

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

### Illness and accidental injuries

Medical and dental treatment costs	Necessary and	
- in the event of accident, maximum 60 days	reasonable	
- in the event of acute illness, maximum 60 days	expenses	
Prescribed drugs and medicines		
Ambulance or similar transport to nearest suitable place of treatment		
Transfer to nearest suitable place of treatment, in case of lack of treatment possibilities		
Travel in connection with care and treatment		
Extra expenses for food and accommodation (for a maximum of 60 days)		
Pregnancy and childbirth until w.36 (35+6)		
Extra expenses in the event of hospitalisation abroad (maximum SEK 600/day, maximum 60 days)	36,000	
Treatment by psychologist or psychiatrist in case of acute mental crisis	25,000	

### Repatriation

Cost for repatriation	Necessary and	
Funeral expenses at the destination	reasonable costs	

### Escort and summoning

Life-threatening illness/injury or death		
-Transport and travel expenses	Necessary and	
	reasonable costs	
-Accommodation, meals and local transport	2,000/insured and day	

### Accident - disability and death compensation

In case of disability due to accident	500,000
<i>From 65 years of age, 50 % of the insured amount.</i>	

In case of death due to accident	500,000
<i>From 65 years of age, 50 % of the insured amount.</i>	

### Personal liability/legal expenses coverage

For the insured as a private individual	
For personal injury and/or property damage	2,000,000
Legal expenses	250,000
<i>Excess 10 %. However no less than SEK 2,500</i>	

## ADDITIONAL COVER

### Luggage coverage

Personal and company property (of which for theft-prone property 50 % of chosen amount)	20,000
Travel documents	30,000
Money (current coins and bank notes)	5,000
Supplementary expenses to block charge card/ credit card/ bank card	5,000

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

## BRIEF INFORMATION ABOUT THE TERMS AND CONDITIONS

The insurance applies in accordance with Europeiska ERV's Policy Conditions June 1st, 2020 for Business Visitor Insurance - Annual. The policy conditions are available at [erv.se](http://erv.se).

### 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.

### For whom and when does the insurance apply?

The insurance applies – unless otherwise agreed – for foreign citizens named in the insurance document temporarily visiting Sweden. The insurance applies when you have passed security control at the airport for direct travel to Sweden and ceases to apply when you have passed security control at the airport for departure from Sweden.

### Excess

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

### Illness and accident

Compensation is paid for necessary and reasonable 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 Europeiska ERV's assistance company should be contacted. Please note that pre-authorization from Europeiska ERV or Europeiska ERV'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. Europeiska ERV's assistance company must always be contacted before repatriation.

### 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 Europeiska ERV must be contacted immediately.

## Special agreements

### Group travel

Journey where several insured persons participate or will stay together at the same place must be reported to Europeiska ERV 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](http://www.erv.se).

In need of urgent assistance

**Europeiska ERV Alarm**  
**Tel +46 (0) 770 456 920**

Open 24 / 7 / 365