

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

Illness and accidental injuries

Medical and dental treatment costs	Necessary and reasonable expenses
- in the event of accident, maximum 3 years	
- in the event of acute illness, maximum 1 year	
Prescribed drugs and medicines	
Ambulance or similar transport to nearest suitable place of treatment	
Transfer to nearest suitable place of treatment, in case of lack of treatment possibilities	
Travel in connection with care and treatment	
Consultations with a registered physiotherapist, chiropractor or naprapath (maximum five consultations without referral)	
Extra expenses for food and accommodation (for a maximum of 60 days)	
Pregnancy and childbirth until w.36 (35+6)	
Extra expenses in the event of hospitalisation abroad (maximum SEK 600 / day)	219,000
Treatment by psychologist or psychiatrist in case of acute mental crisis	25,000
Convalescence compensation, when being off ill longer than 30 days (SEK 2,000 / month for a maximum of six months)	12,000
Physiotherapy and chiropractic treatment	10,000
Medical malpractice	1,000,000

Crisis setup

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

Repatriation

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

Escort and summoning

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

Accident - disability and death compensation

In case of disability due to accident

Medical disability	Optional amount
Economic disability	Optional amount
Scars (in accordance to Road Traffic Injuries Commission's table (Trafikskadenämnden)	200,000
Travel expenses between residence and work place	10,000
Aids and devices	50,000
Technical alterations to the environment	60,000
Training and occupational rehabilitation	60,000
Coma	5,000/week maximum 100,000
For individuals over the age of 75, up to 50 % of the insured amount.	
From 60 years of age, compensation is only paid for medical disability	

In case of death due to accident

In case of death	Optional amount
For individuals over the age of 75, up to 50 % of the insured amount.	
Accompanying children under 18 years of age	50,000 SEK.

Illness - death and disability

Disability due to illness or infection

Disability compensation	Optional amount
For individuals over the age of 75, up to 50 % of the insured amount.	

Death due to illness or infection

Death compensation	Optional amount
For individuals over the age of 55, other amounts applies. Accompanying children under 18 years of age	50,000 SEK.

Delay of public transport/Missed departure/connection

Outward trips, round trips and homebound trips	
-New ticket	Necessary and reasonable costs
-Accommodation, meals and local transport, toiletries and clothing.	2,000/insured and day Maximum 10,000

Luggage delay

Outbound trips, no waiting period	Optional amount
After another 24 hours delay	Optional amount
Homebound trip	2,000/insured

Luggage coverage

Personal and company property (of which for theft-prone property 50 % of chosen amount)	Optional amount
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

Personal liability/legal expenses coverage

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

Assault coverage

For personal injury	1,000,000
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OPTIONAL COVERS

The corporate travel insurance can also be taken out with a number of options, giving you the opportunity to customize your insurance cover.

More information about our options can be found on the next page.

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

Insurance provider

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

For whom and when does the insurance apply?

The insurance applies for all employees, CEO, board member and trainee travelling on a business trip on behalf of the employer. The insured persons should be nationally registered within the EU/EEA and be entitled to benefits according to applicable law concerning public health care or private health insurance in country of residence, unless otherwise agreed and stated in the insurance policy. The insurance applies to business trips from the time you leave your home or workplace and ceases to apply upon your return to either of these places. Travel between your 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.

ADDITIONAL COVER

Road safety

- Help on the spot or the car to be towed	1,500
- Rental car for maximum 3 days, or	1,000/day
- Travel cost for public transportation, or	2,000/person
- Cost for meals and lodging, maximum 2 days*	1,000/person

*Maximum compensation 6,000/travel company

Curtailement and replacement employee

Extra expenses for journey home due to emergency situation	Necessary and reasonable expenses
If the insured person must be replaced	Necessary and reasonable expenses
Compensation for hotel/travelling expenses	50,000

Security package

Evacuation

Additional costs in case of evacuation for transport to the home country	Necessary and reasonable expenses
Accommodation, meals and local transport	2,000/day and person
Replacement purchases of clothing and toiletries, if evacuated without luggage	6,000
Additional costs in case of extended stay due to quarantine or natural catastrophe	50,000
Closure by order of public authority	6,000

Search and rescue

Additional costs for police, civilian or military search and/or rescue, if reported missing	Necessary and reasonable costs up to 250,000/person*
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*Maximum 500,000 per event

Hostage compensation

In case of kidnapping or subject to hijacking during business trip

Insured person

Daily compensation	2,500/day Maximum 250,000
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Psychological debriefing following release

50,000

Policy holder

Expenses for advice	50,000
Replacement's journey	50,000
Salary compensation for the insured employee	250,000

Close relatives

Transport, hotel accommodation, meals	50,000
Crisis counselling	50,000

Maximum compensation 750,000/claims event.

Excess coverage

Homeowner's/houseowner's insurance/motor insurance	15,000/claim
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Excess elimination for hired vehicle

If vehicle is rented during business	25,000/claim
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Cancellations insurance

In case of cancellation of not refundable arrangement costs and tickets when the insured is faced by illness, accident or any other sudden and unforeseen event.	40,000
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BRIEF INFORMATION ABOUT THE TERMS AND CONDITIONS

The insurance applies in accordance with Europeiska ERV's Policy Conditions April 4th, 2024 for Corporate Travel Insurance. The policy conditions are available at erv.se.

Excess

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

Illness and accident

Compensation is paid for reasonable and customary expenses in case of acute illness or accident and for temporary treatment at the destination in case of acute dental problems. Please make sure to get medical certificates and receipts for out of pocket expenses. In case of illness or accident Europeiska ERV's assistance company should be contacted. Please note that pre-authorization from Europeiska ERV or Europeiska ERV's assistance company is required e.g. regarding:

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

Repatriation and escort

In case of serious incidents repatriation is included. Europeiska ERV's assistance company must always be contacted before repatriation.

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.

Luggage delay

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

Luggage coverage

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

Liability and legal expenses coverage (as a private individual)

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

Assault coverage (as a private individual)

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

Special agreements

Notify travel to war zone /high risk zone

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

Group travel

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

In case of emergency

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

In need of urgent assistance

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

Open 24 / 7 / 365