

# Medical Insurance for foreign visitors

EUROPEISKA  ERV

## Insurance Product Information Document

Applies to private individuals

Company: Insurance provider for this insurance is: Europæiske Rejseforsikring, A/S, (Denmark) CVR no. 62 94 05 14 through Europeiska ERV Filial (Sweden), hereinafter called Europeiska ERV. Org. no. 516410-9208. Supervisory authority is the Danish Finanstilsynet. Europeiska ERV Filial Box 1, Lövströms Allé 6 A, SE-172 13 Sundbyberg, Sweden, Phone: +46 (0) 770-45 69 00, [www.erv.se](http://www.erv.se).

Produkt: Visitor  
Valid from May 25<sup>th</sup>, 2018

This information is a summary and does not represent the complete terms and conditions. Complete pre-contractual and contractual information on the product is provided on [www.erv.se](http://www.erv.se) or call our Customer service on telephone +46 (0) 770-457 971 for more information.

### What is this type of insurance?

This insurance is a medical insurance for visitors from abroad who are temporarily visiting a Nordic country. The insurance applies for foreign citizens, who are not yet 70 years of age. Details concerning the individual to whom the insurance applies are stated in the insurance certificate.

The insurance can be taken out by persons who are permanently resident in Sweden.



### What is insured?

The maximum compensation sum in EUR (€)

#### ✓ If the insured fall acute ill or has an accident

Compensation is payable in a maximum amount of 30,000, per occurrence, for necessary and reasonable medical expenses undertaken within 60 days from the date of the first visit to a doctor.

- Medical treatment in case of acute illness and accident
- Dental treatment in case of accidental injury
- Local travel costs in connection with medical care
- Journey home/home transportation
- Repatriation of deceased person

Within the Schengen-area public health care must be used in the first place. After pre-approval of Europeiska ERV or our assistance company Europeiska ERV Alarm, private healthcare may be granted.

#### ✓ Burial in Sweden

In the event of death in a Nordic country or Schengen country, instead of repatriation of the remains of the deceased, compensation may be paid for costs for burial in the country the insured is visiting, however, at a maximum 3,000.

#### ✓ Excess

The insurance applies with an excess of 100, per claim.



### What is not insured?

- ✗ Luggage coverage
- ✗ Cancellation insurance
- ✗ Liability- and legal expenses coverage
- ✗ Assault
- ✗ Extreme sports/professional sports



### Are there any restrictions?

At existing and/or chronic medical conditions compensation is only paid for unexpected acute deterioration, provided that the current medical condition has not shown any symptoms/discomfort and/or been treated six (6) months prior to taking out the insurance.

For example compensation will not be paid for:

- ! Expenses connected with pregnancy, after the 28th week of pregnancy. In case of childbirth the insurance does not cover the new-born baby.
- ! Injuries that the insured suffers while participating in sports, athletics, adventure, expeditionlike or other similarly hazardous activities that are not to be considered as exercise and leisure activities in normal scope and intensity.
- ! Expenses for planned medical treatment, preventive health care measures, vaccinations, health checkups, pregnancy checkups and eye examination.
- ! For expenses, if the insured have been advised by a doctor to not begin his/her journey.



### ✓ **Where am I covered?**

The geographical scope of the insurance is specified in the insurance certificate. The insurance applies in the Schengen countries if the insured is holder of a Schengen Visa issued by a Swedish foreign Authority (Embassy or Consulate General) or Honorary Consulate if Swedish foreign authority is not represented in the country the visitor is permanently residing in.



### **What are my obligations?**

- To this insurance security directives will apply. Please read these. If the insured neglect to comply with a security directive stated in these policy conditions or a statute to which the conditions refer, the compensation from the insurance may be reduced.
- In the event of the occurrence of an illness or accident, notification shall be made without delay. You should immediately consult a legally licensed, impartial doctor and should subsequently comply with the doctor's instructions Europeiska ERV such information, original certificates and receipts as may be requested by Europeiska ERV, and shall undergo a medical examination by a doctor assigned by Europeiska ERV. The costs for such medical examination will be borne by Europeiska ERV.



### **When and how do I pay?**

- The insurance must be purchased and paid, before commencement of travel/stay in the Nordic countries.



### **When does the cover start and end?**

- Unless otherwise agreed, the insurance coverage commences on the inception date and remains in force while the insured is travelling/staying in a Nordic country, however, for a maximum of 12 months. *Note:* The majority of the duration of stay must be located in Sweden.
- The insurance is valid when the insured arrives in a Nordic country. After special agreement with the Europeiska ERV, the insurance may also apply from the time the insured arrives to a Schengen country for further travel to the Nordic countries. The insurance terminates when the insured departs from a Nordic country or Schengenarea, even if the insurance term covers a longer period.
- The period of validity of the insurance is stated in the insurance certificate, and is not automatically extended.



### **How do I cancel the contract?**

If your insurance has started to apply, you will be entitled to a refund for the remaining days minus an administrative fee of SEK 50. Please, contact Europeiska ERV.

#### **The right of withdrawal**

When you take out the insurance via distance contract you have the right to withdraw the purchase within fourteen (14) days of entering into the agreement. If you wish to exercise your right of withdrawal you must inform Europeiska ERV. If you chose to exercise your right of withdrawal, Europeiska ERV is entitled to request that a premium be paid corresponding to the period for which the insurance was valid. You are not entitled to withdrawal if the distance contract relates to an insurance policy with an agreed validity period of one (1) month or less. In accordance with chapter 3 of Swedish Act on Distance Contracts and Off-Premises Contracts (SFS 2005:59) there are additional rules concerning the right of withdrawal.

### **The Danish Guarantee Fund**

Europeiska ERV is a branch to the Danish insurance company Europæiske ERV. Danish insurance companies are covered by the Danish Guarantee Fund which protects customers if the insurance company files for bankruptcy. The Danish Guarantee Fund only protects customers who permanently reside in Denmark. However, as a customer of Europeiska ERV you have the same protection and cover as all other insurance customers in Sweden.