

# Corporate Travel Insurance

## Complete terms and conditions

Valid from May 25, 2018



# Corporate Travel Insurance

## Complete terms and conditions

Valid from May 25, 2018

This is a translation from Swedish to English of the insurance policy conditions "Tjänstereseförsäkring, 25 maj 2018". In the event of a dispute regarding the content and/or interpretation of these terms and conditions, the original Swedish wording shall always prevail.

**Insurance provider of this insurance is**

Europæiske Rejseforsikring A/S, CVR no. 62 94 05 14,  
through Europeiska ERV Filial, org. no. 516410-9208.  
Supervisory authority is the Danish Finanstilsynet.

**Europeiska ERV**

P.O. Box 1, SE-172 13 Sundbyberg  
Visiting address: Löfströms Allé 6 A, Sundbyberg  
Phone: +46 770-456 900  
info@erv.se, www.erv.se

# Table of contents

Definitions.....	page 6
Brief information about the terms and conditions.....	page 7

## **A. General conditions - validity and scope of coverage**

A.1 For whom the insurance applies.....	page 10
A.2 When the insurance applies.....	page 10
A.3 Geographical scope of the insurance.....	page 10
A.4 Scope of insurance coverage.....	page 10
A.5 Security directives.....	page 10
A.6 Excess.....	page 11

## **B. Illness and accident**

B.1 Coverage.....	page 11
B.2 Coverage in respect of illness.....	page 11
B.3 Coverage in respect of accident.....	page 11
B.4 Coverage in respect of dental treatment.....	page 11
B.5 Costs covered by the insurance.....	page 11
B.6 Security directives.....	page 12
B.7 Riskful activities.....	page 12
B.8 Common exclusions.....	page 12
B.9 Notification of claim.....	page 12

## **C. Disability and death compensation**

C.1 What is covered by the insurance in respect of accidents.....	page 12
C.2 What is covered by the insurance due to illness and infection.....	page 14
C.3 Economic disability.....	page 15
C.4 Maximum amount of compensation.....	page 15
C.5 Notification of claim.....	page 15

## **D. Interruption of travel**

D.1 Coverage.....	page 15
D.2 Compensation is payable for.....	page 15
D.3 Maximum amount of compensation.....	page 16
D.4 Security directives.....	page 16
D.5 Exclusions.....	page 16
D.6 Notification of claims.....	page 16

## **E. Journey of replacement person / new journey repayment of unused travel expenses**

E.1 Coverage.....	page 16
E.2 Compensation is payable for.....	page 16
E.3 Maximum amount of compensation.....	page 16
E.4 Security directives.....	page 16
E.5 Exclusions.....	page 16
E.6 Notification of a claim.....	page 17

## **F. Crisis therapy**

F.1 Coverage.....	page 17
F.2 Compensation is payable for.....	page 17
F.3 Maximum amount of compensation.....	page 17
F.4 Security directives.....	page 17
F.5 Notification of a claim.....	page 17

## **G. Kidnapping compensation**

G.1 Coverage.....	page 17
G.2 Compensation is payable for.....	page 17
G.3 Maximum amount of compensation.....	page 17
G.4 Security directives.....	page 17
G.5 Notification of claim.....	page 17

## **H. Luggage coverage**

H.1 Coverage.....	page 17
H.2 What is covered by the insurance.....	page 17
H.3 Security directives and standards of care.....	page 18
H.4 Common exclusions.....	page 19
H.5 Notification of claim.....	page 19

## **I. Delay**

I.1 Coverage in respect of delayed public transportation.....	page 19
I.2 Coverage in respect of delayed luggage.....	page 20
I.3 Security directives due to delayed luggage and delayed public transportation.....	page 20
I.4 Coverage in respect of missed departure.....	page 20
I.5 Coverage in respect of missed connection.....	page 20
I.6 Common exclusions.....	page 21
I.7 Road safety.....	page 21
I.8 Notification of a claim.....	page 21

## **J. Security package**

J.1 Medical.....	page 22
J.2 Additional expenses for lodging and travel in case of evacuation.....	page 22
J.3 Additional expenses for lodging and travel in case of prolonged stay.....	page 22
J.4 Additional expenses due to closure by order of public authority.....	page 22
J.5 Security directives.....	page 22
J.6 Exclusions.....	page 22
J.7 Notification of claim.....	page 22

# Table of contents

## K. Personal liability coverage

---

K.1	Coverage.....	page 22
K.2	Europeiska ERV's undertakings.....	page 22
K.3	Maximum amount of compensation.....	page 23
K.4	Security directives.....	page 23
K.5	Exclusions.....	page 23
K.6	Notification of claim.....	page 24

## L. Legal expenses coverage

---

L.1	Coverage.....	page 24
L.2	Compensation is payable.....	page 24
L.3	Maximum amount of compensation.....	page 24
L.4	Security directives.....	page 24
L.5	Exclusions.....	page 25
L.6	Selection of legal representative.....	page 25
L.7	Excess.....	page 25
L.8	Notification of claim.....	page 25

## M. Personal assault coverage

---

M.1	Coverage.....	page 25
M.2	Compensation.....	page 26
M.3	Maximum amount of compensation.....	page 26
M.4	Security directives.....	page 26
M.5	Exclusions.....	page 26
M.6	Notification of claim.....	page 26

## N. Excess coverage

---

N.1	Coverage.....	page 26
N.2	Compensation is payable for.....	page 26
N.3	Maximum amount of compensation.....	page 26
N.4	Security directives.....	page 27
N.5	Exclusions.....	page 27
N.6	Notification of claim.....	page 27

## O. Cancellation insurance - optional

---

O.1	When the insurance applies.....	page 27
O.2	Coverage.....	page 27
O.3	Compensation is payable for.....	page 27
O.4	Maximum amount of compensation.....	page 27
O.5	Security directives.....	page 27
O.6	Exclusions.....	page 28
O.7	Excess.....	page 28
O.8	Notification of claim.....	page 28

## P. Death compensation due to illness

---

P.1	Compensation in case of death.....	page 28
P.2	Compensation in case of illness.....	page 28
P.3	The insurance cover in case of contagion.....	page 28
P.4	Beneficiaries.....	page 28
P.5	Exclusions.....	page 28
P.6	Extended cover protection and continuation insurance.....	page 29

## Q. War zone /high risk zone

---

Q.1	Definition.....	page 29
Q.2	Coverage.....	page 29

## R. Common terms and conditions of the contract

---

R.1	Term and renewal of the insurance contract.....	page 29
R.2	Cancellation and amendment of insurance conditions.....	page 30
R.3	Payment of premium.....	page 30
R.4	Disclosure and increased risk.....	page 31
R.5	Aviation accident.....	page 31
R.6	Risk areas.....	page 32
R.7	Nuclear damages.....	page 32
R.8	War damages.....	page 32
R.9	Rescue obligation.....	page 32
R.10	Action in the event of claim.....	page 32
R.11	Common exclusion.....	page 33
R.12	Double insurance.....	page 33
R.13	Force majeure.....	page 33
R.14	Limitation period.....	page 33
R.15	Applicable law and court of competent jurisdiction.....	page 33
R.16	Swedish Insurance Contracts Act.....	page 34
R.17	Personal data processing and disclosure of information.....	page 34

## S. Notification of claim

---

Notification of claim.....	page 34
----------------------------	---------

# Definitions

The wording of these policy conditions contains a number of technical insurance terms. These are marked in *italics* in the text, and the respective definitions are given in the "Definitions" section, which also serves as an introduction to these policy conditions.

**Accident** is a bodily injury sustained involuntarily by the insured as a result of a sudden external occurrence, i.e. an assault on the body from external causes. Bodily injury caused by freezing, heat exhaustion, or sunstroke are also classified as accidental injury. The date when such injury manifests itself is considered to be the date of the accidental injury.

**Accumulated risk** is the aggregation of risk when several insured persons are together in one and the same place, or in one and the same means of transportation or conveyance, and are struck by one and the same event.

**Acute deterioration** is a sudden and unexpected serious flare up of an existing state of health.

**Aircraft** means a machine that can derive support in the atmosphere from the reactions of the air other than the reactions of the air against the earth's surface. [The Swedish Civil Aviation Authority definition (20030101), Bestämmelser för Civil Luftfart (BCL)].

**Assault** is a physical injury caused by a threatening act.

**Business trip** is understood to mean travel or an assignment undertaken in the course of duty, on the instructions of the employer, unless specified otherwise in the Insurance policy.

**Claims on line** is a service which permits the insured to report a loss via the Internet, provided that the employer subscribes to this facility.

**Close relative** is understood to mean spouse/partner/registered partner, children, stepchildren, brothers/sisters, parents, grandparents, parents-in-law, grandchildren, brothers-/sisters-in-law, or person who is registered as being resident at the same residential address as the insured. Under the provisions of this clause, the parents, brother/sister of the insured's partner or registered partner are deemed to be equivalent to parents-in-law, brother-/sister-in-law.

**Country of domicile** is the country where the insured has his/her permanent residence, and is listed in the civil registry.

**Current value** corresponds to the amount needed to purchase, in the open market, a new, similar item of equal value, without deduction for depreciation.

**Economic disability** is a permanent reduction by at least 50% of the insured's future capacity to work due to accident or illness. The insured's capacity to work is considered to be permanently reduced when all possibilities of gainful employment have been tried and the Swedish Social Insurance Agency or the corresponding agency in the other Nordic countries have granted at least 50% sickness compensation in accordance with the National Insurance Act (1962:381) [lag (1962:381) om allmän försäkring].

**Employee** is a person who is permanently or temporarily employed (e.g. substitute, person employed on probation, person engaged on a special project or holiday worker) and is working on a regular basis for an employer at an agreed wage.

Euro-Centers are Europeiska ERV's own local service centers that provide rapid assistance in the event of occurrence of an insurance incident. There are Euro-Centers throughout the world.

**Illness** is a sudden deterioration of the state of health that is not deemed to be due to an accident.

**Insured** is the person whose interests are insured against damages or loss, or on behalf of whom insurance has been taken out.

**Market value** is what it would cost in the open market to buy an item of the same type and in the same condition as the lost/damaged item when loss/damages occurred.

**Medical disability** is the reduction in physical or mental function, determined regardless of the insured's profession or working conditions, or leisure time interests/activities. It must be possible to make an objective assessment of medical disability. Persistent pain, loss of an internal organ or loss of sensory organ are also classified as medical disability.

**Medically necessary** refers to a treatment that is essential to identify and treat a medical condition, and is in accordance with generally accepted medical practice and professional standards of medical care in the medical community at the time. The treatment must be consistent with the patient's symptoms, diagnosis and underlying condition.

**Money** is negotiable coins and banknotes.

# Definitions

**Partner** is a person with whom the insured cohabits under conditions similar to marriage and who is registered as being resident at the same address. A requirement for classification of partner is that neither party is married to, nor is the registered partner of, any person other than the person with whom the insured cohabits.

**Public transportation** is, for example, trains, aircraft, buses and boats for regular transportation, as well as taxis, i.e. vehicles intended for passenger transportation services for use by the general public.

**Reasonable expenses** is understood to mean expenses that Europeiska ERV, with due consideration to the circumstances pertaining to any one case, could reasonably expect to be standard and customary for medical care or treatment in the place where the expenses are incurred. However, in the event Europeiska ERV, or any of Europeiska ERV's collaborating partners, has an agreement with a medical institution in the region where medical care is performed, then it shall be the level of the agreed medical care expenses which shall constitute the basis for the assessment of the reasonableness of the expenses. Regular workplace is the stationary place where the daily work is conducted in the country of domicile.

**Residence** is the place, in the country of domicile, where the insured normally rests at night. Residence may also refer to temporary residence, e.g. country residence, overnight flat, or similar residence where the insured may temporarily rest at night.

**Security directives** are instructions concerning certain procedures or provisions that are intended to prevent or limit damages, or concerning specific qualifications of the insured, the employees, or other assistants.

**Sentimental value** is value of a non-monetary nature that is ascribed to an item by a person (most frequently the owner), i.e. value associated with sentiments and feelings. Value of this nature is not taken into consideration when the actual value of an item is assessed.

**Specially valuable property** is property of the same kind which, without being theft-prone, commands a total price in excess of SEK 10 000.

**Theft-prone property** includes:

- objects – wholly or partly – of precious metal, genuine pearls and gems;
- antiques and works of art and genuine (handmade/Oriental) carpets,
- clocks, furs and clothing of fur;
- apparatus/equipment/instruments (including accessories and software
- for such property) intended for production, storage, processing,
- transfer and playback of sound, text, figures or images;
- musical instruments;
- tools, electronic instruments and measuring devices;
- wines and spirits;
- weapons.

**Travel day** is the day, or part of the day, for which the insurance coverage applies and for which the premium is paid.

**Travel documents** are tickets, passport, telephone cards, restaurant and hotel vouchers, ski-lift cards and green fee cards and travellers cheques.

**Travel expenses** are the actual expenses incurred for travel and accommodation.

**Valuable documents** are share certificates, bond certificates, bank books, instruments of debt, etc.

# Brief information about the terms and conditions

*It is always the complete terms and conditions that apply when a claim is handled.*

## For whom and when does the insurance apply?

The insurance applies for all employees, CEO, board member and trainee travelling on a business trip on behalf of the employer. The insured persons should be permanent residents in the Nordic countries and registered in a Nordic regional social insurance, unless otherwise agreed and stated in the insurance policy.

The insurance applies to business trips from the time the insured leaves his/her home or workplace and ceases to apply upon his/her return to either of these places. Travel between the insured's home and workplace is not a business trip. The insurance also applies during max 14 vacation days in direct conjunction with a business trip abroad. The insurance applies for a consecutive period of 365 days unless otherwise agreed and stated in the insurance policy.

## Excess

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

## Some advantages of the corporate travel insurance

Europeiska ERV supplies:

- Extensive insurance coverage suitable for business travellers who travel locally as well as outside the home country.
- Acute medical treatment world wide including repatriation.
- Compensation for delayed luggage and assistance to catch up with your original schedule in case of delayed public transport.
- Smooth and simple claims handling.

## Plan your trip with Europeiska ERV 's own information portal

When insured by Europeiska ERV you have access to risk and travel related information. Prepare your trip by visiting [www.erv.se](http://www.erv.se).

## Assistance on the spot

Our alarm center is open around the clock all year and can provide guidance in medical matters, direct you to the nearest care supplier and issue payment guarantees. Our service offices, Euro-Centers, help you on the spot with information, advice and claims. More information can be found at [www.euro-center.com](http://www.euro-center.com).

## In case of a claim

You can file your claim easily online at [www.erv.se](http://www.erv.se).

## Special agreements

---

### For certain assignments/journeys

If travelling is the main task or if the insured is travelling to different work places a special agreement between the employer and Europeiska ERV is required. The same applies if the employee on a regular basis performs the work/assignment at a customer's location.

## 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 [www.erv.se](http://www.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 Europeiska ERV prior to the departure, when the accumulative benefit in case of death exceeds MSEK 100.

## Security directives

---

Certain limitations with regard to scope and amount, requirements concerning standards of care and exceptions apply for the insurance, it is the responsibility of the insured person to study these limitations. For full compensation according to the terms and conditions to be paid, the standards of care and the security directives must be followed.

## Brief description of the 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 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.

### Medical Repatriation

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, the insured's/ 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.

### Delay of luggage or public transport

In case of delayed luggage compensation will be paid for necessary and reasonable supplementary costs for the purpose of the trip, e.g. clothing, essential toiletries and bag. In case of delayed public transport compensation will be paid for necessary and reasonable supplementary costs caused by the delay. 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 or in case of delayed luggage a Property Irregularity Report.

#### Missed departure

If the insured during direct travel from the residence or work place to the place of departure is delayed and consequently misses a booked public transport departure, compensation is paid for necessary and reasonable supplementary cost for catching up with the original schedule.

#### Road safety

If the insured while travelling on a business trip suffers an event which makes it impossible to continue the journey with the passenger car compensation is paid for towing of the vehicle. Compensation can also be paid for vehicle hire, continued travel by public transport or food and accommodation costs. Phone number to Europeiska ERVs road safety assistance +46 771 664 100 in Sweden and Europe.

#### Assault coverage (as a private individual)

Compensation is payable for personal injuries inflicted on the insured 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.

#### Liability coverage and legal expenses coverage (as a private individual)

The insurance applies for the insured as a private individual when causing another individual bodily injury or property damage and the insured is 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.

#### OPTIONS

Cancellation

Compensation is paid for travel, ticket or arrangement that could not be used due to acute illness, accident or other sudden and unforeseen event.

#### Semester365

If your employer has taken out corporate travel insurance with Europeiska ERV, you as an employee have the opportunity to purchase Semester365 – a private travel insurance that complements the travel insurance in the homeowners insurance. You must have a homeowner's insurance with travel insurance included to be able to purchase Semester365. The insurance applies to you and your family and for all holiday trips during the year.

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

### B. Illness and accidental injuries

Medical and dental treatment costs	Customary and
- in the event of accident, maximum 3 years	reasonable
- in the event of acute illness, maximum 1 year	expenses
Prescribed drugs and medicines	
Consultations with a registered physiotherapist, chiropractor or naprapath (maximum five consultations without referral)	
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),	219,000
Extra expenses in the event of hospitalisation abroad (maximum SEK 600/day)	219,000
Convalescence compensation, when being off ill longer than 30 days (SEK 2,000/month for a maximum of six months)	12,000

### C. Disability and death compensation

In case of death due to accident	Optional amount
In case of disability due to accident	
In case of disability due to illness and infection, at least 10 %	
Economic disability	
Aids and devices	50,000
Training and occupational rehabilitation	60,000
Technical alterations to the environment	60,000

For individuals who have reached the age of 75, the compensation is maximised to SEK 100,000 in case of death and SEK 300,000 in case of disability.

Please also see section P. Death compensation due to illness.

### D. Interruption of travel

MEExtra expenses for journey home due to an emergency situation	Customary and reasonable expenses
Compensation for hotel/ travelling expenses	50,000

### E. Journey of replacement person

---

If the insured person must be replaced	Customary and reasonable expenses
Repayment of unutilised travel costs	50,000

### F. Crisis therapy

---

Maximum of 10 treatment sessions with a certified psychologist	25,000
In case of 30 % medical disability	25,000

### G. Kidnapping compensation

---

SEK 2,500/day for a maximum of 90 days	225,000
Close relatives' trip and lodging	100,000

### H. Luggage coverage

---

Personal property (of which for theft-prone property 30 000)	80,000
Company property	30,000
Travel documents	30,000
Money (current coins and bank notes)	5,000
Supplementary expenses to block charge card/ credit card/bank card	5,000
New keys to motor vehicle/insured's private residence	10,000

### I. Delay

---

Delayed luggage during outward journey, no qualifying period	6,000
after 24 hours an additional	6,000
Delayed luggage return trip	1,500
Delays in public transport	5,000
Missed departure cover	30,000
Road safety	
- Roadside assistance or towing of the vehicle	1,500
- vehicle hire, maximum 3 days or	1,000/day
- travel by public transport/person*	2,000
- food and accommodation, maximum 2 days/person*	1,000/day

\*Maximum compensation is SEK 6,000/group

### J. Security package

---

Additional costs in case of evacuation from war zone or high risk area	50,000
Additional costs in case of extended stay due to quarantine or natural catastrophe	50,000
Additional costs in case of closure by order of public authority	6,000

Europeiska ERV's assistance 24/7 in medical situations.  
MediCall – 24 hrs medical advice line. Phone +46 770 457 975

### K. Personal liability coverage

---

For personal injury and/or property damage	10,000,000
--	------------

### L. Legal expenses coverage

---

For the insured person as a private individual	250,000
Excess 20 %. However no less than SEK 1,000	

### M. Assault coverage

---

For personal injury	750,000
---------------------	---------

### N. Excess coverage

---

Homeowner's/houseowner's insurance/ motor insurance and insurance for rented vehicle* (*vsjälvriskyddet gäller även feltankning)	15,000
--	--------

\*The excess coverage also applies also applies for erroneous fuelling of petrol

### P. Death compensation due to illness or infection

---

Compensation amount	
Adult	Selected amount
Accompanying child under 18 years of age	50,000

For individuals over the age of 55 other amounts applies.

### Beneficiaries in the event of death

---

Unless Europeiska ERV has been notified otherwise in writing: spouse/partners/registered partner and children or, if no such relatives exist, the legal heirs.

### Policy conditions

---

The insurance applies in accordance with Europeiska ERV's Policy Conditions January 1, 2017 for Corporate Travel Insurance.

Please note it is always the full terms and conditions of the insurance that apply when a claim is settled. The policy conditions are available at [www.erv.se](http://www.erv.se).

## A - General conditions

### Validity and scope of coverage

#### A.1 For whom the insurance applies

The employer, who is the policyholder, has purchased this insurance policy for all *employees*, who are the *insureds*, unless stated otherwise in the insurance policy. CEO, board member and trainee travelling on a *business trip* on behalf of the employer are also insured.

The policyholder has sole right to enter into an agreement with Europeiska ERV concerning amendments or cancellation, and to receive notice of termination of the insurance policy. The *insured* is the owner of that part of the insurance which specifically relates to him/her.

Insurance coverage applies in respect of the *insured* as long as employment is in force, unless otherwise agreed with Europeiska ERV and stated in the insurance policy.

#### A.2 When the insurance applies

The insurance applies during a journey/assignment outside the *residence*/temporary residence, or regular workplace and which is undertaken in the course of duty on behalf of the employer.

The journey/assignment is deemed to commence when the *insured* leaves his/her *residence*/temporary residence, or the *regular workplace*, and is deemed to end when returning to any one of these places. The insurance also applies during working hours and leisure hours during the business trip.

In the event that the journey/assignment is interrupted prior to returning to the *residence*/temporary residence or the *regular workplace*, the insurance will apply only up to the time of such interruption.

During a *business trip* outside the *country of domicile*, the insurance will also apply during vacation outside the country of domicile, up to totally 14 days, provided the vacation is in direct conjunction with the business trip.

The period of validity of the insurance – unless otherwise contractually agreed – has been maximised to cover a period of 365 consecutive days commencing on the first outward journey day even if shorter breaks in the business trip are taken e.g for visiting the country of domicile.

#### A.2.1 Special agreement for certain occupational categories and assignments/travel

In the event that the *insured* regularly performs his/her work/assignments in different locations, a special agreement is required between the policyholder and Europeiska ERV, to ensure that these occupational categories are covered by the insurance policy in their daily work. Examples of such occupational categories are chauffeur, repairman, service technician, mechanic and consultants,

as well as building/construction workers. A special agreement is also required for travel to, between and from work sites, e.g. building/construction sites.

#### A.2.1.2 Exceptions for certain assignments/journeys

Unless otherwise agreed with Europeiska ERV, and stated in the insurance policy, the following assignments/journeys are not covered by the insurance:

- Travel between the *residence*/temporary residence and the *regular workplace* in the *country of domicile*, and vice versa;
- Weekly commuter travel;
- Assignments/work tasks performed by the insured during vacation or other leisure time.

#### A.3 Geographical scope of the insurance

The geographical scope of the insurance is stated in the Insurance policy.

#### A.3.1 Special provisions

Special provisions, as specified in Section Q, will apply in the event of stay in, and travel to war zones/high risk zones.

#### A.3.2 Trade barriers/sanctions

An approval in advance is required for travel to countries which are subject to trade barriers/sanctions.

#### A.4 Scope of insurance coverage

The scope of the insurance coverage is specified in the insurance policy.

#### A.4.1 Special provisions

Special provisions apply in the event of aviation accidents, accumulated risks in connection with group travel and also in the event of nuclear damages. See Section R. Common terms and conditions of the contract.

#### A.5 Security directives

If the *insured* is covered by both Europeiska ERV's Corporate Travel Insurance and Europeiska ERV's Corporate Expatriate Insurance, compensation will only be paid under the policy which is most beneficial to the insured. The *insured* is liable to study the limitations in the terms and conditions of insurance regarding amounts scope, standards of care and exclusions.

These insurance policy conditions contain a number of *security directives* for the respective categories of insurance coverage.

In the event that the *insured* has omitted to follow a *security directive* specified in the insurance policy conditions or in an ordinance referred to in the conditions, compensation is payable under the terms of this insurance only to the extent that it can be assumed that the damages would have occurred even if the instructions had been duly observed. Under the terms of this insurance, any other person who has had a duty to ensure that the instructions are followed, is equal to the insured.

#### A.6 Excess

Unless otherwise agreed, and excluding Legal Expenses coverage, the insurance applies without excess.

## B - Illness and Accident

### B.1 Coverage

The insurance covers *reasonable and customary expenses for medically necessary*, scientifically recognised medical treatment for purposes of the healing process of acute medical conditions covered by the insurance. Treatment must be carried out by a qualified physician or a qualified medical practitioner to whom the *insured* has been referred by a medical doctor. The insurance covers private and public health care. Public health care should be chosen as first preference provided that it is both available and of medically acceptable standard.

In the event of illness/accidental injury in the *country of domicile*, the insured shall, in the first instance, use services provided under the national health scheme, or alternatively his/her own private health insurance.

#### B.1.1 Limitation

Compensation is not payable for expenses incurred in connection with a medical condition where symptoms were apparent already before commencement of the journey. However, compensation is payable in the event of a significant and unexpected *acute deterioration* of the *insured's* medical condition. It is considered that the acute phase has passed when the *insured's* medical condition has stabilised, even if continued treatment is required.

### B.2 Coverage in respect of illness

In the event of illness, compensation is payable during a period of one year from the date of the first visit to a physician.

### B.3 Coverage in respect of accident

In the event of *accident*, compensation is payable during a period of three years from the date of the accident.

Clothing and other personal belongings normally carried and which have been damaged in an *accident* leading to the need for medical or dental care is compensated according to section H. Luggage coverage.

### B.4 Coverage in respect of dental treatment

The insurance covers temporary treatment at the destination, in the event of acute dental problems. If it is not possible to visit a dentist at a destination outside the *country of domicile* temporary acute treatment that is performed within 48 hours from the time of return can also be compensated.

In case of dental *accident* compensation is payable during a period of three years for the date of the accident. Dental damages due to chewing and biting are not regarded as accident. However compensation is payable for acute temporary dental treatment following damages due to biting and chewing.

In the event of dental treatment as a consequence of *accidental injury*, and where, in accordance with the recommendations of the attending dentist treatment must be postponed, approval may be granted for such postponement, provided that treatment commences within three years, and is terminated within five years after the date of the accident. If treatment must be postponed on grounds of the *insured's* age, this is acceptable until the *insured* attains the age of 25.

#### B.4.1 Exclusions

The insurance does not pay for dental treatment where the need for treatment in all likelihood already existed before starting the business trip. The insurance also does not pay for the completion if treatment that has already begun when the *insured* started on the business trip.

### B.5 Costs covered by the insurance

Europeiska ERV will compensate the *reasonable* and customary cost for:

- necessary medical care and treatment in the event of illness or accident
- prescribed drugs and medicines;
- doctor's certificates when required by Europeiska ERV;
- local travel expenses for medical care/treatment;
- travel expenses for the use of own motor vehicle are compensated in an amount of SEK 1.80 per kilometer;
- supplementary expenses for repatriation, alternatively, for local funeral. The maximum compensation for a local funeral is SEK 30 000;
- supplementary expenses for escort in case of repatriation or other medical transport where escort is necessary.

- other supplementary expenses incurred in connection with repatriation;
- supplementary living expenses and supplementary expenses for home journey in the event of extended stay due to *illness/accidental injury*, for a maximum of 60 days;
- treatment and medical aids/devices prescribed by the attending physician to facilitate the healing process following an *accident/illness*;
- up to five consultations with a registered chiropractor, naprapath or physiotherapist without the need for referral;
- supplementary travel and living expenses for two close relatives, alternatively, for one co-insured, in the event of the *insured's* death or life-threatening illness/accidental injury, for a maximum of 60 days;
- supplementary costs in the event of hospitalisation abroad, up to SEK 600 per day;
- convalescence compensation following a period of sick-listing of a minimum of 30 full days, SEK 2 000 per month, during a maximum period of six months.

## B.6 Security directives

- In the event that expenses – excluding expenses for emergency treatment – are estimated to exceed SEK 10 000 such expenses must be approved in advance by Europeiska ERV/Europeiska ERV's assistance company. However, expenses for travel by a relative in the event of the insured's death or life-threatening illness/accidental injury, must always be approved in advance.
- Following an appraisal by Europeiska ERV's/Europeiska ERV's assistance company physician, Europeiska ERV has the right to request that the insured shall return to the *country of domicile* for continued medical treatment.
- All medical care shall be prescribed by the attending physician/dentist in the place where illness/accidental injury occurs, and all expenses must be substantiated by presentation of original receipts, original medical certificates, or similar certification in the original.
- The first visit to the physician/dentist must take place during an ongoing business trip.
- The attending physician/dentist who also issues any medical certificate, must be duly qualified and impartial.
- The insurance applies in respect of normal alcohol consumption. Insured persons should have such control over their behaviour not to expose themselves to increased risk of injury.

If the *insured* neglects his/her duty to adhere to prescribed instructions, this may entail a partial or total reduction in the amount of compensation.

## B.7 Riskful activities

The insurance applies during participation in all activities under the supervision of an authorized instructor or guide.

## B.7.1 Exclusions

The insurance does not apply during:

- Motor sports (speed contests).
- Deep sea diving (deeper than 30 metres).
- Sports that include kicking and striking.
- Mountain climbing (mountain, rock and ice).
- Expeditions and other similar excursions.
- Sports or athletic competitions or training at elite level.

Special provisions apply in respect of war zones and high risk zones (section Q.), and also in the event of an aviation accident (item R.5) and nuclear damages (R.7).

## B.8 Common exclusions

Compensation is not payable for expense(s):

- that are incurred when a vessel or aircraft is required to alter its travel route due to the *insured's* injuries or illness;
- for *accidental injury or illness* which, in a conclusive manner, has been caused by the use of alcohol, other intoxicants, barbiturates or narcotic substances;
- that are connected with pregnancy and when the need for treatment arises after the 32nd week of pregnancy;
- incurred for preventive health care, vaccinations, pregnancy checkups, normal dental treatment or orthodontics;
- for repatriation or other transport, solely due to the insured's fear/concern about the risk of infection;
- that can be compensated from other sources in accordance with law, other ordinance, conventions, other insurance or claim for damages;
- in the event that the attending physician has warned the insured not to embark on the *business trip*;
- that are related to loss of income.

## B.9 Notification of claim

You can make a claim directly on ERV Europeiska's website [www.erv.se](http://www.erv.se) as soon as possible. For information about what documents we need, please see item S. Notification of claim.

## C - Disability and death compensation

### C.1 What is covered by the insurance in respect of accidents

Compensation is payable in the event of accident that lead to permanent *medical or economic disability*, and in the event of death due to accidental injury.

### C.1.1 Compensation in the event of medical disability caused by accident

Determination of the degree of *medical disability* is based on such injuries and symptoms that have been caused by the accident and that can be ascertained objectively.

Assessment of disability is performed regardless of the degree of reduction of the injured person's working capacity due to the consequences of the accidental injury. If a limb that has been lost can be replaced by prosthesis, the degree of disability will be assessed in consideration of the functionality of such prosthesis.

The degree of *medical disability* is determined in accordance with common statistical tables established within the Swedish insurance industry. The calculation is based on the table that was valid at the time when the accident occurred.

If several parts of the body have been injured in one and the same *accident*, the maximum amount of compensation that will be paid will be based on an estimated degree of disability of 99%, which is equivalent to complete disability.

#### C.1.1.1 Disability benefit

Compensation will be paid in such proportion of the insurance amount that corresponds to the degree of *disability* at the age of the insured at the time when the accident occurred.

Entitlement to *disability* benefit arises if the accidental injury leads to disability within years after the accident, and at least 12 months have passed since occurrence of the accident. *Disability* benefit will be paid as soon as the definitive degree of *disability* has been established.

The definitive degree of *disability* shall, if possible, be determined within three years after the date of the *accident*, however, this may be postponed for as long as may be necessary in consideration of medical opinion or rehabilitation options.

In the event of death as a consequence of an injury, the final settlement shall be made through payment of a lump sum that corresponds to the degree of *medical disability* that prevailed prior to death.

If the insured dies before entitlement to disability benefit comes into force, then no disability benefit will be paid.

#### C.1.1.2 Aids and devices

Over and above the compensation that is determined proportionate to the degree of disability, compensation is payable for a maximum three years for aids and devices that may be prescribed by a qualified medical practitioner in order to alleviate the condition of *disability*, and for which compensation is not payable by law or special statutes, or from some other source. Compensation in a total amount of SEK 50 000 is payable by Europeiska ERV for costs that have been approved in advance.

### C.1.2 Cost of accident-related rehabilitation and aids

#### C.1.2.1 Training and occupational rehabilitation

Compensation of up to SEK 60,000 is paid for necessary and *reasonable* costs approved by Europeiska ERV in advance for occupational training and rehabilitation to allow the insured to return to work. Alternatively, compensation is paid for rehabilitation costs if the *insured* cannot carry out his/her normal tasks after the accident. Compensation will only be paid if the medical disability resulting from an accident has been confirmed to be at least 15 %.

#### C.1.2.2 Technical alterations to the environment

To make it easier for the *insured* to carry out his/her tasks after an *accident*, compensation up to SEK 60,000 will be paid for necessary and *reasonable* costs approved by Europeiska ERV in advance for technical alterations to the workplace, permanent residence or, alternatively, private vehicle. Compensation will only be paid if the medical disability resulting from the *accident* has been confirmed to be at least 15 %.

#### C.1.2.3 Common exclusions

Compensation is not payable for expenses that can be indemnified from other sources by law or statute.

### C.1.3 Death benefit

Entitlement to death benefit will apply if the *accidental* injury leads to the death of the insured within 3 years after occurrence of the *accident*. The amount of compensation corresponds to the insurance amount payable at death. If compensation in a lump sum in respect of *disability* arising out of the same *accident* has already been paid by Europeiska ERV, alternatively, if entitlement to such compensation has already been established but has not yet been paid, then the death benefit will be reduced by the amount of the *disability* compensation.

#### C.1.3.1 Beneficiaries

Unless Europeiska ERV has been notified otherwise in writing, the beneficiaries are: the *insured's* spouse/*partner*/registered partner and children, or, if there are no such relatives, the legal heirs.

### C.1.4 Security directives

The insurance applies in respect of normal alcohol consumption. Insured persons should have such control over their behaviour not to expose themselves to increased risk of injury.

If the insured does not adhere to the security directives compensation may be reduced in part or in full.

## C.1.5 Exclusions

Compensation will not be paid for accident when the insured has participated in:

- Motor sports.
- Deep sea diving (deeper than 30 metres).
- Sports that include kicking and striking.
- Mountain climbing (mountain, rock and ice).
- Expeditions and other similar excursions.
- Sports or athletic competitions or training at elite level.

Nor is compensation paid for injury which in a conclusive manner has been caused by the insured being affected by narcotic substances, barbiturates or medicine abuse.

The following are not classified as *accidents*:

- injury due to infection caused by bacteria, virus or other infectious substances
- injury caused through the use of pharmaceuticals, surgery, treatment or medical examination not resulting from the accidental injury covered under this insurance
- suicide or attempted suicide
- such condition which – even if the condition has been ascertained after an *accident* – in the opinion of medical experts cannot be deemed to be due to the *accident*, but rather due to an *illness*, deformity, or pathological changes. If it can be assumed that the bodily defect has aggravated the consequences of the accidental injury, compensation is payable only for such consequences that have occurred regardless of the bodily defect, and that are due solely to the accidental injury.

## C.2 What is covered by the insurance in respect of illness and infection

Compensation is payable for *illness* or infection occurring while on a business trip that leads to permanent medical disability of at least 10%.

### C.2.1 Compensation for medical disability caused by illness and infection

#### C.2.1.1 Disability

Disability is considered to have occurred when the *insured's* physical or psychological capabilities can be proven to have deteriorated due to the *illness*. Medical disability is compensated without consideration to the profession or employment of the *insured*. Medical disability may be a physical or psychological reduction in capability due to illness or infection.

#### C.2.1.2 When degree of disability is established

As soon as the condition has stabilised, however at the latest three years after the outbreak of the illness or infection. If the illness continues to deteriorate after three years, the degree of disability is established on basis of the state of the condition three years after the outbreak of the illness.

#### C.2.1.3 How degree of disability is established

The degree of disability is established according to the disability table that was applicable on the date when the illness or infection occurred. If several parts of the body are disabled due to the same illness, total disability may not exceed 99%, which corresponds to complete disability.

#### C.2.1.4 How compensation is established

Compensation is decided when the condition has stabilised or at the latest three years after the outbreak of the illness or infection begins as a percentage of the appropriate compensation amount. The percentage corresponds to the established degree of disability.

#### C.2.1.5 Payment of compensation

Compensation is paid to the patient in accordance with the degree of disability. Payment into accounts is made in accordance with the value assigned to the diagnosis in the disability table that was applicable on the date when the illness or infection occurred. Payment is made at the latest three years after the outbreak of the illness. In addition to disability payments, compensation is payable during a maximum period of three years for aids and devices prescribed by a doctor as necessary for mitigating the disability and which are not provided elsewhere by law. Europeiska ERV will compensate for pre-approved costs of up to SEK 50 000.

#### C.2.1.6 When compensation is paid out

The compensation will be paid when the illness has caused permanent reduction of physical capability and the condition is permanent, although at the earliest 12 months from the time when the illness occurred.

#### C.2.1.7 Date of illness

The illness is considered to have occurred when a deterioration in health was first identified by a doctor during the business trip. This may not necessarily be the same date as the start of the illness. The insured must be able to prove when and where health deterioration commenced.

#### C.2.1.8 Dating of illness and insurance terms

Compensation is based on the policy conditions that apply when the illness occurs. This refers to the time when deterioration in health is first established by a doctor. This may not necessarily be the same date as the start of the *illness*.

## C.2.2 Safety measures

- The *insured* shall have complied with the recommendations of WHO and/or the Public Health Agency of Sweden (or equivalent foreign agency) concerning vaccination and preventive measures, for example concerning travel in areas where malaria exists.
- The *insured* shall be receiving regular treatment from a medical doctor and be following the measures prescribed by the doctor after the outbreak of the *illness*.

## C.2.3 Exclusions

### C.2.3.1 The insurance does not cover:

- Infections and *illness* related to abuse of alcohol, other intoxicants, barbiturates, narcotics or medicine, illness, bodily malfunction or psychological illness, or consequences of such, when the symptoms occurred before commencing the business trip, even though diagnosis can not be determined until the business trip has started.
- Consequences of suicide attempt.
- Psychological illnesses and affective syndrome (e.g. fatigue syndrome).
- Chronic pain condition, myalgia and fibro-myalgia.

A self-inflicted injury or accident does not qualify as *illness*.

## C.3 Economic disability

Economic *disability* is a permanent reduction by at least 50% of the insured's future capacity to work due to *accident* or *illness*.

Assessment of the degree of *economical disability* is based on injuries and symptoms that are caused by the *illness* or accident that can be objectively ascertained. The *insured's* capacity to work is considered to be permanently reduced when all possibilities of gainful employment have been tried and the Swedish Social Insurance Agency or the corresponding agency in the other Nordic countries have granted at least 50% sickness compensation before the age of 60 in accordance with the National Insurance Act (1962:381) [lag (1962:381) om allmän försäkring].

Not until the *insured* has received such compensation continuously during three years, does the right to *economic disability* arise, whereby Europeiska ERV will examine if compensation for economic disability can be paid. If activity compensation has been paid out for three years by the Swedish Social Insurance Agency Europeiska ERV may determine if the right to *economic disability* has arisen.

If sickness compensation is granted or if *economic disability* arises when the *insured* has reached the age of 60 or later no compensation is paid for *economic disability*. This applies irrespective of when the *accident* or *illness* occurred.

If compensation for *medical disability* has been paid or an advance for such compensation has been paid, the amount already paid out will be reduced by the amount of the *medical disability* compensation.

### C.3.1 Limitation

Compensation is never paid for both *medical and economic disability*. The most favourable alternative for the *insured* will apply.

## C.3.2 Exclusion

When the insured has reached the age of 60 compensation is only paid for medical disability.

## C.4 Maximum amount of compensation

The maximum amount of compensation is stated in the insurance policy.

### C.4.1 Limitations

With regard to an insured who has attained the age of 75, unless otherwise agreed with Europeiska ERV, the sum payable at death has been maximized at SEK 100 000, and at SEK 300 000 in the event of *disability*. For children under the age of 18, the sum payable at death has been maximized at SEK 50 000.

## C.5 Notification of claim

You can make a claim directly on ERV Europeiska's website [www.erv.se](http://www.erv.se) as soon as possible. For information about what documents we need, please see item S. Notification of claim.

## D - Interruption of travel

### D.1 Coverage

Compensation is payable for necessary and *reasonable expenses* if the *insured* is required to interrupt his/her *business trip* prematurely and with immediate effect, due to:

- acute *illness* / *accidental injury* with life threatening consequences or death of the *insured's* close relative(s), or a close colleague in the *country of domicile*, or a co-insured accompanying colleague on the business trip;
- serious damages or burglary which occur in the workplace or in the *insured's residence* in the *country of domicile* which require the *insured's* immediate return home. (Serious damages or burglary means that all or a significant part of the *residence* or the workplace has, for example, been affected by fire or burglary resulting in extensive damages or loss of property)
- a sudden and unforeseen event or an unforeseen situation at the destination making it impossible for the *insured* to perform the planned business assignment in a businesslike manner.

### D.2 Compensation is payable for:

- Supplementary expenses for travel to the *country of domicile*;
- Travel expenses incurred for the use of own motor vehicle in an amount of SEK 1.80 per kilometer.
- Unused *travel expenses*.

### D.3 Maximum amount of compensation

The maximum amount of compensation is SEK 50 000.

### D.4 Security directives

- The home journey must be approved by Europeiska ERV's assistance company or Europeiska ERV before commencement of travel.
- The home journey must commence no later than when a minimum of 48 hours remain prior to the originally scheduled, planned and booked home journey.
- The home journey must be undertaken by regular, scheduled means of transportation, alternatively, by motor vehicle.
- The reason for the interruption of the trip must be substantiated through customary written statements.
- All expenses/disbursements must be substantiated through original receipts.

If the insured neglects his/her duty to adhere to these instructions, this may entail a partial or total reduction in the amount of compensation.

### D.5 Exclusions

Compensation is not payable for expenses:

- for which compensation may be payable from other sources by law, conventions or special statutes;
- for which compensation is payable from other sources.

### D.6 Notification of claims

You can make a claim directly on ERV Europeiska's website [www.erv.se](http://www.erv.se) as soon as possible. For information about what documents we need, please see item S. Notification of claim.

## E - Journey of replacement person / New journey / Repayment of unused Travel expenses

### E.1 Coverage

#### E.1.1 Journey of replacement person and new journey

Compensation is payable for necessary and *reasonable expenses* in the event that the insured is required to interrupt his/her *business trip* and must, for business reasons, be replaced immediately by another person:

- in the event of *illness/ accidental injury* and where the *insured*, in accordance with the recommendations of the attending physician, is unable to perform his/her work;
- in the event of acute *illness/ accidental injury* with life-threatening consequences or death of the *insured's close relative(s)*, or a close colleague in the *country of domicile*, or a co-insured accompanying colleague on the business trip;

- in the event of serious damages or burglary in the workplace or in the *insured's* private residence in the *country of domicile* which requires the *insured's* immediate return home. Serious damages or burglary means that all or a significant part of the *residence* or the workplace has, for example, been affected by fire or burglary resulting in extensive damages or loss of property.

### E.2 Compensation is payable for

- Supplementary expenses for travel undertaken by regular, scheduled means of transportation;
- If the *insured*, after returning home must personally resume his/her work in the place where travel was interrupted, compensation is payable additionally for necessary and reasonable expenses for the round trip for purposes of finalising work in that place. Such a trip must be undertaken within three months.

#### E.2.1 Repayment of unused travel expenses

- In the event that a replacement person will not be sent out, and the *insured* will not personally resume his/her work in the place where travel was interrupted, compensation will instead be payable for unused *travel expenses* for those travel days that could not be used. The actual expenses for travel and living expenses are divided by the total number of *travel days* in order to calculate the average daily travel expenses.
- Compensation is payable for unused *travel expenses* also if the *insured*, due to *illness* or *accidental injury*, was not able to perform his/her work in the place where the interruption occurred.

### E.3 Maximum amount of compensation

The maximum amount of compensation is SEK 50 000.

### E.4 Security directives

- Trips must be approved by Euro-Center Assistance or Europeiska ERV before commencement of travel.
- Proof of the insured's incapacity for work and the number of sicklisted days, must be provided through medical certificates issued by an impartial, qualified physician.
- The cost of travel tickets must be substantiated through original receipts.

If the insured neglects his/her duty to adhere to these instructions, this may entail a partial or total reduction in the amount of compensation.

### E.5 Exclusions

- Compensation is payable only for such expenses that cannot be indemnified from other sources.

## E.6 Notification of a claim

You can make a claim directly on ERV Europeiska's website [www.erv.se](http://www.erv.se) as soon as possible. For information about what documents we need, please see item S. Notification of claim.

## F - Crisis therapy

---

### F.1 Coverage

Compensation is payable in the event that the insured during his/her *business trip* suffers an acute mental crisis after witnessing, or being subjected to, a sudden and unexpected event, in the form of:

- robbery, threat or personal *assault*;
- serious *accidental injury*;
- other traumatic incident, such as, fire, burglary, explosion, traffic accident, natural disaster, hijacking or terror attack.

### F.2 Compensation is payable for

- Up to ten consultations for crisis therapy, any one event, per *insured individual*;
- Up to ten consultations for crisis therapy for the *insured's* spouse/*partner*/registered partner and children in the event that the insured dies during a *business trip* as a consequence of any of the unexpected events listed above.
- Up to ten consultations for crisis therapy, any one event, per insured individual in case of accident or illness causing medical disability of at least 30%.

### F.3 Maximum amount of compensation

The maximum amount of compensation is SEK 25 000.

### F.4 Security directives

- When there is a need for crisis therapy, Europeiska ERV should be contacted and expenses must be approved in advance by Europeiska ERV.
- Treatment must be performed by a qualified, registered psychologist, and must be performed within a 12-months period after the date of the occurrence of the insurance incident or from the determination of *disability* in the event of crisis therapy in case of accident or *illness* causing medical disability of at least 30%.
- Robbery, threat or assault must be reported to the police and a copy of the police report, in the original, must be submitted to Europeiska ERV.
- Expenses must be substantiated through original receipts.

If the *insured* neglects his/her duty to adhere to these instructions, this may entail a partial or total reduction in the amount of compensation.

### F.5 Notification of a claim

You can make a claim directly on ERV Europeiska's website [www.erv.se](http://www.erv.se) as soon as possible. For information about what documents we need, please see item S. Notification of claim.

## G - Kidnapping compensation

---

### G.1 Coverage

Compensation is payable in the event that the *insured* is kidnapped during a *business trip*.

### G.2 Compensation is payable for

- Physical and mental suffering for the time, calculated in 24-hour periods, that unlawful deprivation of liberty lasted, however, for a maximum of 90 24-hour periods;
- necessary and *reasonable* accommodation expenses for two *close relatives* and the cost for the round trip to the country/area where the *insured* is held.

### G.3 Maximum amount of compensation

Compensation payable is SEK 2 500 per 24-hour period. The maximum amount of compensation is SEK 225 000. The maximum amount of compensation in respect of travel and accommodation expenses for *close relatives* is SEK 100 000.

### G.4 Security directives

- Europeiska ERV / Europeiska ERV's assistance company should be notified without delay when kidnapping has been ascertained.
- Relatives' travel arrangements must be approved in advance by Europeiska ERV / Europeiska ERV's assistance company.
- Expenses for relatives' travel arrangements and living expenses must be substantiated through original receipts.

If the insured neglects his/her duty to adhere to these instructions, this may entail a partial or total reduction in the amount of compensation.

### G.5 Notification of claim

You can make a claim directly on ERV Europeiska's website [www.erv.se](http://www.erv.se) as soon as possible. For information about what documents we need, please see item S. Notification of claim.

## H - Luggage coverage

---

### H.1 Coverage

Compensation is payable for the *insured's*/policyholder's property, also leased or borrowed property that is taken on the trip and intended for use on the trip. The insurance applies also in respect of gifts that have been purchased during the trip. Damages/loss must be due to sudden and unforeseen event.

### H.2 What is covered by the insurance

The insurance covers the following property and additional costs:

- Personal property SEK 80 000 whereof SEK 30 000 for theft-prone property

- company property SEK 30 000
- *travel documents* SEK 30 000
- *money* SEK 5 000

Compensation will also be paid for verified necessary and *reasonable* supplementary expenses which occur as a direct result of indemnifiable damages, e.g. expenses.

- connected with efforts to block chargecard/creditcard/bankcard, or travel expenses incurred in connection with submitting a police report, and similar up to SEK 5,000 in total
- new keys for a motor vehicle and/or new keys and/or installation of new locks in the *insured's* private residence, up to SEK 10,000 in total. New lock is compensated if personal documents making it possible to identify the residence are lost at the same time as the keys are lost. The locks must be changed within a week of the incident.

The above mentioned amounts are the maximum amounts of compensation unless otherwise agreed and stated in the insurance policy.

### H.2.1 Valuation and rules governing compensation for property

Compensation is payable for direct financial loss, corresponding to the replacement price which applied immediately prior to the insurance incident. This means, amongst other things, that when property is damaged or lost, the amount of compensation will be affected by the age, wear and tear, modernity and usefulness of the item.

The following are, for example, not considered to be direct financial loss:

- *sentimental value*;
- loss of earnings;
- value of own work for the production of photographs, films, recordings, computer programmes, models and similar items, or the value of own work and efforts after damages;
- losses that may arise from the use of chargecard/creditcard, telephone/SIMcard or similar, cheques, bills of exchange and use of accounts, irrespective of whether this can be deemed to have taken place lawfully or unlawfully.

### H.2.2 Valuation rules

See page 17.

### H.2.3 Rules governing payment of compensation

Depending on the particular circumstances of each case, compensation may take the form of a cash payment according to the valuation rules on page 18, or with property that is new, second-hand or repaired. Europeiska ERV will have the right to determine the form of compensation and also where any purchase or repair shall take place.

Property that has been indemnified becomes the property of Europeiska ERV. If the replaced item is found, the *insured* shall surrender the item and pass it to Europeiska ERV, or shall undertake to refund the amount of compensation that was received.

## H.3 Security directives and standards of care

- The insurance does not apply in respect of property that the *insured*, prior to departure from the *residence* or the workplace or when returning to any one of these places, leaves in a motor vehicle for longer time than is normally required for immediate loading or unloading.
- In the event of theft, burglary, loss and robbery, the *insured* must submit a report to the police in the place where damages occurred. The police report, in the original, must be attached to the notification of claims sent to Europeiska ERV.
- In the case of damages that occur in a hotel, or during transportation, the damages must also be reported to the hotel management and to the transport company who must issue a written statement substantiating the circumstances. These written statements, in the original, must be attached to the notification of claims sent to Europeiska ERV.

In order to qualify for full compensation, the *insured* must handle his/her property with care so that theft and damages can be prevented as far as possible. It is important to consider that property that is theft-prone, delicate or *especially valuable*, requires special supervision.

Forgetfulness is an indication that requirements concerning standards of care have not been observed, and this may result in reduced compensation.

Requirements concerning standards of care also mean, that:

- means of transportation and temporary *residence* may not be left unlocked, or with open windows. Temporary *residence* includes, e.g. apartment, hotel room, passenger cabin, or similar;
- *money*, *travel documents* and *theft-prone property* must be locked into a suitcase, cupboard, drawer, or similar, when the insured leaves the temporary residence, i.e. locked in twice;
- *theft-prone property* may not be left in a motor vehicle or kept in baggage that is checked in or is transported by other person/means beyond the *insured's* immediate control and supervision;
- *especially valuable property* may not be left in a motor vehicle;
- *especially valuable property* must, wherever possible, be checked in separately and with special arrangement;
- bottles or other containers with liquids contents may not be placed in baggage

Failure to meet the requirements to exercise standards of care will result in reduced compensation. The amount of the reduction depends on the circumstances, amongst other things, the nature of negligence and its significance to the claim and the value of the property. Gross negligence will entail a substantial reduction of compensation, and in exceptional cases compensation may be totally denied.

## H.4 Common exclusions

The insurance does not apply in respect of:

- goods intended for sale or processing, sample collections, samples of merchandise, demonstration items, gift advertising articles, or similar;
- stamps, coins and bank notes with collector's value, manuscripts, drawings or *valuable documents*;
- animals;
- motor vehicle, caravan or other type of trailer;
- steamboat, motorboat, water scooter or sailboat;
- hovercraft, hydrocopter, aircraft, hot air balloon, paraglider, windglide

Additionally, the insurance does not apply for parts or equipment or fitments for the above-mentioned vehicles and conveyances.

Compensation is not payable for:

- superficial damages, such as, scratches or similar damages that do not have substantial effect on usage;
- *money, travel documents* and documents of value which were:
  - forgotten, lost or mislaid,
  - left in a motor vehicle,
  - handed over for transportation, checked in, or committed to the care of an other person beyond the insured's immediate control and supervision;
- *theft-prone property* and *specially valuable property* that has been left in a motor vehicle during over-night parking (Over-night parking includes the hours between 20.00 - 08.00);
- costs than can be compensated from other sources by law, other statutes, conventions, insurance or claims to indemnity.

As regards the property belonging to the policyholder/ company, this insurance applies only to the extent that compensation is not payable through other insurance or other contract.

## H.5 Notification of claim

You can make a claim directly on ERV Europeiska's website [www.erv.se](http://www.erv.se) as soon as possible. For information about what documents we need, please see item S. Notification of claim.

## Valuation rules

Type of property	Compensation
Photographs, films, recordings on disc and tape and hobby work	Valued at the cost to repurchase the raw materials

Type of property	Compensation
<ul style="list-style-type: none"> <li>▪ Books, antiques, works of art, genuine (handmade/ Oriental) carpets, collections and items of value that have collector's value</li> <li>▪ <i>Theft-prone property</i> (e.g. computers, computer equipment and mobile tele-phones)</li> </ul>	Claims are valued at what it would cost in the open market to buy an item of the same type and in the same condition as the lost / damaged item when loss / damages occurred = <i>Market value</i> .
Other property (e.g. clothes, bags, etc)	<p>Provided that the property is not older than 2 years, it is classified as new property, and compensation is payable in the amount needed to purchase, in the open market, a new, similar item of equal value = <i>Current value</i>. If a replacement purchase is not made within 6 months from the date when damages occurred, compensation is payable in an amount equivalent to 70% of the amount needed to purchase a new similar item of equal value = <i>New value</i>.</p> <p>If the property is older than 2 years, depreciation of 20% per year will apply, calculated from the year of acquisition. Deduction for depreciation is never more than 80% provided the property was in functioning order at the time when damages occurred.</p>
Spectacles	No deduction is made for spectacles for the first 2 years. Depreciation is 20 % as from year 3. Deduction for depreciation is never more than 80% of the cost of procurement of spectacles.
<ul style="list-style-type: none"> <li>▪ Consumer items such as toiletries, perfumes, after shave, and similar items</li> <li>▪ Socks and underwear</li> </ul>	50% of the cost to buy new property of equal value.

## I - Delay

**I.1 Coverage in respect of delayed public transportation**  
 Compensation is paid for necessary and *reasonable* additional expenses if a public transportation on which the insured intends to travel is delayed for more than three hours upon departure.

**I.1.1 Delay of public transportation upon departure**  
 Compensation can be paid for additional expenses up to SEK 5 000 in case of delayed public transportation.

## I.2 Coverage in respect of delayed luggage

Compensation is paid for necessary and *reasonable* additional expenses if the insured's checked luggage is delayed during business travel.

### I.2.1 Delayed luggage on outbound journey

- Luggage delay applies without any waiting period. Compensation is paid up to a maximum of SEK 6 000 for purchases of among other things clothing, toiletries or other necessary expense for the purpose of the business trip, of which the maximum compensation for the purchase of a bag is SEK 500.
- In the event of luggage delay exceeding 24 hours, up to an additional SEK 6 000 is paid for necessary and *reasonable* additional expenses for clothing and toiletries or other necessary expense for the purpose of the business trip.

If compensation for delay has been paid in accordance with this item and compensation can also be paid according to item H. Luggage coverage, the amount related to delay exceeding 24 hours will be deducted.

### I.2.2 Delayed luggage on the home journey

In case of luggage delay on the home journey compensation is paid up to a maximum of SEK 1 500 for necessary and *reasonable* expenses for clothing and essential toiletries.

## I.3 Security directives for delayed luggage and delayed public transportation

For immediate onwards transport connections, the insured should ensure that there is a sufficient margin for change of transport. The margin for change of transport should not be less than 2 hours. A shorter margin for catching connecting transport may result in compensation being reduced or withheld.

The purchases must be made during actual travel, directly connected with the delay and before the luggage is returned. All costs/expenses must be confirmed by original receipts.

In the event of luggage delay a P.I.R (Property Irregularity Report) should also be enclosed. In the event of a delay a certificate from the responsible carrier should be enclosed.

If the insured neglects his/her duty to adhere to these instructions, this may entail a partial or total reduction in the amount of compensation.

## I.4 Coverage in respect of missed departure

Compensation is payable for necessary and *reasonable* expenses if – when embarking on a business trip – the insured is delayed whilst travelling to the place of departure, either on the outward journey or inward return journey, and consequently misses a scheduled, booked departure.

- The trip must be pre-booked for travel by public transportation.
- The reason for missing the departure must be an occurrence that could not be foreseen or prevented personally by the insured.

### I.4.1 Compensation payable for missed departure

- Extra expenses up to SEK 30 000 incurred for purposes of catching up with the original schedule
  - directly on the outward journey when departing from the country of domicile
  - directly on the inward return journey from the scheduled destination.

### I.4.2 Security directives relating to missed departure

- The insured must be out in good time and must be in the pertinent place at the latest 2 hours before departure, or other time in accordance with the written instructions issued by the common carrier / tour operator.
- The insured must also be aware of weather and traffic conditions that prevail, or can be expected to prevail, at the time when the trip is due to start.
- Europeiska ERV must be notified in advance before a new ticket is booked.
- All expenses / disbursements must be substantiated through original receipts.

If the insured neglects his/her duty to adhere to these directives, this may entail a partial or total reduction in the amount of compensation.

## I.5 Coverage in respect of missed connection

Compensation is paid for necessary and reasonable extra expenses for reaching the destination up to SEK 30 000. The trip must be prebooked for travel by public transportation.

If a travel connection is not possible, or if the insured loses more than half of the scheduled travel time, Europeiska ERV will pay an amount equal to the cost of the journey, up to SEK 30 000.

The reason for missing the connection must be an occurrence that could not be foreseen or prevented personally by the insured, which prevents the insured from catching a directly following travel connection.

### I.5.1 Security directives in respect of missed connection

- The insured must have a good margin for changing means of transport. The margin should not be shorter than two hours. Shorter margin could entail reduced or denied compensation.
- Europeiska ERV must be notified in advance before a new ticket is booked.

- All expenses/disbursements must be substantiated through original receipts.
- The event must be substantiated by a certificate from the responsible carrier.

If the insured neglects his/her duty to adhere to these directives, this may entail a partial or total reduction in the amount of compensation.

## I.6 Common exclusions

Compensation is not payable:

- for expenses that can be indemnified from other sources by law, other insurance, other statutes, conventions, or claims to indemnity;
- when delay is due to bankruptcy or intervention by authorities;
- in the event of strikes, industrial actions or lockout in existence, or publicly declared before commencement of the trip.

## I.7 Road safety

### I.7.1 Scope

Compensation will be paid for necessary and reasonable costs if a personal vehicle, while travelling on business trip, suffers an unexpected breakdown, collision, vehicle runs/skids off road or other event which makes it impossible to continue the journey using the same vehicle.

#### I.7.1.1 Compensation will be paid for

- Roadside assistance or towing of the vehicle, as necessary due to the accident suffered, to a workshop or, alternatively, to the insured's chosen location. The maximum compensation is SEK 1 500.
- In addition to towing, compensation may also be paid for:
- vehicle hire for up to three days, up to a maximum of SEK 1 000 per day or,
- travel by public transport, to the destination for the journey or, alternatively, the insured person's private residence or workplace, up to a maximum of SEK 2 000 per person or,
- for necessary and reasonable additional expenses for food and accommodation for up to 2 days, when becoming aware of that the time to complete repairs exceeds 12 hours and the breakdown happened more than 50 km from the insured person's private residence, up to a maximum of SEK 1,000 per person per day.

#### I.7.1.2 Maximum compensation for group travel

The maximum amount paid in compensation for travel by public transport and for meals and accommodation is SEK 6,000 per group per day if more than three insured individuals are travelling in the same vehicle.

## I.7.2 Safety regulations

- The insured's vehicle must be in roadworthy condition.
- All costs and expenses must be confirmed with original receipts.
- The reason for the accident must be supported by a police report or report from the repair workshop.
- If the insured does not comply with the safety regulations specified, the compensation may be reduced or withheld completely.

## I.7.3 Limitation

The vehicle must not be older than 10 years, based on the date when it was first registered.

## I.7.4 Exclusions relating to hire vehicles

Under the terms of the policy, no compensation will be paid for additional expenses incurred by the insured when hiring a car, including but not limited to additional equipment, fuel, additional insurance, parking charges etc.

## I.7.5 Common exclusions

The insurance policy does not cover:

- damage occurring as a result of the insured having obviously neglected to maintain and care for the car
- damage occurring in connection with the insured having deliberately acted in a way which is a legal offence under current legislation
- events which are based on or involve motorsport competitions, displays, off-road competitions or test driving the vehicle
- damage where a breakdown is due to the insured forgetting to fuel the vehicle
- damage to the interior of the car
- costs for which compensation has been or can be obtained from another party under current legislation, provisions, conventions, compensation for loss or damage or guarantee.

## I.8 Notification of a claim

You can make a claim directly on ERV Europeiska's website [www.erv.se](http://www.erv.se) as soon as possible. For information about what documents we need, please see item S. Notification of claim.

## J - Security package

---

### J.1 Medical

24-hour medical advice line.

### J.2 Additional expenses for lodging and travel in case of evacuation

Coverage:

- If an area, at the time when the *insured* is already in that area, is classified as war zone / high risk zone, in accordance with the risk listing applied by Europeiska ERV, compensation is payable for necessary and reasonable supplementary expenses for the home journey or, after approval by Europeiska ERV, the outbound trip from such area, including lodging expenses, to another area that is deemed to be a more secure place for the insured to stay in.
- Compensation may also be payable for supplementary expenses for the home journey, alternatively for the outbound trip, after approval by Europeiska ERV, if the risk zone, within 50 km from the place where the insured is staying, is struck by war, war-like conditions, revolution, civil commotion, riots, terror, or where similar conditions prevail, or that has been struck by natural disaster, earthquake or landslide – depending entirely on extent and intensity.

#### J.2.1 Limitations

- Compensation is payable for supplementary expenses for the home journey, alternatively for the outbound trip, only if the insured leaves the area on the first possible opportunity, however, at the latest within 14 days, calculated from the date when the area was classified as a war zone / high risk zone, or is struck by the circumstances listed above.
- Extra expenses incurred for the home journey for participants in such group travel as may be covered by the Act governing Travel Guarantee, are not covered under this insurance.

The maximum amount of compensation payable is SEK 50 000 per *insured*.

### J.3 Additional expenses for lodging and travel in case of prolonged stay

If the *insured* is forced to prolong the business trip due to quarantine, natural disaster or similar event making it impossible for the *insured* to travel home as scheduled, compensation is payable for additional expenses for lodging and travel. Europeiska ERV's approval is required.

The maximum amount of compensation payable is SEK 50 000 per *insured*.

### J.4 Additional expenses due to closure by order of public authority

If the temporary residence of the insured during the business trip is shut off due to order by public authorities, e.g. in case of fire, terror threat or other serious incident, there-

by preventing the insured from accessing his/her personal belongings compensation is paid up to SEK 6 000 for necessary and reasonable extra expenses for among other things clothing, toiletries or other expense necessary for the purpose of the business travel. The closure should exceed three hours and must be verified by a certificate or similar from the authorities or appropriate person from the temporary residence.

### J.5 Security directives

In the event that expenses are expected to exceed SEK 10 000 such expenses should be approved in advance by Europeiska ERV or Europeiska ERV's assistance company.

### J.6 Exclusions

The insurance does not cover:

- costs for which compensation has been or can be obtained from another party under current legislation, provisions, conventions, insurance or other compensation for loss or damage.

### J.7 Notification of claim

You can make a claim directly on ERV Europeiska's website [www.erv.se](http://www.erv.se) as soon as possible. For information about what documents we need, please see item S. Notification of claim.

## K - Personal liability coverage

---

### K.1 Coverage

Compensation is payable when someone demands that the *insured*, as a private individual, should pay compensation to third parties for personal injuries or property damages that have been caused by the *insured* during a *business trip*.

Compensation is payable for personal injury and material damages as well as for pure economic loss which are the direct consequence of indemnifiable claims for personal injury and property damages.

### K.2 Europeiska ERV's undertakings

If the *insured* is required to pay compensation for damages which are covered under this insurance, Europeiska ERV undertakes, on behalf of the *insured*, to:

- investigate whether liability to pay damages exists;
- negotiate with the party claiming damages;
- plead the cause of the *insured* in court or arbitration proceedings, and to pay the litigation or arbitration costs which the *insured* incurs or is ordered to pay, and which cannot be obtained from the opposite party or from any other source;
- pay the damages for which the *insured* is liable according to applicable law of damages.

### K.3 Maximum amount of compensation

The maximum amount of compensation, any one event, is MSEK 10, and applies collectively in respect of personal injury and property damages.

The maximum amount of compensation constitutes the upper limits of compensation, for each claim event, even if several insureds are liable to pay damages.

If several injuries or damages occur at the same time this is considered to be one claim event if these have occurred through the same incident.

If the insured is liable to pay damages for injury to a person who is domiciled in Sweden, the amount of compensation will be limited to reasonable compensation for personal injury in accordance with Swedish law.

### K.4 Security directives

#### K.4.1 Notification of claim

A claim for which Europeiska ERV may be liable to pay compensation, must be reported to Europeiska ERV without delay.

If someone demands that the *insured* should pay compensation for damages, details concerning such claim must be forwarded to Europeiska ERV immediately.

#### K.4.2 Obligation to provide information

The *insured* has an obligation to submit to Europeiska ERV, without delay, pertinent documents and other information that may be significant for the assessment of the claim. If the *insured*, with fraudulent intent, provides, withholds or conceals any information that is of significance for the assessment of the claim, the insurance will cease to be in force.

#### K.4.3 Obligation to take salvage measures

The *insured* has a duty, to the best of his/her ability, to avert imminent damages, or to endeavour to limit damages that have already occurred.

This means, amongst other things, that:

- the insured has an obligation to limit the effects of the incident that may entail liability to pay damages;
- the insured has a duty to cooperate to ensure that any right of recourse against a third party is preserved.

If the *insured* neglects his/her duty to adhere to these directives, this may entail a partial or total reduction in the amount of compensation.

#### K.4.4 Summons and legal counsel

If the *insured* is summoned to appear before a court, or is advised that such summons is forthcoming, this must be reported to Europeiska ERV immediately, whereupon Europeiska ERV will appoint a legal counsel. If the insured fails to observe these obligations, a court order regarding liability to pay damages cannot be referred to Europeiska ERV nor will litigation or arbitration court costs be compensated.

#### K.4.5 Settlement out of court

If the *insured*, without Europeiska ERV's prior consent, admits liability to pay damages, endorses claims for compensation, or pays compensation, this is not binding on Europeiska ERV, unless the demand had an obvious legal basis.

The *insured* is obliged – if Europeiska ERV so wishes – to cooperate in negotiations to reach settlement out of court with the injured party. If Europeiska ERV has declared a preparedness to accept settlement out of court with the party demanding damages, Europeiska ERV shall be discharged from any obligation to meet any subsequent costs or damages or to carry out a further investigation.

#### K.4.6 Penalty interest

Europeiska ERV will not pay any interest which has accrued because of delay by the *insured* to meet his/her obligations as stated in these *security directives*.

### K.5 Exclusions

Liability coverage does not apply for:

- pure economic loss, i.e. economic losses that have occurred, and that have no connection with personal injury or property damages;
- damages for which the *insured* has assumed liability, over and above the provisions of the law of damages;
- damages/injuries that the *insured* inflicted on a *close relative*;
- damages to property that the *insured* has rented, leased, borrowed, processed, repaired or has dealt with other than purely temporarily;

**Note:** Compensation will be paid for damages caused by the *insured* to hotel room or other rented accommodation, including fixtures and fittings therein, provided that such damages cannot be compensated under other insurance. Compensation is never paid for damages that are due to wear and tear or gross negligence or deliberate, malicious action;

- damages for which the *insured* may be held liable as the owner of property, or apartment, or the owner of leasehold rights;
- damages for which the *insured* may be held liable as owner, user, or driver of:
  - a) motor vehicle, when damages occurred as a result of use of the vehicle in traffic

**Note:** This exclusion does not apply in respect of electrically-operated wheelchair

b) steam boat, motor boat, or sailing boat, water scooter, hovercraft or hydrocopter

**Note:** If the boat is equipped with an outboard motor of a maximum of 10.0 h.p. (7.36 kW), or a sail with a maximum surface of 10 sq. m. the insurance will, however, apply in respect of accidental injury;

c) aircraft, hot air balloon, paragliders, windgliders, hanggliders, or similar conveyances;

- damages that have occurred in connection with the *insured* having wilfully committed an act which is a criminal offence;
- damages caused by the *insured* in connection with the exercise of profession, official duties or other gainful occupation;
- such nuclear damages for which the *insured* may be held liable under the provisions of the Swedish Nuclear Liability Act, or equivalent foreign law;
- damages, the course or extent of which, directly or indirectly, have been caused by, or are connected with, war, war-like event, civil war or revolution;
- expenses that have been incurred because a ship or aircraft was required to alter its travel route due to the *insured's* injuries;
- injuries that the *insured* has inflicted on another person

## K.6 Notification of claim

You can make a claim directly on ERV Europeiska's website [www.erv.se](http://www.erv.se) as soon as possible. For information about what documents we need, please see item S. Notification of claim.

## L - Legal expenses coverage

### L.1 Coverage

Compensation is payable for necessary and reasonable legal representative and litigation costs for court proceedings resulting from a dispute and which cannot be paid on behalf of the insured from public funds or by the opposite party. Legal expenses coverage applies in respect of disputes that may arise during the course of a *business trip*. The insurance applies for the *insured* as a private individual.

### L.2 Compensation is payable

#### L.2.1 In the case of disputes without trial

- compensation is payable for costs for the *insured's* own lawyer in the event of a dispute that can be tried in a district court or equivalent court of law / tribunal or which, after trial in such a court of law, may be tried by the Court of Appeal or the Supreme Court, or equivalent court of law abroad;
- the insurance applies also in the case of disputes with arbitration proceedings.

#### L.2.2 In the case of disputes with trial

- compensation is payable for litigation costs relating to disputes – both the *insured's* own costs as well as those

costs he/she may be obliged to pay after trial in such court of law as listed above;

- compensation is also payable for litigation costs arising out of a settlement during a trial, which the insured has undertaken to pay to the opposite party, provided that it is evident that the court would have ordered the *insured* to pay litigation costs in a higher amount if the dispute had been brought to trial.

### L.2.3 Compensation is payable for the following costs

Compensation is payable for the costs listed below when the *insured* cannot obtain payment from the opposite party or from public funds. This means, amongst other things, that Europeiska ERV will not pay compensation if the *insured*, in court or out of court, abstains from the possibility to obtain compensation from the opposite party.

- the legal representative's fee and expenses. Fees will be paid for reasonable time expenditure on the case;
- costs for pre-trial investigation, provided that the investigation is ordered by the *insured's* legal representative;
- litigation costs that the *insured* has been ordered to pay to the opposite party or the State after the court or arbitrator has considered the dispute;
- litigation costs which, in the event of settlement during the trial, the *insured* has undertaken to pay to the opposite party, provided that it is evident that the court would have ordered the insured to pay costs in a higher amount if the dispute had been brought to trial;
- costs for the presentation of evidence in court and arbitration proceedings;
- administration fees in court.

**Note:** To the extent that Europeiska ERV has paid compensation, Europeiska ERV will take over the *insured's* right to demand payment from the counterparty, the State, or other party. The insured has a duty to cooperate to ensure that any right of recourse against a third party is preserved.

### L.3 Maximum amount of compensation

The maximum compensation payable, any one event / dispute, is SEK 250 000.

If more than one dispute arise, these shall be deemed to be a single dispute if the disputes are based essentially on the same event or circumstances.

It is considered that a single dispute exists if the *insured* together with one other *insured* person are on the same side in a dispute.

### L.4 Security directives

If the *insured* does not seek the services of a legal representative in accordance with the provisions of Section L.6 below, the insurance will cease to be in force. However, in the event of a dispute which may be tried in accordance with the provisions of Chapter 1, Section 3d, first paragraph, of the Code of Judicial Procedures (small claims), no legal representative need be engaged.

## L.5 Exclusions

Europeiska ERV will not compensate costs incurred in connection with a criminal case, nor costs for a dispute that can only be tried by an administrative court.

### L.5.1 Exclusions pertaining to disputes

The insurance does not apply in respect of disputes relating to:

- matters connected with exercise of profession, official duties, or other gainful occupation;
- family law;
- financial activities of an unusual nature and scope for a private individual;
- personal financial guarantees;
- financial claim or demand transferred to the *insured*;
- the *insured*, in the capacity of owner, user or driver of a motor vehicle, caravan or other trailer, aircraft, steam boat, motor boat, sail boat or water scooter, **Note:** Legal expenses coverage does, however, apply for the *insured* as driver or user of a motor vehicle, caravan or other trailer, aircraft, motor boat or sail boat which the *insured* has temporarily borrowed or leased outside the Nordic countries;
- damages or other claim on grounds of an act or deed carried out by the *insured*, that has given rise to suspicion of, or prosecution for, a criminal offence;
- if the *insured* does not show that he/she has a legitimate interest to have his/her case tried.

### L.5.2 Exclusions pertaining to costs

Compensation is not payable under the terms of this insurance for:

- own work, loss of earnings, travel and living expenses, or other expenses incurred by the *insured*;
- implementation of judgement, decisions or contracts;
- additional expenses which may arise if the *insured* engages more than one legal representative, or changes legal representative;
- costs for arbitrators.

If the *insured* has been awarded compensation in the form of damages that shall also cover the solicitor's fee, Europeiska ERV will not pay compensation for such costs.

## L.6 Selection of legal representative

In order to be eligible for compensation, the *insured* will be required to engage a legal representative who is suited to the task in consideration of the *insured's* place of residence,

the place where the dispute will be tried, as well as the nature and scope of the dispute, and:

- a) who is a member of a national Bar Association, or other lawyer who is an *employee* at a public law firm, or
- b) who has been appointed counsel in accordance with the provisions of the Legal Aid and Advice Act, in the dispute, or
- c) who can show that he, at some time during the previous three years, was appointed counsel in accordance with the provisions of the Legal Aid and Advice Act, in a dispute similar in nature, and is still suited to the task of such counsel, or
- d) who in some other way has shown that he is especially suited to the assignment.

Examination of Item **c)** or Item **d)** concerning the legal representative's suitability to the task, is performed in Sweden by the Insurance Companies' Legal Expenses Committee (Försäkringsbolagens Rättskyddsämnd).

The *insured*, and Europeiska ERV, reserve the right to demand arbitration from the Swedish Bar Association, or similar professional foreign association, concerning the reasonableness of the lawyer's fees and costs.

A prerequisite to allow the insured to seek the services of a legal representative in accordance with the provisions of Item **c)** and Item **d)** above, is that the legal representative undertakes, in the event of a dispute, to accept the Insurance Companies' Legal Expenses Committee's examination of his fees and other expenses relating to the case.

In case of a dispute that is to be tried outside Sweden the legal representative must be approved by Europeiska ERV.

## L.7 Excess

An excess equivalent to 20% of the expenses, however, at a minimum SEK 1 000, applies for legal expenses coverage.

## L.8 Notification of claim

You can make a claim directly on ERV Europeiska's website [www.erv.se](http://www.erv.se) as soon as possible. For information about what documents we need, please see item S. Notification of claim.

## M - Personal assault coverage

### M.1 Coverage

Compensation is payable for personal injuries inflicted on the *insured* in his/her capacity as a private individual, during a *business trip*, through assault or through other intentional force or violence.

The *insured* must be able to provide evidence that he/she was not under the influence of alcohol, barbiturates, narcotic drugs or other intoxicants, or abuse of pharmaceutical drugs or doping preparations, alternatively, that such influence or abuse has no connection with the injuries.

## M.2 Compensation

Compensation is calculated in accordance with the Swedish laws governing damages, and the provisions of Chapter 5 of the Damages Act.

## M.3 Maximum amount of compensation

The maximum amount of compensation, any one event, is SEK 750 000. Several injuries are regarded as a single injury if they occur on the same occasion.

## M.4 Security directives

Injuries that may result in a claim for compensation must be reported to Europeiska ERV without delay.

In the event of an injury, the *insured* must be able to:

- prove that he/she is entitled to compensation for damages;
- prove that the perpetrator was not known to the *insured*, or that the perpetrator cannot pay compensation.

Additionally, the *insured* must submit a report to the police in the place where the assault occurred, and must consult a hospital/physician for treatment/medical assessment of the injury. The original police report, medical report/assessment must be sent to Europeiska ERV.

If the injury leads to prosecution of the perpetrator, the *insured* must sue for damages, if Europeiska ERV so wishes, whereby Europeiska ERV will pay the litigation costs.

If the *insured* neglects his/her duty to adhere to these instructions, this may entail a partial or total reduction in the amount of compensation.

## M.5 Exclusions

Compensation is not payable for injuries inflicted on the *insured* when:

- the *insured*, without adequate reason, has exposed himself/herself to the risk of injury;
- the *insured*, in connection with accidental injury, has committed a criminal offence which, according to Swedish law, can result in fines or more severe penalty;
- the *insured* is injured by a close relative;
- the occurrence of injury, and the severity of injury, directly or indirectly, is caused by, or is connected with, war, war-like conditions, civil war or revolution;
- the *insured* is injured while exercising his/her profession, official duties or other gainful occupation.

Compensation is not payable either for injuries/damages:

- that are based on confession alone;
- that are based on transfer of entitlement from the person who is entitled to compensation;

- if the compensation is payable by another party, e.g. the perpetrator, other insurance policy/insurance company, or State/municipality.

## M.6 Notification of claim

You can make a claim directly on ERV Europeiska's website [www.erv.se](http://www.erv.se) as soon as possible. For information about what documents we need, please see item S. Notification of claim.

## N - Excess coverage

### N.1 Coverage

Compensation is payable for the excess amount for which the *insured* is liable in the event of indemnifiable damages under the terms of the *insured's* homeowner's/houseowner's comprehensive insurance/motor insurance.

Compensation is also payable for the excess amount in the event of damages to motor vehicle, boat, motorcycle, scooter, and bicycle that the *insured* has leased.

### N.2 Compensation is payable for

#### N.2.1 Indemnifiable damages under the terms of homeowner's/houseowner's comprehensive insurance

In the event that indemnifiable damages occur in the *insured's* uninhabited permanent *residence*.

#### N.2.2 Indemnifiable damages under the terms of motor insurance in the country of domicile

- In the event that indemnifiable damages occur to the *insured's* or his/her spouse/partner/registered partner's private or private lease motor vehicle. Spouse/partner or registered partner should be resident at the same residential address as the insured.
- In the event that the insured's motor vehicle has not been used on the *business trip*, it must have been parked and otherwise unused, in the *country of domicile*, in order to be eligible for compensation.
- If the insured by mistake has fuelled the private vehicle with wrong fuel the excess for cleaning the tank and towing to the nearest workshop is compensated.

#### N.2.3 Indemnifiable damages relating to leased motor vehicle, boat, motorcycle, scooter or bicycle

The insurance applies in the event of indemnifiable damages to a motor vehicle, boat, motorcycle, scooter and bicycle that the *insured* has leased.

### N.3 Maximum amount of compensation

The maximum amount of compensation, any one event, is SEK 15 000.

## N.4 Security directives

- When filing a claim for damages, it is a requirement to attach a written statement issued by the employer certifying that the *insured* was engaged in a *business trip* when damages occurred, as well as a copy of the decision passed by the homeowner's/houseowner's or motor.
- Insurance company, stating details about the pertinent excess amount.
- If excess coverage shall apply in respect of an event that also includes property damages, as specified under the section on Luggage coverage, and where a deduction has been made for the damages in consideration.
- Of the pertinent requirements regarding standards of care, the same deduction that applies for the damages will also apply for the excess coverage.
- Original receipts must be presented to substantiate costs.
- It is a condition of the coverage that damages must have occurred during the time that the *insured* was engaged in a *business trip*.
- The amount of damages must exceed the pertinent amount of excess for the respective insurance coverage. However, this does not apply to Section N.2.3.
- Before compensation is payable in accordance with the provisions of excess coverage, a claim for damages must have been approved and settled in accordance with the respective homeowner's/houseowner's/motor insurance.

If the *insured* neglects his/her duty to adhere to these instructions, this may entail a partial or total reduction in the amount of compensation.

## N.5 Exclusions

Excess coverage for motor insurance does not apply for:

- damages covered under the motor vehicle's mechanical breakdown coverage or legal expenses coverage;
- compensation relating to motor breakdown coverage;
- loss of bonus;
- compensation for business interruption or cost of motor vehicle rental;
- wear and tear;
- damages which arise when travelling for a period longer than 30 days.
- Damage which affects a car other than the one owned or rented by the *insured*.

## N.6 Notification of claim

You can make a claim directly on ERV Europeiska's website [www.erv.se](http://www.erv.se) as soon as possible. For information about what documents we need, please see item S. Notification of claim.

## O - Cancellation insurance

### O.1 When the insurance applies

Insurance coverage applies parallel with the Corporate Travel Insurance which the company has purchased through Europeiska ERV. When the Corporate Travel Insurance ceases to be in force, validity of the Cancellation coverage will also cease.

The coverage starts applying when a binding booking of a trip, ticket or arrangement is made by the employee on the employers account with a travel agency or other provider of travel/arrangements.

The trip, ticket or arrangement should concern the time when the insured is on a business trip. The insurance ceases to apply when the travel/arrangement has commenced.

### O.2 Coverage

- The cancellation insurance protects the policy holder against cancellation costs in case of cancellation of a trip, ticket or arrangement in the event of *accident*, acute *illness* or death affecting the insured or a *close relative* or someone the insured is intending to visit. By acute *illness* is meant that the illness shall have been unknown when booking and have occurred after the time of the booking.
- The cancellation insurance also provides coverage for the policy holder in case the insured is subjected to other sudden and unforeseen event that leads to that the insured can not reasonably partake in the purchased travel/arrangement.

### O.3 Compensation is payable for

Compensation is payable for expenses that are not refundable according to stipulated cancellation regulations or not otherwise excluded from coverage according to the policy conditions of this insurance. Compensation is paid to the policy holder.

### O.4 Maximum amount of compensation

The maximum amount of compensation is SEK 30 000 per *insured* and travel/arrangement. In case of group travel/arrangement the maximum total amount is SEK 150 000 if several insured persons cancel due to one and the same event.

### O.5 Security directives

The reason for the cancellation should have occurred after the travel, ticket or arrangement has been booked and is binding towards the policy holder. In order that compensation is payable, it is a condition of the coverage that the reason for the cancellation must overall be unexpected for the employee, and must be of such nature that the employee cannot reasonably undertake the trip or participate in the arrangement.

It must also be possible to substantiate the reason for cancellation through a written statement issued by a physician, pertinent authorities, police, or similar. A medical certificate should state the diagnosis the date for the first visit and the reason why the doctor has advised you against participating in the travel/arrangement. The person issuing the certificate should have been contacted prior to when the trip/arrangement should begin.

## 0.6 Exclusions

The insurance does not apply:

- if compensation can be obtained from other sources according to general fixed cancellation rules, according to law, other statutes, conventions, insurance or indemnity
- in case of cancelled trip or cancelled arrangement
- if the reason for cancellation is that necessary tickets or other documents such as visa or passport are missing.

If the reason for the cancellation is a pre existing medical condition that has shown symptoms already before the time of booking of the travel/arrangement compensation is only payable in case of an *acute deterioration*.

## 0.7 Excess

The insurance applies without any excess.

## 0.8 Notification of claim

You can make a claim directly on ERV Europeiska's website [www.erv.se](http://www.erv.se) as soon as possible. For information about what documents we need, please see item S. Notification of claim.

## P - Death compensation due to illness and infection

### P.1 Compensation in case of death

If the insured dies as a consequence of *illness* or infection/contagion, during the term of the insurance and in the course of business travel, a lump sum is paid, death benefit. The sum insured is stated in the insurance policy.

The death benefit is reduced by five percentage points per year from the age of 55. No compensation is paid if the insured upon death has attained the age of 74. There is no reduction if the insured's death occurs before the end of the month in which a child entitled to inherit attains the age of 25.

#### P.1.1 Limited death benefit

If the insured has attained the age of 70 and has a child entitled to inherit whose age does not exceed the last day of the month in which the child entitled to inherit attains the age of 25, the amount of compensation is SEK 100 000, or the agreed sum insured taking into account age reduction,

whichever of the two amounts of compensation is the highest. No compensation is paid if the insured upon death has attained the age of 74.

### P.2 Compensation in case of illness

A death benefit is paid to the beneficiary upon the death of the insured due to *illness* during the term of the insurance and in the course of business travel.

Death benefit is also paid if the insured during the term of the insurance and in the course of business travel is afflicted by an *illness* whereby the insured dies within 14 days from return to their home/ the temporary residence.

It is for the payment of compensation required that the return to home was in direct conjunction with the time of *illness*.

### P.3 The insurance cover in case of contagion

There is a right to death benefit if the insured during the term of the insurance and in the course of business travel outside the borders of the country of residence, is afflicted by infection/contagion through bacteria, virus or other contagious substance that causes the death of the insured within three years from the time of infection/contagion.

### P.4 Beneficiaries

Unless Europeiska ERV has been notified otherwise in writing, the beneficiaries are: the insured's spouse/partner/registered partner and children, or, if there are no such relatives, the legal heirs.

### P.5 Exclusions

#### P.5.1 Suicide

The first paragraph of Clause P.5.2 does not apply if the insured has committed suicide.

In the case of suicide, the insurer is liable if more than one year has elapsed from when the insurance agreement was concluded or extended, or in the event of a shorter period, if it is assumed that the insurance was applied for without any thought of suicide.

#### P.5.2 Intent and gross negligence

If the insured has by intent or gross negligence induced a bodily injury, accidental injury or illness, or aggravated its consequences, the compensation may be reduced or lapse completely in accordance with the Insurance Contracts Act. The compensation will be reduced to the extent reasonable considering the circumstances generally.

The compensation will never be reduced if the insured was under the age of 18 or suffered from a serious mental disorder at the time when the bodily injury, accidental injury or illness was induced or aggravated.

If the insured has committed suicide, Europeiska ERV is liable if more than one year has elapsed from when the insurance agreement was concluded or extended or, in the event of a shorter period, if it must be assumed that the insurance was applied for without any thought of suicide.

### P.5.3 Exclusions regarding hazardous activities

The insurance does not apply to claim events as a consequence of the insured participating in adventure, expedition or other hazardous activities such as professional diving, diving with heavy equipment and all leisure diving at depths greater than 30 meters and/or leisure diving with planned decompression stops.

### P.6 Extended cover protection and continuation insurance

There is no right to extended cover protection or continuation insurance. The insurance is a mandatory insurance paid for by the employer and it is not technically possible to provide this insurance as voluntary individual insurance. This means that if the group scheme agreement between Europeiska ERV and the policyholder is terminated then all of the insurance granted on the basis of the group scheme agreement ceases.

- With respect to disability and death compensation, in accordance with the provisions of Section C – optional amounts – however, a maximum of MSEK 2.
- With respect to Luggage coverage, in accordance with the provisions of Section H, the following exclusions/limitations apply:
  - The insurance does not apply for *money*.
  - The maximum amount of compensation payable is SEK 50 000, per *insured*.

No other sections of this insurance apply.

### Q.2.2 If an area where the insured is staying is classified as war zone or high risk zone

If an area, at the time when the *insured* is already in that area, is classified as war zone/high risk zone, the terms of insurance which applied earlier will remain in force during a further period of 14 days, calculated from the date when the area was classified as war zone/high risk zone.

During this 14-day period, Europeiska ERV must be contacted, and the *insured* may:

- leave the area
- or, if Europeiska ERV gives its approval, purchase insurance, in accordance with the provisions of "Travel to War zone/High risk zone", above.

## Q - War zone/High risk zone

---

### Q.1 Definition

The terms war zone/high risk zone refer to areas where war, war-like conditions, revolution, civil commotion, riots, terror and similar conditions prevail, or areas affected by natural disasters, earthquake or landslide—all depending on extent or intensity of the circumstances. An area where the *insured's* health is at risk, if the insured remains in that area, e.g. in the event of epidemics, may also be classified as a high risk zone.

An updated list of war zones can be found in Europeiska ERV's website: [www.erv.se](http://www.erv.se). It is the responsibility of the policyholder to regularly check this list and keep updated as to which countries are classified as war zones or high risk zones.

### Q.2 Coverage

In the event of travel to, or stay in, war zones or, High risk zones, the insurance coverage applies only in accordance with the terms stated below.

#### Q.2.1 Travel to war zone/high risk zone

Insurance coverage will apply only if the policyholder/ employer has informed Europeiska ERV in advance concerning intention to travel to war zone/high risk zone, whereupon a special premium to cover higher level of risk must be paid. If Europeiska ERV has not been notified accordingly, this insurance will not apply in any of its parts.

Europeiska ERV reserves the right, at its discretion, to decline insurance coverage if it is deemed that the risk in the area in question is too high. If insurance protection is granted, the scope, limitations and maximum amount of compensation that will apply are as follows:

- With respect to *illness* and *accidental injury* (including repatriation), in accordance with the provisions of Section B – the maximum amount of compensation is MSEK 2. Section B.5, item: "Supplementary travel and living expenses for two *close relatives*, alternatively, for one co-insured in the event of the *insured's* death or life-threatening *illness/accidental injury*" – will not apply.

### Q.3 Exclusions

The insurance does not apply for:

- Damages that occur when the *insured* participates in a war, warlike conditions, act of terror, revolution, civil commotion, riots, or similar disturbances, or has assumed assignments, connected therewith, in the capacity of reporter, or similar;
- Assault coverage, in accordance with the provisions of Section M, and third party liability coverage, in accordance with the provisions of Section K.
- journalists, politicians or diplomats in case of travel to war zone/high risk zone, unless otherwise agreed with Europeiska ERV.

### Q.4 Notification of claim

You can make a claim directly on ERV Europeiska's website [www.erv.se](http://www.erv.se) as soon as possible. For information about what documents we need, please see item S. Notification of claim.

## R - Common terms and conditions of the contract

---

### R.1 Term and renewal of the insurance contract

The period of insurance is deemed to commence at 00.00 hours, on the commencement date, and will be in force for one year, unless stated otherwise in the Insurance policy.

If the contract is taken out on the commencement date, the insurance is considered to commence first when the contract is entered into. The scope and the scale of premium

amounts, are stated in the Insurance policy. At expiry of the term of insurance, the insurance contract will be renewed when the policyholder has made payment of the renewal premium of which the policyholder has received written notification from Europeiska ERV. If either party does not wish to renew the insurance contract, the other party must be notified accordingly at the latest 30 days before expiry of the term of insurance. If such notification has not been submitted, the insurance contract will be extended for a further year.

If a higher premium amount, or amended conditions will apply for the new policy, Europeiska ERV will give due notification thereof at the latest at the time of sending out the premium renewal notice. The policyholder will subsequently have the right, at the latest 14 days after the premium renewal notice has been sent out, to cancel the insurance contract to expire at the expiry of the term of insurance or, if the insurance contract has been renewed, with immediate effect.

## R.2 Cancellation and amendment of insurance conditions

### The policyholder's right to prematurely cancel the insurance

Unless otherwise agreed, the policyholder has the right to cancel the insurance before expiry of the term of the insurance, if:

1. Europeiska ERV has grossly neglected its obligations in accordance with the Swedish Insurance Contracts Act, or in accordance with the conditions stated in the insurance contract;
2. there is no longer any need for insurance, or there are otherwise conditions which have had a significant effect on insurance circumstances, or
3. Europeiska ERV has amended the policy conditions during the term of insurance.

### Europeiska ERV's right to prematurely cancel the insurance

Europeiska ERV has the right to terminate the insurance or to amend the policy conditions before expiry of the term of insurance, only if:

1. the policyholder or the *insured* have grossly neglected their obligations toward the company, or
2. a condition which is specified in the policy contract and which is of some significance as regards risk, has been amended in a manner which the company cannot be assumed to have taken into consideration.
3. continuation of the agreement on the basis of any adjustments of laws or legal routines would render the continuation of the insurance agreement incompliant, unless it is possible to make adjustments making the agreement compliant which are accepted by the policy holder and Europeiska ERV.

The insurance must be terminated in writing 14 days' notice, calculated from when Europeiska ERV sent it. For termination according to paragraph 3, three (3) months' notice applies.

Cancellation must be notified in writing, with 14 days notification, calculated from the date when Europeiska ERV sent out such notification.

In the event of overdue payment of premium, Europeiska ERV reserves the right to terminate the insurance, unless the delay is of minor significance. Notification of cancellation will be sent to the policyholder, and will come into effect 14 days after the day when it was sent out.

## R.3 Payment of premium

### R.3.1 The first premium

The premium must be paid in advance, unless otherwise agreed with ERV and as stated in the Insurance policy. Europeiska ERV's liability comes into effect at the beginning of the period of insurance, provided that the premium has been paid at the latest on the specified due date.

If the premium is paid later, this will entail delayed payment of premium and the insurance will not be valid, and Europeiska ERV's liability will not come into effect until the day after such payment of premium has been made.

### R.3.2 Renewal premium

The renewal premium must be paid at the latest on the commencement date of the renewed insurance. However, it shall not be necessary to pay the premium earlier than 1 month after the date when Europeiska ERV sent out the premium notification. If payment of premium is not made within the specified period, the insurance will be cancelled.

If the premium is paid later, the insurance will come into force again, and Europeiska ERV's liability will not come into effect until the day after payment has been made.

### R.3.3 Supplementary premium

If there is reason for a supplementary premium during the term of insurance, in its entirety, due to the need for increased insurance coverage, then what is stated above concerning payment of first premium shall apply also in respect of the supplementary premium.

### R.3.4 Repayment of premium amount

If the insurance ceases to be in force or, in the event of adjustment of the premium amount in accordance with the provisions of Section R.3.5, third paragraph, Europeiska ERV will undertake to repay the unused amount of premium that exceeds SEK 200.

If damages have occurred, it shall be considered that the premium has been expended in an amount corresponding to the amount of compensation.

### R.3.5 Reporting and determination of the definitive premium

When determining the premium amount, an individual risk assessment is performed which may entail a deviation from the normal standard tariffs.

The premium amount that is paid at commencement of the insurance term is calculated on the basis of the number of *travel days* in the previous year – alternatively, the number of *employees* – unless otherwise agreed and stated in the insurance policy.

In the event that the definitive premium exceeds the preliminary premium that has already been paid, the policyholder must pay the difference. In the event that the definitive premium is lower than the preliminary premium that has been paid, Europeiska ERV will refund the difference. However, the premium will always be at least equal to the lowest premium for the chosen policy alternative.

For companies with a fixed annual premium, such premium shall apply for the current period of insurance if the number of *travel days* – alternatively, the number of employees – is within the maximum limit stated in the insurance policy. If this maximum limit is exceeded during the year, or if it is ascertained, at the expiry of the period of insurance, that the maximum limit has actually been exceeded, the policyholder must submit a report immediately to Europeiska ERV to inform Europeiska ERV about the correct number of *travel days* – alternatively, the number of *employees*. Europeiska ERV will subsequently amend particulars in the Insurance policy in accordance with the new information, and if this indicates that the premium should be higher than the previous fixed annual premium that has been paid, the difference must be paid by the policyholder.

If the report to Europeiska ERV has not been submitted during the prescribed time, or if the definitive premium has not been paid at the latest 14 days after notification, Europeiska ERV will have the right to cancel the insurance contract.

#### R.4 Disclosure and increased risk

An individual who wishes to take out Corporate Travel Insurance, must be prepared, at Europeiska ERV's request, to provide information that may influence the decision as to whether insurance can be granted. The same applies if the policyholder applies for additional coverage or renewal of insurance policy. The policyholder must provide correct and complete answers to Europeiska ERV's questions. Even without being asked to do so, the policyholder is obliged to provide information concerning circumstances that are of obvious significance for risk assessment. During the term of insurance, the policyholder must, on request, provide Europeiska ERV with information relating to those circumstances stated in the first paragraph.

A policyholder who realises that Europeiska ERV has previously received incorrect or incomplete information concerning circumstances that obviously are of significance for risk assessment, must rectify the information that has been submitted to Europeiska ERV without unreasonable delay.

If the policyholder, in fulfilling his duties to provide information, as stated above, has acted fraudulently or in contravention of faith and honour, the contract will be declared null and void in accordance with the provisions of the Swedish Contracts Act (1915:218) and other acts-in-the-law in the area of property rights, and Europeiska ERV will be discharged from all liability in regard to insurance incidents that may occur thereafter.

If the policyholder has otherwise, intentionally or through carelessness, neglected his obligation to disclose information, and if Europeiska ERV can prove that Europeiska ERV should not have granted insurance coverage if the policyholder had duly fulfilled his obligation to disclose information, Europeiska ERV will be discharged from liability in regard to insurance incidents. If Europeiska ERV can show that Europeiska ERV could have granted insurance coverage against a higher premium, or otherwise on other terms and conditions than those which were agreed, Europeiska ERV's liability will be limited to the level of liability which corresponds to the premium which has been paid and such conditions that were otherwise agreed. If Europeiska ERV has not procured reinsurance which would otherwise have been the case, liability will be adjusted accordingly.

Europeiska ERV's liability does not fall away, and is not limited in accordance with the provisions stated in the second paragraph, if, at the time when the obligation to disclose information was neglected, Europeiska ERV realised, or should have realised, that the information which was actually submitted was incorrect or incomplete. The same shall apply if the incorrect, or incomplete, information was later of no significance, or ceased to be of significance, in regard to the content of the insurance contract.

##### R.4.1 Increased risk

If there is an increased risk for insurance incidents due to changes of such circumstances that have been specified in the Insurance policy, or concerning which the policyholder informed Europeiska ERV in connection with contract closing, and if the insured has taken action or consented to action which will entail increased risk, Europeiska ERV will be wholly, or partly, discharged from liability.

The same will apply if such increased risk has otherwise occurred and the policyholder has neglected to report this fact, in line with the instructions in the insurance contract.

##### R.4.2 Accumulated risk in connection with group travel

The policyholder must inform Europeiska ERV, at the latest 14 days before the day that travel by boat, train, bus or aircraft is commenced, concerning each journey where several insured persons participate, and where the accumulated insurance amount in the event of death exceeds MSEK100.

- A supplementary premium is charged for accumulated risks in excess of MSEK 100.
- In the event of neglect to notify Europeiska ERV of such accumulated risk, or if the notified supplementary premium is not paid, Europeiska ERV's liability will be limited to MSEK 100.

##### R.5 Aviation accident

In the event of an *accident* during a flight, compensation is only payable if the insured was a passenger on an *aircraft* which flies under a national symbol. Passengers are deemed to be only those persons on board an aircraft who do not have, or who do not perform, a function or task connected with the flight.

## R.6 Risk areas

Particulars pertaining to War zone / High risk zone are detailed under Section Q.

## R.7 Nuclear damages

*Accidents*, whose origin and proportion are connected with nuclear process or radioactive disintegration, are included under this insurance only provided that the nuclear process or the radioactive disintegration are not in any way associated with military manoeuvres in which the insured participates.

### Limitation

The insurance amount, in the event of nuclear damages, is limited to *disability* and death at SEK 200 000.

## R.8 War damages

The insurance does not apply for damages connected to war, warlike conditions, civil commotion, revolution or riots. However the insurance applies if the insured is situated in the affected area at the time of the outbreak and the damage occurs within 14 days of the outbreak of the unrest. The insured must not participate in the warlike events or act as a reporter or similar

## R.9 Rescue obligation

When an insurance incident occurs, or imminently threatens to occur, the insured must take action, to the best of his/her ability, to restrict or limit damages and, if another party is liable to pay damages, in order to preserve the rights that the insurance company may have against that party. If the *insured* wilfully omitted to fulfil his/her duty in accordance with the provisions stated under the first paragraph, compensation may be reduced, as far as he/she is personally concerned, in accordance with what is reasonable in consideration of his/her situation and the general circumstances.

The same will apply if the insured has neglected his/her duties, knowing that this entails a considerable risk for the occurrence of damages, or otherwise through gross negligence.

## R.10 Action in the event of claim

(also see item S. Notification of claim)

### R.10.1 Rules governing claims settlement

Damages must be reported to Europeiska ERV without delay, however, at the latest within six months after ascertainment of the damages.

If a claimant has neglected to follow the rules concerning the necessity to report insurance incidents to Europeiska ERV within 6 months, or conditions, or instructions in respect of the obligation to cooperate in the investigation of the insurance incident or the company's liability, and where such neglect is to the detriment of the company, the amount of compensation that would otherwise have been paid to the *insured*, may be reduced to the extent

as may be considered reasonable in consideration of the circumstances. In the event that the insured in the case of liability insurance has been as negligent as specified in the first sentence, the insurance company shall have the right to repossess from the insured a reasonable portion of the amount that the company has paid to the party who has suffered damages.

The first paragraph shall not apply if the level of negligence can be deemed to be minor.

The *insured* must be able to provide proof that the event occurred during the period that he/she was on a *business trip*.

The *insured* must be able to provide original receipts verifying any claim for compensation.

If the *insured*, or any other person who is claiming compensation from Europeiska ERV after the occurrence of an insurance incident, has intentionally or through gross negligence provided incorrect information or has withheld or concealed information of significance for the assessment of the right to receive compensation from the insurance company, the amount of compensation that would otherwise have been paid to him/her will be reduced to the extent as may be considered reasonable in consideration of the circumstances, or may result in non-payment of compensation.

### R.10.2 Inspection and repairs

A person who is claiming compensation has an obligation to assist in any inspection that Europeiska ERV may wish to undertake as a consequence of a claim.

Repairs may be made only after Europeiska ERV's approval. The same applies with regard to choice of repair company, method of repairs and material. Damaged items must be held in safekeeping until Europeiska ERV permits otherwise.

### R.10.3 Failure to take action in the event of damages

If the *insured* does not fulfil his/her obligations, as defined above, the amount of compensation for damages may be reduced by way of a special deduction.

### R.10.4 Payment of compensation

Europeiska ERV shall, after receiving information about an insurance incident, take the necessary measures without further delay in order that the claim may be settled. Claims settlement shall be processed with speed and with due consideration to the interests of the insured and other persons who have suffered losses or damages.

Compensation for damages to which the insured is entitled, will be paid at the latest 1 month after the insured has reported the insurance incident and has presented the material which can reasonably be required to determine liability to pay compensation. However, this does not apply in the event of inadequate insurance amount in the case of liability insurance, nor does it apply to the extent that the right to compensation is conditional upon repair of

the property or that the property shall be replaced, that the pertinent authorities should pass a certain decision, or that some other similar event takes place.

Europeiska ERV will undertake to pay penalty interest in accordance with §6 of the Swedish Interest Act (1975:635) if payment of compensation is not effected within the specified time.

If the person who is claiming compensation clearly is eligible to receive at least a certain amount of compensation, this amount shall be paid immediately, whereupon such amount will be deducted from the final total amount of compensation. Interest is not paid if less than SEK 100.

#### R.10.5 Counter claim and repossession

Europeiska ERV takes over the insured's right to claim damages in matters relating to health care expenses and other expenses and losses for which the company has paid compensation in accordance with the terms of this insurance.

If, after a loss has occurred, the insured abstains from the right to receive compensation from another source in accordance with contractual terms, guarantees or similar, or through repossession, Europeiska ERV's liability to pay compensation will be limited to a corresponding degree, and any compensation that may already have been paid must be repaid to Europeiska ERV.

To the extent that compensation should not by rights have been paid, the person who is entitled to compensation shall be obliged to repay such amount without delay to Europeiska ERV, even if he/she was not aware that payment was incorrect.

#### R.10.6 Fraudulent means to provoke an insurance incident

Europeiska ERV will be discharged from obligation toward an *insured* who has endeavoured to provoke an insurance incident by fraudulent means, or through gross negligence. The same applies if the insured otherwise must be assumed to have taken action, or refrained from taking action, knowing that this entailed a considerable risk for the occurrence of damages. In the event that an insured has been instrumental in further aggravating the consequences of an insurance incident, in the manner specified in the first paragraph, Europeiska ERV will be discharged from liability toward the insured to the extent that these circumstances have impacted damages.

#### R.11 Common exclusion

The insurance does not apply for:

- damages resulting from a criminal offense committed by the insured, his/her beneficiary or legitimate heir.
- damages that occur when the insured participates in war, warlike conditions, act of terror, revolution, civil commotion, riots or similar disturbances, or has assumed assignments connected therewith, in the capacity of reporter or similar.

Insurance cover, liability to pay any claim or provision of any benefit or service shall be granted only insofar as and as long as not in contradiction to economic, trade or financial sanctions or embargoes enacted by the European Union or Sweden that are directly applicable to the contracting parties.

This shall also apply to economic, trade or financial sanctions or embargoes enacted by the United States of America, insofar as those are not in contradiction to European or Swedish legislative provisions.

#### R.12 Double insurance

If the same risks are insured by several insurance companies, each insurance company shall have a liability toward the insured as if the company alone had provided insurance coverage. However, the insured is not entitled to receive a higher total amount of compensation from the companies than is appropriate to the claim. If the sum of the liability amounts exceeds the loss, liability will be divided between the companies in proportion to the respective liability amounts.

If the same risk is insured also by another insurer that has made reservations according to which he in the event of double insurance shall be totally or partially free of obligations, the same reservations also apply according to the policy conditions of this insurance.

#### R.13 Force majeure

The insurance does not cover loss that may occur if the claims investigation, repairs, or payment of compensation is delayed due to war, war-like conditions, civil war, revolution, or riots, or due to intervention by authorities, strikes, lock-out or blockade or similar actions.

#### R.14 Limitation period

A person who wants to claim compensation, or any other insurance cover, must initiate action against Europeiska ERV within a period of ten years from the date when such circumstance in the insurance contract that entitles to insurance coverage occurred. If actions are not brought within that period, the right to insurance cover will be lost.

If the person who intends to claim for insurance cover has reported the claim to Europeiska ERV within the prescribed period, as specified in the first sentence, the period to initiate actions against Europeiska ERV is always at least six months from the date when Europeiska ERV declared that it has passed a final decision regarding compensation.

#### R.15 Applicable law and court of competent jurisdiction

Swedish law shall apply in all matters pertaining to the insurance contract. Disputes arising out of this insurance contract, or these insurance terms and conditions, shall be decided in a Swedish court of law. This shall also apply if disputes relate to damages that have occurred abroad.

## R.16 Swedish Insurance Contracts Act

In all other respects, the provisions of the Swedish Insurance Contracts Act (Försäkringsavtalslagen – FAL) shall apply.

## R.17 Personal data processing and disclosure of information

Europeiska ERV values your privacy. We will only use your personal data for the purposes for which you give it to us. We will retain your data for the duration required by our operational purposes.

Europeiska ERV will only disclose your personal data to other organizations where we have your permission to do so, or where we are required to do so by regulation. You also have the right to request, in writing and without cost, information from us about the information we have on you and how it is used. You can also notify Europeiska ERV in writing if you do not want your personal data to be processed for purposes that concern direct marketing.

You have the right to ask us to delete the personal data. Please note that in some cases when you make such a request of personal data, we may not be able to honour your request as this may result in us not being able to fulfil our legal obligations or if there is a minimum statutory period of time for which we have to keep your personal data. If this is the case then we will let you know our reasons.

The address is:

Europeiska ERV, Dataskyddsbudet,  
Box 1  
172 13 Sundbyberg  
Sweden

Requests for correction of personal ID numbers can be made to the same address.

In the event of a claim, Europeiska ERV is entitled to disclose the information received from the insured and/or policyholder to Europeiska ERV's international network, including our central control unit and service offices. Furthermore, Europeiska ERV can request to seek information on your state of health and treatment from the physicians and hospitals that have treated you. Europeiska ERV may request that you sign a so-called "medical release" giving Europeiska ERV the right to request medical information.

## S - Notification of claim

---

### A claim for damages should be sent to:

Europeiska ERV  
Corporate Claims  
Box 1  
SE-172 13 Sundbyberg  
Sweden

### Visiting address:

Löfströms Allé 6A  
Sundbyberg  
Telephone: +46-(0)770-456 900  
Fax: +46-8-454 33 21  
E-mail: corporateclaims@erv.se

You can also make a claim on [www.erv.se](http://www.erv.se).

The notification of claim should always include a written statement issued by the employer confirming the business trip and include the following documentation:

### B. In case of illness and accidental injury

- Original receipts for medical care, medical expenses, medicine costs and/or similar expenses.
- Medical certificate.

### C. In case of accidental injury

- For payment of death benefit death certificate and certificate of kinship should be attached.

### D. Interruption of travel

- Expenses/out-of-pocket payments should be verified by original receipts.
- The incident that caused the interruption should be verified by police report/hospital certificate or similar document.

### E. Journey of replacement person / New journey/ Repayment of unused travel expenses

- Certificate issued by impartial and qualified medical doctor.
- Expenses/out-of-pocket payments should be verified by original receipts.

### F. Crisis therapy

- Police report should be attached in case of robbery, threat or assault.
- Expenses/out-of-pocket payments should be verified by original receipts.

### G. Kidnapping compensation

- Travel and accommodation expenses for close relatives should be verified by original receipts.

### H. Luggage coverage

- Original receipts
- Police report in case of burglary, theft or robbery.

### I. In case of delayed public transportation /luggage

- Report regarding luggage delay – Property Irregularity Report (P.I.R.).
- Delay report stating scheduled time of departure, actual time of departure and the cause of the delay.
- Original receipts of purchases.

### I. In case of roadside assistance or towing of vehicle

- Verify by original receipt that excess have been paid when indemnifiable damage have resulted in towing and/or assistance covered by the motor insurance.

### J. Security package

- Certificate from authority/temporary residence in case of closure by order of public authority.

### K. Personal liability coverage

- Please contact Europeiska ERV.

- L. **Legal expenses coverage**
  - Please contact Europeiska ERV.
- M. **Personal assault coverage**
  - Police report.
  - Medical certificate.
- N. **Excess coverage**
  - Documentation from the motor insurance, rental insurance or homeowners insurance showing that compensation has been paid and verifying deducted excess. (If the damage has been reported to the police a copy of the police report should be attached.)
- O. **Cancellation insurance**
  - Certificate from the vendor of the travel, ticket or arrangement showing the size of the cancellation cost and when the travel, ticket or arrangement has been cancelled (e.g. air tickets / travel certificate)
  - Invoice / booking confirmation showing the cost of the travel, ticket or arrangement.
  - The original confirmation of the travel, ticket or arrangement.
  - Medical certificate from qualified and impartial medical doctor, police report, death certificate or other documents showing the reason for the cancellation.
  - Receipt or bank account statement showing how the travel was paid.
- P. **Death compensation due to illness and infection**
  - Please contact Europeiska ERV.
- Q. **War zone / high risk zone**
  - Please contact Europeiska ERV.

## RECOMMENDED PROCEDURES IF YOU ARE NOT SATISFIED WITH THE CLAIMS SETTLEMENT

It is our intention at Europeiska ERV to provide personal service which allows for good customer relations. We want to provide quick, effective claims handling when you suffer a loss or injury, followed by prompt payment of equitable compensation in accordance with the terms and conditions of this insurance.

However, if you are not satisfied with our claims settlement, you may have the claim re-examined.

Speak to your claims adjuster again. There might simply have been a misunderstanding. Additionally, new evidence or circumstances may have been presented that can be of some significance in the case. If you are still not satisfied, you can have your case re-examined by Europeiska ERV's Customer Ombudsman.

## RE-EXAMINATION OUTSIDE EUROPEISKA ERV

### The National Board for Consumer Complaints

(Allmänna Reklamationsnämnden – ARN) The National Board for Consumer Complaints reviews complaints from private individuals, however, excluding matters that pertain to negligence in traffic accidents. Such reviews are free of charge.

Address:  
Box 174  
SE-101 23 Stockholm  
Telephone: +46-8-508 860 00

### Claims assessor

If you are not in agreement with us concerning the value of the damaged property, either of the parties can request an impartial valuation.

## VARIOUS INDUSTRY BOARDS / COMMITTEES

### The Board for Insurance of Persons

(Personförsäkringsnämnden)

The Board for Insurance of Persons, in its function as a consumer advisory board, will undertake to provide pronouncements, at the request of the policyholder, in disputes between a policyholder and the insurance company in the area of health-, accident and life insurance.

Address:  
Box 24067  
(Karlavägen 108)  
SE-104 50 Stockholm  
Telephone: +46-8-522 787 20

### The Board for Bodily Injury

(Ansvarsförsäkringens Personskadenämnd)

The board reviews claims concerning bodily liability insurance excluding motor insurance.

Address:  
Box 24067  
(Karlavägen 108)  
SE-104 50 Stockholm  
Telephone: +46-8-522 787 20

### Court of law

Even if your case has been reviewed by any of the above mentioned instances, you may appeal to a court of law. Assistance with costs connected with a court hearing can be obtained from:

- State legal aid which, in certain instances, can provide means-tested contribution to litigation costs, or
- Legal expenses coverage

## ADVISORY SERVICES OUTSIDE EUROPEISKA ERV

### The Swedish Consumers' Insurance Bureau

(Konsumenternas Försäkringsbyrå)

The Swedish Consumers' Insurance Bureau is run jointly by the insurance companies, the Swedish Financial Supervisory Authority, and the Swedish Consumer Agency. The principal function of the Bureau is to provide advisory services and assistance for private individuals (consumers) and certain business organisations, free of charge, concerning different insurance matters.

Address:  
Box 24215  
(Karlavägen 108)  
SE-104 51 Stockholm  
Telephone: +46-200-22 58 00

Europeiska ERV  
Löfströms Allé 6A  
P.O Box 1  
SE-172 13  
Sundbyberg  
Sweden

EUROPEISKA  ERV

+46 770 456 900  
[www.erv.se](http://www.erv.se)

