

# Travel to War Zone - Additional insurance

Valid from June 1, 2020

Policy number

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

### Illness and accidental injuries

Maximum compensation for this section 2 000 000/insured and trip

Medical and dental treatment costs

- 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

Extra expenses for food and accommodation (for a maximum of 60 days)

Pregnancy and childbirth, in case of unexpected complications, 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, acupuncture, naprapathy or chiropractic treatment 15,000

Medical malpractice 1,000,000

### Repatriation

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

### 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, 2,000/insured and day  
toiletries and clothing. Maximum 10,000/insured

#### Luggage delay

Necessary and reasonable additional costs for clothing and toiletries

Outbound trips, no waiting period 6,000  
maximum 700 for bag purchase

Outbound trip, 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

Money (current coins and bank notes) 5,000

Travel documents 30,000

Supplementary expenses to block charge card/credit card/bank card 5,000

New keys to motor vehicle/insured's private residence 10,000

#### Curtailment

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

#### 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

#### Excess coverage

Homeowner's/houseowner's insurance/motor insurance 15,000/claim

#### Excess elimination for hired vehicle

Excess or repair cost 25,000/claim

## OPTIONAL COVERS

### Personal 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.

## BRIEF INFORMATION ABOUT THE TERMS AND CONDITIONS

### 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 can be taken out by a company or an association with a registered office within the EU/EEA, that has taken out an annual business travel insurance with Europeiska ERV. Persons who are nationally registered within the EU/EEA and are entitled to benefits according to applicable law concerning public health care or private health insurance in the country of residence can be insured, unless otherwise agreed and stated in the insurance policy. All persons travelling to a war zone should be specifically stated in the insurance policy. Europeiska ERV may refuse to provide war zone insurance if Europeiska ERV deems the risk in the war zone concerned to be too high. The insurance applies during business travel to war zones. The insurance period is stated in the insurance policy.

The insurance will only apply provided that payment is made in time according to sent invoice.

### Excess

The insurance applies without excess.

### 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

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.

## Special agreements

### Group travel

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

### In case of emergency

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

In need of urgent assistance

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

Open 24 / 7 / 365