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Information about **Business Travel Insurance**

Valid from 4 April 2024

Brief information about the terms and conditions

This insurance applies in accordance with the ERGO Försäkring's policy conditions from 4 April 2024 for Business Travel Insurance. The policy conditions are available at www.erv.se.

Excess
The insurance applies without excess; however, excess applies for item Legal expenses coverage.

Illness and accident
Compensation is paid for reasonable and customary expenses in case of acute illness or accident and for temporary treatment at the destination in case of acute dental problems. Please make sure to get medical certificates and receipts for out of pocket expenses. In case of illness or accident ERGO Försäkring's assistance company should be contacted.

Please note that preauthorization from ERGO Försäkring or ERGO Försäkring's assistance company is required e.g. regarding:

- all scheduled hospital admissions
- medical evacuation/repatriation
- treatment where the costs are estimated to exceed SEK 10 000

Repatriation and escort
In case of serious incidents repatriation is included. ERGO Försäkring's assistance company must always be contacted before repatriation. You also have the right to escort and summoning.

Delay of public transport, Missed departure/connection
In case of delayed public transport during outward trips, round trips or homebound trips, compensation will be paid for necessary and reasonable supplementary costs caused by the delay. Also applies if you, during your direct trip from the home or workplace to the starting point of the trip, are delayed and hence miss the booked departure. The costs should be verified by original receipts for out of pocket expenses and a delay certificate from the carrier, showing the duration of the delay.

Luggage delay
In case of luggage delay, necessary and reasonable additional costs are reimbursed for the purpose of the trip, e.g. clothes, toiletries and bags. The costs must be substantiated by the Property Irregularity Report, which shows the length of the delay, and original receipts on expenses.

Luggage coverage
The insurance applies for damage to, or loss of, your/the employer’s property brought on the trip and intended for use during the trip caused by a sudden and unforeseen event. The property may also be rented or borrowed.

Liability and legal expenses coverage (as a private individual)
The insurance applies for you as a private individual when causing another individual bodily injury or property damage and you are found liable to pay compensation or damages. In case of liability claims or if the need for legal expenses coverage arise ERGO Försäkring must be contacted immediately.

Assault coverage
Compensation is payable for personal injuries inflicted on you through assault or other intentional violence. Assault, theft and robbery must be reported to the police in the place where the assault occurred. In case of assault a medical doctor should be consulted and injuries should be documented.

Scope of insurance and maximum compensation per person and incident (amount in SEK)

This is a summary of the insurance. It is always the full terms and conditions which is applied in claims settlement.

Illness and accidental

Medical and dental treatment costs	Necessary and reasonable expenses
• in the event of accident, maximum 3 years • in the event of acute illness, maximum 1 year	
Prescribed drugs and medicines	Necessary and reasonable expenses
Ambulance or similar transport to nearest suitable place of treatment	Necessary and reasonable expenses
Transfer to nearest place of treatment, in case of lack of treatment possibilities	Necessary and reasonable expenses
Travel in connection with care and treatment	Necessary and reasonable expenses
Extra expenses for food and accommodation (for a maximum of 60 days)	Necessary and reasonable expenses
Pregnancy and childbirth in case of unexpected complications	Necessary and reasonable expenses
Extra expenses in the event of hospitalisation abroad	219 000
Treatment by psychologist or psychiatrist in case of acute mental crisis	25 000
Convalescence compensation	4 000
• when being ill longer than 30 days (SEK 2 000 / month for a maximum of two months)	
Physiotherapy and chiropractic treatment	10 000
Medical malpractice	1 000 000

Crisis setup

Professional crisis response at the location of the event	Necessary and reasonable expenses
Crisis counselling for close relatives	25 000

Repatriation

Costs for repatriation	Necessary and reasonable expenses
Funeral expenses at the destination	Necessary and reasonable expenses

Escort and summoning

Life-threatening illness/injury or death

• Transport and travel expenses	Necessary and reasonable expenses
• Accommodation, meals and local transport	2 000/insured and day

Accident – disability and death compensation

In case of disability due to accident

Medical disability	1 000 000
Aids and devices	50 000
Training and occupational rehabilitation	60 000
Technical alterations to the environment	60 000

For individuals over the age of 75, up to 50 % of the insured amount stated in the insurance policy.

In case of death due to accident

In case of death	1 000 000

For individuals over the age of 75, up to 50 % stated in the insurance policy.
Accompanying children under 18 years of age 50 000 SEK.

Delay of public transport/Missed departure/connection

Outward trips, round trips and homebound trips

- New ticket ..... Necessary and reasonable expenses
- Accommodation, meals and local transport, toiletries and clothing: 2 000 SEK total per insured and day
  Maximum 10 000/insured

Luggage delay

Outbound trips, no waiting period	3 000, Per bag maximum 700 SEK
Homebound trip	2 000 SEK/insured

Luggage coverage

Personal and company property of which for theft-prone property 50 % of chosen amount: 40 000

Money (current coins and bank notes)	5 000
Travel documents	30 000
Supplementary expenses to block charge card/credit card/ bank card	5 000
New keys to motor vehicle / insured´s private residence	10 000

Security package

Evacuation

Additional costs in case of evacuation for transport to the home country	Necessary and reasonable expenses
Accommodation, meals, and local transport	2 000/day and person
Replacement purchases of clothing and toiletries, if evacuated without luggage	6 000/insured and trip

Extended stay due to quarantine or natural catastrophe

Additional costs for journey home, meals and accommodation	50 000/insured and trip
Additional costs in the event of closure by order of public authority	6 000/insured and trip

Search and rescue

Additional costs for police, civilian or military search and/or rescue, if reported missing or stuck in an inaccessible place after an accident or illness: 250 000/insured, maximum 50 000/event

Hostage compensation

Insured person

2,500/day for the time that the unlawful deprivation lasted 225 000

Psychological debriefing following release 50 000

Policyholder

Expenses for advice 50 000

Replacement´s journey 50 000

Salary compensation for the insured employee 250 000

Close relatives

Transport, hotel accommodation, meals and loss of income 50 000

Crisis counselling 50 000

Personal liability/legal expenses coverage

Personal liability (for the insured as a private individual)

- for personal injury 10 000 000
- for property damage 10 000 000

Legal expenses (for the insured as a private individual) 250 000
Excess 10 %. However no less than SEK 2 500

Assault coverage

For personal injury 1 000 000

Special agreements

Notify travel to war zone/high-risk zone

If you are planning to travel to a war zone or high-risk zone special conditions apply and you must contact us for preapproval before departure in order to have the insurance apply. Visit erv.se for more information and notification.

Group travel

Journey where several insured persons participate or will stay together at the same place must be reported to ERGO Försäkring prior to the departure, when the accumulative benefit in case of death exceeds MSEK 100.

In case of emergency

Our assistance company is open 24/7, and can guide you in medical matters, refer to nearest health care provider and issue payment guarantees. Claim notification is easily done online on our website www.erv.se.

In need of urgent assistance

ERGO Alarm Tel +46 0770-456 920
Open 24 / 7 / 365