary and reasonable expenses 25 000
F. Crisis therapy Treatment in acute mental crisis. Maximum of 10 treatment sessions with a certified psychologist	25 000
G. Luggage coverage Personal property (of which for theft-prone property 20 000) Company property Travel documents Money (current coins and bank notes) Verified additional costs	40 000 20 000 20 000 5 000 3 000
H. Delay Delayed luggage during outward journey (no qualifying period) Delays in public transport, more than 3 hours Missed departure cover	3 000 2 000 30 000
I. Security package Additional costs in case of evacuation from war zone or high risk area Additional costs in case of extended stay due to quarantine or natural catastrophe	20 000 20 000
J. Personal liability coverage For personal injury and/or property damage	5 000 000
K. Legal expenses coverage For the insured person as a private individual, 80 % of the costs	100 000
L. Assault coverage For personal injury	500 000
M. Excess coverage Homeowner's/houseowner's insurance/motor insurance insurance for rented vehicle* abroad (including boats, motorcycle, moped, cycle)	10 000 5 000

Useful to know

- The Business Travel Insurance can also cover any accompanying children.
- The cover can be taken out for EU citizens.
- If you travel more often than just a few times a year, our Corporate travel insurance policy which covers any number of trips over a full year would be more suitable. You can read more about business travel insurance at erv.se.

Why you should choose Europeiska ERV

- You get comprehensive insurance protection for all types of business travel, in Sweden and abroad.
- Compensation in the event of theft, for delayed or lost luggage and help to catch up if you are delayed.
- If you become seriously ill or are involved in an accident, our assistance company is open 24/7 all year round.
- Smooth and simple claims handling without hassle at erv.se