

GOOD ADVICE

FOR BUSINESS TRAVELLERS

For business trips, you are insured with Europeiska ERV through your employer or client. We have compiled some good advice to help ensure you have a safe trip.

Here you will also find telephone numbers to our service offices, Euro-Center, and our assistance company Europeiska ERV Alarm.



Before travelling

During your trip

At the hotel

Before your journey home

If something happens

Euro-Center

Before travelling

What do you know about your destination?

The more you know about local customs, climate, religion, politics and crime, the easier it will be to avoid any risky situations and stay safe. You will also get more out of your trip.

Vaccinations/medication

Contact a vaccination centre and have the recommended vaccinations. Many vaccinations must be administered well in advance of departure to ensure full effect. If you suffer from any illness or regularly take prescribed medication, you should take a certificate, written in English, with you, detailing what illness you suffer from and what medication you take. This certificate can be useful to show at customs and may also make things easier if you fall ill during your trip. Always keep any medication with you in your hand luggage.

Passport/visa

Check that your passport is valid. It's a good idea to take a copy with you and two extra photos in case your passport gets stolen. Check whether a visa is required for your destination.

Credit/debit cards

Take copies of your cards and make a note of the phone numbers for cancelling them if necessary. Note down your card numbers and keep the information somewhere other than your wallet.

Keeping your valuables safe

Always keep your travel documents to hand during your trip. E.g. use a money belt under your clothes to keep money, credit cards, etc. that you don't need during the day safe. Never pack money or tickets in your hold luggage.

Choosing means of travel

If possible, choose an airline not involved in any international conflicts. Also avoid changes, if possible; it's safer to fly direct. If you do have to make a stopover,

Choosing accommodation

Choose a hotel with a good standard of safety. Make sure that you stay on a floor where fire ladders will reach (max. 6th floor), and also avoid the ground floor, if possible, as there is a higher risk of break-ins. Ask for a room close to the lift to avoid walking down long corridors.

Inform people of your itinerary

Give details of your itinerary to your family, your main workplace and your contact person abroad before departure. Remember to let them know of any alterations.

Packing hand luggage

Always pack essential medication in your hand luggage. You should also pack theft-prone items, e.g. camera, laptop, important work documents or fragile objects, in your hand luggage. It can also be a good idea to have a change of clothing in your hand luggage in case your checked-in luggage gets lost. Remember that it is forbidden to carry sharp objects in your hand luggage, e.g. pocket knife, scissors or nail file.

Labelling luggage

Use a neutral double-sided name tag so your address is not visible. Label your luggage with the address and telephone number of your overseas destination. It is a good idea to have a clear label with your name, home address and telephone number inside your case. Make sure that you have a good lock on your case.

During your trip

Be extra vigilant

Thieves tend to strike when you are busy with something else, e.g. tax-free shopping or checking in at the hotel.

Walking

Don't walk near the road, as the risk of robbery is greater. Avoid carrying your case on the side closest to the road. Keep your wallet where you can feel it.

Food

Be wary of ice cream, mayonnaise, shellfish, raw fish and raw meat. Avoid tap water, fruit juice or drinks containing water/ice. Drink mineral water or similar. In some countries it is advisable to use mineral water for brushing your teeth. Always be careful about hygiene during your trip.

Transportation

Use well-established and clearly-marked taxis and hotel cars. Avoid unregistered taxis. Clarify before the journey what fare will apply. If possible, ring and book a taxi in advance. Sit in the backseat.

Use known rental car firms. Check that the vehicle is properly insured. Be wary of hitchhikers and "accidents" at the side of the road. In many countries it is advisable to drive with locked doors and windows. Stick to the main roads and make sure you always have at least half a tank of fuel. Park your car in well-lit car parks. Remove all valuables from the car – otherwise there's a great risk that someone else will do so.

Signatures

Never sign any documents you don't understand – not even a police report in a foreign language.

Keep calm in any emergency situation, e.g. robbery. Do as you are told, hand over your money and other valuables without any fuss.

Cash and credit/debit cards

Don't carry around more money than you need for the day. Keep some "spare cash" with you somewhere else than in your wallet.

Do not part with your credit/debit card.

Have a note of your card numbers together with telephone numbers for cancelling them. Keep this list somewhere other than your wallet.

Be careful when using cash machines and never let anyone "help" you with a malfunctioning machine. Also avoid withdrawing money late at night and, ideally, take a friend with you to keep watch.

Fill in your information, cut out and keep in your wallet during the whole trip

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IN NEED OF URGENT ASSISTANCE
EUROPEISKA ERV ALARM: +46 770 456 920

To whom it may concern
This insurance covers necessary and reasonable costs in case of personal accident or acute illness. Regarding policy conditions applicable, please refer to the policy number stated overleaf.

Instruction to doctor/hospital
If requested Europeiska ERV Sweden/Euro-Center will guarantee or advance payment.

In need of urgent assistance
Europeiska ERV Alarm. Phone No. +46 770 456 920

Otherwise contact Europeiska ERV in Sweden
Phone +46 770 456 900. E-mail: corpore@erv.se. Website: www.erv.se

MediCall
24-hour medical advice line: +46 770 457 975

When in USA or Canada, please contact
Euro-Center USA, Inc. Toll-free number in the USA: 1-800-844-3876
Phone No. +1 212-265-8522

Visit www.euro-center.com for details about our worldwide service network.

Employed by/
Company _____

Policy No _____

Insured/
Name _____

At the hotel

Storage of valuables

Always use the hotel's safe or safe-deposit box and lock up your money and valuables. If keeping valuables in your hotel room, remember the "double locking" requirement, i.e. keep property in a locked case in a locked room.

Emergency situations

Memorise the location of the nearest emergency exit and check that it is not blocked/locked. If there is no safe means of escape in the event of a fire, stay in your room and close the windows and doors.

Unexpected visitors

If you haven't ordered room service and are not expecting any other visitors, check with reception before opening the door to a stranger.

Room numbers

Make a note of the room numbers and telephone numbers of your colleagues. Try to get rooms close to one another, if possible – it's safer and more secure to stick together if anything happens.

Before your journey home

What can you bring home with you?

In some countries you can freely purchase medications classed as narcotics/prescription only in Sweden. Check that it is permissible to bring the preparation into Sweden or ask a doctor to issue a certificate if taking the medication back home with you.

Pack in the same way

It's easy to relax and forget about security when it's time to go home. But it's just as important to pack so that necessary items are accessible during your journey.

When you arrive home

Claims after returning home

You can make a claim directly at www.erv.se. There you can also find claims forms.

Europeiska ERV
P.O. Box 1, Lövströms Allé 6A
SE-172 13 Sundbyberg, Sweden
Tel: +46 (0)770-456 900
Fax: +46 (0)8-454 33 21
E-mail: corporateclaims@erv.se

If something happens

If you need assistance, always contact Europeiska ERV Alarm, open 24 hours, all year round. **Tel: +46 (0)770 456 920**. If you have questions or need help with claims handling, you can also contact any of our Euro-Centers for help.

If you suffer minor harm, accident or have any questions, you can contact Europeiska ERV during office hours.

Tel: +46 (0)770 456 900

In the event of illness and accidental injury

Remember to:

- see a doctor as soon as possible
- make sure that you get a medical certificate and save receipts for any personal expenditure.
- in the event of serious illness or accidental injury, contact Europeiska ERV alarm with payment guarantees for hospitals abroad, repatriation if required, etc.

In the event of theft, robbery or assault

Remember to immediately report any theft, robbery or assault to the local police and request a certificate. In the event of an assault, it is essential to have a doctor examine your injuries as well.

Save all receipts for any expenditure connected with a potential claim.

In the event of delay, luggage delay or transport damage

Remember to report the incident to the carrier and request a certificate of delay or certificate for damaged luggage (PIR report). Demand compensation direct from the airline. Airlines will often grant some compensation for such incidents too.

Delays do not need to be reported to Europeiska ERV or to Euro-Center immediately. Make the necessary purchases and save the original receipts. Remember that purchases must be directly connected to the delay and before your luggage is recovered. Then send a claim form with original receipts and PIR report to Europeiska ERV. The maximum compensation sum is shown in your company's insurance policy.

In the event of a liability claim or if you need to make use of the legal expenses cover from the insurance policy

Contact Europeiska ERV immediately.

Europeiska ERV's service offices - Euro-Center

NORTH AMERICA

USA, New York
Tel: +1 212 265 8522. E-mail: newyork@euro-center.com
Geographical area: USA, Canada, Jamaica, Puerto Rico, Bahamas Islands, Bermuda, Virgin Islands, Turks- & Caicos Islands

SOUTH AMERICA

Brazil, São Paulo
Tel: +55 11 3208 6085. E-mail: latinamerica@euro-center.com
Geographical area: Central- & South America, Mexico and Caribbean

AFRICA

South Africa, Cape Town
Tel: +27 21 440 99 99. E-mail: info.africa@euro-center.com
Geographical area: Africa except Egypt

AUSTRALIA

Sydney
Tel: +61 0 2 8274 5700. E-mail: sydney@euro-center.com
Geographical area: Australia, New Zealand, Japan and Oceania

ASIA

Thailand, Bangkok Open 24/7/365
Tel: +66 (0) 26 96 36 26/27. E-mail: bangkok@euro-center.com
Geographical area: Thailand, South East Asia, (except China, Hong Kong and Japan)

China, Beijing

Tel: +86 10 8455 9500. E-mail: beijing@euro-center.com
Geographical area: China, Hong Kong and Mongolia
Nepal, Kathmandu (Satellite office)
Tel: +977 1 447 15 77. E-mail: nepaltreks@mail.com.np

Indonesia, Bali (Satellite office)

Tel: +62 361 28 82 24. E-mail: inbound@smailingbali.com
Malaysia, Penang (Satellite office)
Tel: +60 4 890 14 14. E-mail: tejani@streamyx.com

EUROPE

Turkey, Istanbul
Tel: +90 212 315 4000. E-mail: istanbul@euro-center.com
Geographical area: Turkey, Bulgaria, Romania and north Cyprus

Cyprus, Larnaca

Tel: +357 24 65 9860. E-mail: cyprus@euro-center.com
Geographical area: Greek part of Cyprus, Greece, Israel, Dubai, Egypt, Slovenia and Malta

Spain, Palma de Mallorca

Tel: +34 971 72 60 03. E-mail: mallorca@euro-center.com
Geographical area: Spanish mainland, Portugal, Andorra, Gibraltar, Balearic Islands Canary Islands

Tjeckien, Prag

Tel: +420 221 860 630. E-mail: czechrepublic@euro-center.com
Geographical area: Albania, Austria, Belgium, Bosnia&Herzegovina, Czech Republic, Finland, Germany, Hungary, Iceland, Ireland, Kosovo, Liechtenstein, Luxembourg, Macedonia, Montenegro, Netherlands, Poland, Serbia, Slovakia, Switzerland and UK.

Russia, Moscow

Tel: +7 495 988 50 54. E-mail: erv.russia@euro-center.com
Geographical area: Russia, Ukraine, Armenia, Azerbajdzjan, Georgia, Kazakstan, Turkmenistan, Tajikistan, Uzbekistan and the Baltic countries; Estonia, Latvia and Lithuania.

If you visit a country that are not listed above, please contact:
EUROPEISKA ERV, Stockholm
Tel +46 770 456 900. E-mail: corporateclaims@erv.se

In need of assistance, please contact

EUROPEISKA ERV ALARM

Tel: +46 770 456 920

The assistance company is open 24/7/365