

# EXPATRIATE INSURANCE - PREMIUM

Policy number

Policy valid from and including May 2, 2021

Cover with maximum compensation amount per person per claim (amounts in SEK)

<b>B. MEDICAL INSURANCE</b> THE POLICY COVERS PRIVATE CARE WITHIN THE NETWORK			
Hospital admission, food and other associated hospital services	Necessary and reasonable costs	Accommodation at hospital for accompanying parents of children under the age of 18	Necessary and reasonable costs
Medicine and medical appliances		Travel costs and accommodation for up to 60 days for two close relatives of the policyholder in the event of the policyholder's death or a life-threatening condition	Necessary and reasonable costs
Physiotherapy	10 treatment sessions	Dental treatment due to accident	Necessary and reasonable costs
Dietician	10 treatment sessions	Emergency temporary dental treatment and oral surgery in the event of dental illness	
Chiropractic, naprapathy, acupuncture, massage, osteopathy and kinesiology	10 treatment sessions	Routine checks during pregnancy and delivery	Necessary and reasonable costs
Palliative care	100,000	Additional costs and accommodation for the mother, if medically necessary	
Psychiatric treatment and psychotherapy	Necessary and reasonable costs	First check of mother and child after delivery	Necessary and reasonable costs
Laboratory, X-ray and diagnostic investigations		28 days medical care cover for the child	
Local ambulance transport		Complications of pregnancy	
Medical evacuation – when, for medical reasons, treatment is not available locally		Crisis therapy, 10 treatment sessions	20,000
Additional costs in the event of medical evacuation	15,000	Additional costs for home help as a result of accident	(1 000/day) 30,000
Repatriation in the event of death	Necessary and reasonable costs	Convalescence expenses	(4 000/month) 24,000
Local burial	50,000	Eye test, spectacles and contact lenses, per year	2,000
Extended stay during travel due to illness or accident – additional expenses for accommodation and travel, 60 days maximum	Necessary and reasonable costs	Vaccination and preventive medicine for travel, per year	1,000
Additional costs related to repatriation in the event of death	15,000	MediCall – medical advice line 24/7	
		Europeiska ERV Alarm - open 24/7/365	

## ADDITIONAL COVER VALID ONLY IF THE EMPLOYER HAS PURCHASED THESE INSURANCE COVERS

<b>C. CONTINUATION COVER</b>		<b>M. SAFETY PACKAGE</b>	
Cost of ongoing medical treatment covered by medical expenses insurance (B) for up to 1 year	Necessary and reasonable costs	Additional costs for departure from and accommodation away from high-risk areas or in the event of a natural disaster, riots or terror attack	50,000 100,000/family
<b>D. TRAVEL HOME IN AN EMERGENCY SITUATION/ REPLACEMENTS TRAVEL</b>		Additional costs for alternative accommodation if the residence becomes uninhabitable due to fire, explosion, leakage, damage caused by nature or vandalism.	15,000/family
Repatriation in the event of an emergency-serious event in home country	Necessary and reasonable costs	<b>N. PROPERTY INSURANCE</b>	
Also covers the co-insured family members		<i>In the residence at the posted location, per household</i>	
<b>E. DENTAL TREATMENT</b>		Property/contents	Selected amount
Acute and normal dental care	15,000/insurance year	of which jewellery and watches	50,000
Excess 35 %		Securities/travel documents	15,000
<b>F. PREVENTIVE HEALTH CARE</b>		Cash	5,000
Vaccinations, customary health checks. Annual; mammogram, PSA/prostate cancer check and gynaecological check	5,000/insurance year	Additional costs	3,000
Excess 20 %		<i>Outside the residence at the posted location</i>	
10 months qualifying period		Property	50,000
<b>G. WELL CHILD CARE</b>		of which jewellery and watches	25,000
Vaccinations, health checks, orthodontics	10,000/insurance year	Cash	5,000
Deferred dental care in the event of a dental accident	Necessary and reasonable costs	Securities/travel documents	15,000
<b>H. DISABILITY AND DEATH COVER</b>		Additional costs	3,000
Disability due to accident	Selected amount	Property insurance carries an excess of SEK 1,500 per claim	
Disability of at least 5 % due to illness and infection		<b>O. TRAVEL INSURANCE</b>	
Death due to accident		<i>In the event of private and business-related travel outside the posted location or workplace</i>	
Medical appliances	50,000	Covers co-insured family members	
For individuals who have reached the age of 70, the compensation is maximised to SEK 100,000 in case of death and SEK 300,000 in case of disablement. For children the compensation is maximised to SEK 50,000.		Luggage	50,000
<b>I. PERSONAL LIABILITY INSURANCE</b>		of which theft-prone property	20,000
<b>J. LEGAL INSURANCE</b>		Company property	20,000
<b>K. PERSONAL ASSAULT COVER</b>		Travel start cover	25,000/event
<b>L. COMPENSATION FOR KIDNAPPING</b>		Public transport delay exceeding 4 hours	3,000
I. Liability cover in the event of personal injury and damage to property	10,000,000	Max 6,000 /family	
Applies to the insured as a private individual		Delayed luggage during outward travel	3,000
J. Legal cover – cost of legal representation in the event of a dispute	250,000	after a further 48 hours	3,000
Applies to the insured as a private individual		Cancellation costs due to illness and accident (only valid for private travel)	10,000/person Max 40,000/family
Excess 20 %, however no less than SEK 1,000		<b>Q. DEATH COVER ON ACCOUNT OF ILLNESS AND INFECTION</b>	
K. Assault cover in the event of personal injury	750,000	Compensation amount	
L. Payment in the event of kidnapping	225,000	Adult (employee and accompanying partner)	Selected amount
Travel expenses and accommodation for two close relatives	100,000	Accompanying child under 25 years of age	50,000

## SPECIAL RULES FOR EXPATRIATES IN USA

For information on medical care in USA and care providers linked to our medical care network, visit [www.erv.se](http://www.erv.se)

## TABLE OF FEES FOR TREATMENTS COVERED BY THE INSURANCE

MEDICAL SERVICES	WITHIN NETWORK	OUTSIDE NETWORK
Medical treatment	Co-payment fee \$25/treatment session	50% of the treatment cost
Nursing		
Physiotherapy		
Dietician		
Chiropractic, naprapathy, acupuncture, massage, osteopathy and kinesiology		
Psychiatric treatment and psychotherapy		
Pregnancy		
Laboratory, X-ray and diagnostic investigation	Without Co-payment	
Emergency department	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 treatment cost

Other parts of the basic insurance cover apply without co-pay.

## MAXIMUM AMOUNT FOR CASH PAYMENTS PER CALENDAR YEAR

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

\* You must pay 50% of costs for treatments covered by the policy.

## INSURANCE PROVIDER

Insurance provider for this insurance is Europæiske Rejseforsikring, A/S CVR no. 62 94 05 14, through Europeiska ERV Filial, hereafter Europeiska ERV. Supervisory authority is the Danish Finanstilsynet.

## MEDICAL EXPENSES COVER

In the event of illness or accident, you must visit a doctor or hospital as soon as possible. Ensure that medical certificates and receipts as proof of expenses paid are obtained.

Any necessary and reasonable costs for essential medical treatment for medical conditions covered by the policy and prescribed by an authorised medical practitioner will always be reimbursed.

Please note that **prior approval, from Europeiska ERV or our service offices, is required** for certain types of treatment. You can find a list of the treatments in our Terms and Conditions. **Expenses relating to pregnancy must also be pre-approved** as well as costs estimated to exceed SEK 10,000. Private treatment requires prior approval by Europeiska ERV. If treatment has not been approved in advance, compensation may be reduced or denied entirely.

The policy applies primarily in the expatriate country. During travel, the policy applies for unplanned emergency care for a maximum of 60 days. If medical care other than emergency care is sought outside the expatriate country, approval in advance is required.

For children born during the assignment abroad: Europeiska ERV requires notification of the birth and a health declaration for the child within 28 days of delivery in order to approve insurance cover.

## EUROPEISKA ERV'S MEDICAL ADVICE LINE

Our own medical advice line, MediCall, is open 24/7/365.  
Telephone + 46 770 457 975.

## HELP FROM OUR GLOBAL SERVICE OFFICES

Our service offices, Euro-Centers, can provide you with information, advice and notification of claims. For more information and to find your country's service office, visit [www.erv.se/en/corporate/service-and-security/our-service-network/](http://www.erv.se/en/corporate/service-and-security/our-service-network/)

## PREPARE YOUR BUSINESS TRIP WITH VIP-ONLINE

If you are insured by Europeiska ERV you have access to our website VIP Online. Here you can find extensive travel-related information to meet with the business travellers needs. Get ready and plan ahead - please enter [www.erv.se/en/corporate/service-and-security/](http://www.erv.se/en/corporate/service-and-security/)

## ALWAYS NOTIFY ERV OF TRAVEL TO WAR ZONES AND HIGH-RISK AREAS - SPECIAL CONDITIONS APPLY

High-risk areas include areas where there is a risk of war, revolution, insurrection, terrorism or similar, or areas affected by natural disasters. Areas where your health may be seriously affected, e.g. during epidemics, may be classed as high-risk. Visit our website [www.erv.se/en/corporate/service-and-security/high-risk-areas/](http://www.erv.se/en/corporate/service-and-security/high-risk-areas/) for notification and an up-to-date list of high-risk areas and information.

## LIABILITY INSURANCE AND LEGAL INSURANCE

If you are involved in a liability claim or need to use the legal cover, you must contact Europeiska ERV immediately.

## THEFT, ROBBERY AND ASSAULT

Theft, robbery or assault must be reported to the police at the location where the injury happened. In the event of assault, you should visit a doctor and have your injuries documented. Loss or injury suffered during transport or at a hotel must also be reported to the transport provider or hotel.

## DELAYS

In the event of luggage being delayed in transit to a destination outside the posted location or workplace, necessary and reasonable additional expenses for clothing and toiletries will be reimbursed. In the event of public transport delays, necessary and reasonable additional expenses incurred as a result of the delay will be reimbursed. A report issued by the transport provider showing the length of the delay, as well as original receipts for any expenses, must be submitted.

## TERMS OF INSURANCE

The policy is subject to Europeiska ERV's Expatriate Insurance Policy of May 2, 2021. The full and complete terms and conditions will always apply to any claims settlement. The terms and conditions can be found at [www.erv.se](http://www.erv.se).

## HOW TO CLAIM

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

Europeiska ERV  
Corporate claims  
Torshamnsgatan 35  
164 40 Kista  
Tel: +46-(0)770-456 900  
E-mail: [corporateclaims@erv.se](mailto:corporateclaims@erv.se)

## SAFETY REGULATIONS

The insurance policy contains limitations and exemptions with respect to the scope of cover and amount of compensation. You are liable to study the limitations in the terms and conditions of insurance regarding amounts, scope, standards of care and exclusions. For full compensation to be payable in accordance with the terms and condition, you must have exercised due care and complied with any applicable safety and security regulations.

## 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.

**In need of urgent assistance**  
**EUROPEISKA ERV ALARM**  
**Phone +46 (0) 770 456 920**  
**Open 24/7/365**