

Travel Insurance Plus

Terms and conditions no. 6050303

Valid from September 1, 2022

Table of contents

Contact	3	6. Excess illness and injury in home insurance	10
		6.1 What the insurance covers	10
Introduction	4	6.2 Maximum compensation	10
Who can take out the insurance and who can be insured	4	6.3 Precautions/Security directives	10
When the insurance applies	4	7. Curtailment	11
Where the insurance applies	4	7.1 What the insurance covers	11
1. Missed departure	5	7.2 Limitations / Exclusions	11
1.1 What the insurance covers	5	7.3 Precautions/Security directives	11
1.2 Replacement car prior to departure	5	7.4 Documentation in the event of a claim	11
2. Luggage delay	6	8. Ruined holiday	12
2.1 What the insurance covers	6	8.1 What the insurance covers	12
2.2 Maximum compensation	6	8.2 Who can get compensation for ruined holiday?	12
2.3 Limitations / Exclusions	6	8.3 How the compensation is calculated	13
2.4 Precautions/Security directives	6	8.4 Maximum compensation	14
3. Personal delay	7	8.5 Precautions / Security directives	14
3.1 What the insurance covers	7	8.6 Limitations / Exclusions	14
3.2 Maximum compensation	7	8.7 Refunding of unused activity cost	14
3.3 Limitations / Exclusions	7	8.8 Documentation in the event of a claim	14
3.4 Precautions/Security directives	7	9. Unforeseen event - Holiday accommodation	15
3.5 Documentation in the event of a claim	7	9.1 What the insurance covers	15
4. Excess coverage	8	9.2 Maximum compensation	15
4.1 Home insurance	8	9.3 Limitations / Exclusions	15
4.2 Car insurance	8	9.4 Documentation in case of a claim	15
5. Excess elimination for hired vehicle	9	10. Evacuation	16
5.1 What the insurance covers	9	10.1 What the insurance covers	16
5.2 Maximum compensation	9	10.2 Maximum compensation	16
5.3 Limitations / Exclusions	9	10.3 Limitations / Exclusions	16
		10.4 Precautions / Security directives	16
		10.5 Documentation in the event of a claim	16

Table of contents

11. Crisis therapy	17	16. Illness and injury - Optional	24
11.1 What the insurance covers	17	16.1 What the insurance covers	24
11.2 Limitations / Exclusions	17	16.2 Limitations / Exclusions	27
11.3 Precautions / Security directives	17		
12. Search and rescue	18	17. Luggage cover - Optional	28
12.1 What the insurance covers	18	17.1 What the insurance covers	28
12.2 Maximum compensation	18	17.2 Maximum compensation	29
12.3 Limitations / Exclusions	18	17.3 Limitations / Exclusions	29
12.4 Precautions / Security directives	18	17.4 Precautions / Security directives	29
12.5 Documentation in the event of a claim	18	17.5 Documentation in the event of a claim	29
13. Personal Liability and legal expenses	19	18. Sports equipment - Optional	30
13.1 Personal liability	19	18.1 What the insurance covers	30
13.2 Legal expenses	20	18.2 Maximum amount	30
		18.3 Limitations/Exclusions	30
14. Personal assault	22	18.4 Precautions/Security directives	30
14.1 What the insurance covers	22	18.5 Documentation in case of a claim	30
14.2 Maximum compensation	22		
14.3 Limitations / Exclusions	22	General terms	31
14.4 Precautions / Security directives	22		
14.5 Documentation in the event of a claim	22	Definitions	34
15. Personal injury - Disability and death	23		
15.1 What the insurance covers	23		
15.2 Maximum compensation	23		
15.3 Limitations / Exclusions	23		

Contact

Opening hours

Contact


Any questions?


If you have any questions regarding your insurance, the options available etc. you can look for the answer on our website at any time of the day or night. You are also welcome to contact our Customer Service.

Customer service

Online: Round the clock at www.erv.se
You will find our opening hours at www.erv.se

www.erv.se

 + 46 (0) 770-457 971


 info@erv.se


If you want to report a claim

Claims Department

The easiest way to report your claim is via www.erv.se, round the clock. You can also contact our Claims department, also regarding other questions about your claim. You will find our opening hours at www.erv.se

www.erv.se


 + 46 (0) 770-456 918


 privatskador@erv.se

If you need emergency assistance

Assistance company Europeiska ERV Alarm

If something serious occurs and you need urgent assistance, please call our assistance company, open round the clock all year round.

 + 46 (0) 770-456 920

 erv-alarm@euro-center.se

Introduction

Consider this when you read the terms and conditions:

1. The terms and conditions should be read together with the insurance policy/booking confirmation which together constitutes the insurance contract. If special conditions apply for your insurance, this will be stated in the insurance policy.
2. Please note that additional coverages only apply if stated in your insurance policy/booking confirmation.
3. Limitations, exclusions and precautions/*security directives* are marked in grey.
4. All words in *italics* are defined at the end of the insurance conditions.

Insurance provider for this insurance:

Europæiske Rejseforsikring A/S, CVR-nr 62 94 05 14, through Europeiska ERV Filial, org. no. 516410-9208, hereinafter called Europeiska ERV.

Supervisory authority is the Danish Finanstilsynet.

Phone

+46 (0) 770-45 69 00

Visiting address

Torshamnsgatan 35
SE-164 40 Kista

A Who can take out the insurance and who can be insured

The person purchasing the insurance must be at least 18 years old and registered in the national population register in Sweden or Norway.

The insurance applies to the persons listed in the insurance policy / booking confirmation and at the time of purchase of the insurance are registered in the national population register of a *Nordic country* and registered with a Nordic national health insurance authority during the whole journey.

The persons listed in the insurance policy/booking confirmation are the insured in accordance with these terms and conditions and are referred to as "you".

B When the insurance applies

The period of validity of the insurance is stated in the insurance policy / booking confirmation.

The insurance must be purchased for the entire duration of the trip, but no more than 365 days, and must be paid before departure in order for the insurance to be valid, unless otherwise agreed.

The insurance will take effect when the trip begins from the Nordic countries, if nothing else has been agreed in advance with Europeiska ERV. The trip begins when you leave your home or equivalent and is completed when you return to your home or equivalent place in the *Nordic countries*.

C Where the insurance applies

The insurance applies within the geographical area stated in the insurance policy/booking confirmation.

The insurance does not apply for trips to areas where the Swedish Ministry of Foreign Affairs has issued a travel warning. Please see www.erv.se for more information.

1. Missed departure

Delay on the way to the place of departure or missed connection

1.1 What the insurance covers

The insurance covers *reasonable and necessary additional costs* for reaching your final *destination*

- if you due to unforeseen events (e.g. traffic accident) when travelling to the airport or other place of departure by *public transportation* miss your originally scheduled, booked departure from a Nordic country or homebound departure
- if you miss your connecting *public transport* on the outbound or homebound travel due to e.g. technical faults affecting the previous connecting *public transport*
- if your flight or other *public transport* is delayed when returning to the Nordic countries and you miss following planned and booked connection with *public transportation*.

Covered *additional costs* are: a new ticket up to the standard of the original booking, accommodation, meals and local transport. Toiletries and clothing may also be covered if accommodation at a hotel is necessary and your *luggage* cannot be handed out to you.

1.1.2 Maximum compensation

Maximum compensation is SEK 25,000 per person, however max SEK 100,000 per family.

Compensation can be paid for:

- New ticket up to the standard of the original booking.
- Accommodation, meals, local transport, toiletries and clothing expenses, up to SEK 2,000 per day and insured.

1.1.3 Limitations / Exclusions

Your missed departure must be due to an unforeseen and unpreventable event occurred on your direct way to your point of departure.

The insurance does not apply:

- a) If the official *minimum check-in time* or transfer time, i.e. the minimum connecting time stated by the common carrier in the time table has not been observed.
- b) For costs that the transport provider, tour organizer or other sources are required to pay in accordance with law, regulations, conventions or claims for damages.
- c) When delay is due to bankruptcy of the common carrier or to intervention by authorities.
- d) In the event of strike, industrial action or lockout.

1.1.4 Precautions / Security directives

You are obliged to examine local weather and traffic conditions in reasonable time prior to departure, that may require you to calculate longer transport time.

1.2 Replacement car prior to departure

1.2.1 What the insurance covers

The insurance covers hiring of a replacement car in case you are unable to start your motoring holiday because your private car, prior to your departure, sustains damage in your *country of residence*. The car must be covered by the car's comprehensive insurance. If the car does not have comprehensive insurance you will be covered by this travel insurance if the damage would have been covered by a standard Nordic comprehensive insurance policy. Coverage is conditional on the car not being in legal condition and/or not being able to drive properly as a result of the damage.

The insurance will reimburse:

- Costs related to the hiring of a replacement car from two (2) days before the scheduled departure from your *country of residence* until the day after your scheduled return home. In all cases, the cover will cease no later than thirty (30) days after your departure or on the day the period of insurance ends, depending on which of the two (2) dates comes first.
- As a rule, compensation will be provided for the same type of car as your own, but Europeiska ERV reserves the right to approve hiring of a larger or smaller car.

The replacement car should be hired with free mileage and must be hired through a car rental company in your *country of residence* in accordance with Europeiska ERV's instructions. The hired car is subject to the rental company's contract conditions, including liability and comprehensive insurance. The replacement car is collected from and returned to the car rental firm's address personally by you.

1.2.2 Maximum amount

The maximum amount is SEK 25,000 per trip.

1.2.3 Limitations / Exclusions

The insurance does not cover:

- Costs related to the hiring of a motorcycle, camper van or trailer etc.
- Costs for fuel, oil, windscreen washer fluid etc.
- Costs related to picking up or returning of a replacement car.

1.2.4 Documentation in case of a claim

- Original receipts for any costs paid by you.
- Documentation of the booking for holiday accommodation.
- Documentation from workshop or claims handling from your car insurance company proving the damage of your car.

2. Luggage delay

2.1 What the insurance covers

The insurance covers *reasonable and necessary* costs for:

- Reasonable replacement purchases as for example clothing and toiletries if your checked-in *luggage* is delayed on the outbound journey and does not arrive at your *destination* at the same time as you do.

2.2 Maximum compensation

The amount is up to SEK 1,000 per insured and day for up to a maximum of three (3) days.

The total maximum amount cannot exceed SEK 3,000 per insured.

If you have receipts for costs during the delay, these can be reimbursed even if you have made the purchases earlier than 2 or 3 days, respectively, have passed. It is a requirement that the actual delay is longer than 2 or 3 days, respectively.

2.3 Limitation / Exclusions

The insurance does not apply:

- a) For costs that are paid by the transport company or other sources by law, statute, convention or claim for damages;
- b) When delay is caused bankruptcy or intervention by authorities;
- c) In the event of strikes, industrial actions or lockout already in existence, or publicly declared before your departure;
- d) For transport costs for retrieving your *luggage* or making purchases.

2.4 Precautions / Security directives

- The purchases must be made during the actual travel, in direct connection with the delay and before the *luggage* is delivered from the carrier.
- All delays must be verified by a P.I.R. (Property Irregularity Report).
- All costs must be verified by original receipts.

3. Personal delay – Outbound journey and home journey

3.1 What the insurance covers

Compensation is provided if the public transportation you are travelling with is delayed so that you arrive more than three (3) hours late to your *destination* on the outbound journey or back to the departure point of your journey.

3.2 Maximum compensation

Compensation is provided as fixed amounts:

- If the delay exceeds three (3) hours, compensation will be provided with SEK 200 per insured.
- If the delay exceeds twelve (12) hours, compensation will be provided with an additional SEK 500 per insured.

3.3 Limitations / Exclusions

- The insurance does not apply in the event of strike, industrial action, lockout or intervention by authorities.
- Timetable changes announced prior to departure from your place of residence is not considered to be a delay under these terms and conditions.

3.4 Precautions / Security directives

- The delay must be unforeseen.
- The public transportation must be booked and paid prior to departure.

3.5 Documentation in the event of a claim

Certificate from the organiser, the carrier or a relevant authority confirming the delay.

4. Excess coverage

4.1 Home insurance

4.1.1 What the insurance covers

The insurance covers the excess for which you are liable in the event of indemnifiable damages under the terms of your home insurance – when damages occur in your uninhabited permanent residence in your *country of residence*.

4.1.2 Maximum compensation

The maximum compensation is SEK 10,000 per claim event.

4.1.3 Limitations / Exclusions

- The claimed amount from the home insurance must exceed the excess amount for the insurance coverage.
- The claim must be approved and settled by the home insurance before compensation for the excess can be paid.

Excess coverage for home insurance does not apply for:

- a) Loss of bonus.
- b) Wear and tear.

4.2 Car insurance

4.2.1 What the insurance covers

The insurance covers the excess if your private car or car belonging to your spouse, partner or registered partner at the same residential address as you, suffers indemnifiable damage during your holiday trip. If the car is not used for the purpose of your holiday trip it is a requirement that the car must have stayed parked and unused in your *country of residence*.

4.2.2 Maximum compensation

The maximum compensation is SEK 10,000 per claim event.

4.2.3 Limitations / Exclusions

- The indemnifiable damage must have met the terms and conditions of your motor insurance in order to be covered for the excess.
- The claimed amount from the motor insurance must exceed the excess amount for the insurance coverage.
- The claim must be approved and settled by the motor insurance before compensation for the excess can be paid.

Excess coverage for motor insurance does not apply for:

- a) Damages covered under the motor vehicle's mechanical breakdown coverage or legal expenses coverage;
- b) Compensation relating to motor breakdown coverage;
- c) Loss of bonus;
- d) Compensation for business interruption or cost of motor vehicle rental;
- e) Wear and tear;
- f) Damages which arise when travelling for a period longer than 30 days;
- g) Damages arising due to your violation of the local laws/traffic law.

4.2.4 Documentation in the event of a claim

- Copy of the rental agreement.
- Receipt for payment of the excess.

5. Excess elimination for hired vehicle

5.1 What the insurance covers

If you have hired a car, motorhome/RV (Recreational Vehicle), boat, motorcycle, moped, snow mobile or bicycle to be used at the *destination* and the vehicle is damaged or stolen during the trip the insurance covers the excess you are liable to pay to the rental firm. If the cost for repair is lower than the excess the insurance instead covers those repair costs.

5.2 Maximum compensation

The maximum compensation is SEK 25,000 per claim event.

5.3 Limitations / Exclusions

The insurance does not apply:

- a) if you have not taken out full comprehensive car insurance for the hired car, motorhome/RV (Recreational Vehicle), boat, motorcycle, moped, snowmobile or bicycle
- b) if the driver is not permitted to conduct the vehicle according to the local legislation of the country where the vehicle is hired or being used or if the driver is not permitted to drive according to the rental agreement.

6. Excess illness and injury in home insurance

Only applies if you have not purchased the optional cover "Illness and injury"

6.1 What the insurance covers

If your medical expenses has been settled by your home insurance, the insurance reimburses the excess cost that you have paid to your home insurance company.

If the medical expenses are below the excess of the home insurance you will instead receive compensation for your costs. Compensation is paid for medical expenses and treatment costs, prescribed medication and necessary transportation in connection with medical care. The insurance also covers expenses for temporary treatment in the event of emergency dental problems.

6.2 Maximum compensation

The excess cost is reimbursed up to SEK 2,000 SEK per claim event alternatively up to SEK 2,000 per insured for medical expenses.

6.3 Precautions / Security directives

- Before compensation is payable for the excess cost, your claim for damages must have been settled in accordance with the terms and conditions for the travel coverage in your home insurance.
- You must be able to verify your costs with original receipts.
- Medical record or certificate from the licensed and impartial physician/dentist treating you at the destination.

7. Curtailment

7.1 What the insurance covers

If you need to interrupt your trip and travel back to your *country of residence* the insurance covers *reasonable and necessary additional costs* for:

7.1.1 Curtailment

Return travel to your *country of residence* up to the standard of the original booking, and/or hotel costs for you and a *co-insured travel companion* and *co-insured* children, stepchildren or foster children under 18 years of age travelling with you if the trip has to be curtailed for one of the following reasons:

- a) Serious unforeseen *illness* or injury that in a medical sense could be expected to result in hospitalisation for at least three (3) days that affect your *close relatives* in the *Nordic countries*.
- b) Unforeseen *illness* or injury of a life-threatening nature or death that affect your *close relatives* in the *Nordic countries*.
- c) Serious damage that has occurred in your private home or your own business premises in your *country of residence* which, for economic reasons, require your immediate presence, e.g. bankruptcy, extensive fire, burglary or flooding in your private residence or your own business premises.

The insurance also covers the return trip to the place where your trip was interrupted, or catching up with your originally planned travel route, provided that there is at least fourteen (14) days remaining of your originally planned travel period when you return to the *destination*.

For travel in private car, compensation is paid with SEK 1.80 per kilometre.

7.1.2 Home transportation of car in case of curtailment

If you and all other passengers who are entitled to drive the car, have the trip interrupted due to a covered claim under section 7.1.1 and you have to leave your car behind, compensation is payable for *reasonable and necessary expenses* for the transportation of the car to the *Nordic countries*.

7.2 Limitations / Exclusions

The insurance does not cover:

- a) Costs if your *return journey* is less than twelve (12) hours before your originally scheduled departure time at which you were due to travel home.
- b) Costs Europeiska ERV would not have had if we had arranged the *return journey*.
- c) If the event that resulted in you being curtailed occurred prior to your outward journey from your country of residence or that could have been foreseen/expected to occur.

7.3 Precautions / Security directives

Expenses for curtailment must be pre-approved by Europeiska ERV.

7.4 Documentation in the event of a claim

- Medical certificate, copy of medical record from the treating physician or hospital in the *Nordic countries*.
- Copy of the death certificate.
- In the event of bankruptcy, fire, burglary etc. you must submit a copy of the bankruptcy petition, police report, claim report or fire report.
- Travel documentation or other documentation showing the destination, duration and purpose of the trip.
- Original receipts for any cost paid by you.

8. Ruined holiday

8.1 What the insurance covers

The insurance covers ruined holiday if you are unable to participate in the activity that was the main purpose of the trip because you:

- a) suffer an *emergency/unforeseen illness*, injury or death.
- b) are repatriated to your *country of residence*;
- c) have to leave the *destination* due to being summoned to your *country of residence* (curtailment);
- d) have to be evacuated from the *destination* due to *natural disaster, act of terrorism* or similar;
- e) are delayed and arrive more than twelve (12) hours late at the *destination*.

Trip up to 30 days

The insurance covers *the price of the trip per day* for you in respect of your holiday days that have been ruined.

If more than 50 % of the total scheduled *travel period* has been ruined because of hospitalization, rest in your room prescribed by a *physician* at the destination, repatriation or curtailment the insurance covers a replacement trip.

Trip over 30 days

The insurance covers a fixed amount of SEK 200 per day for you in respect of your holiday days that have been ruined.

Compensation for replacement trip is not covered for trip over 30 days.

8.1 A) Daily rates or replacement trip in case of emergency/unforeseen illness, injury or death

The insurance covers daily rates or replacement trip if you are:

- a) Hospitalised;
- b) Repatriated to your *country of residence*;
- c) Prescribed rest in your room by a physician;
- d) if you are unable to participate in the activity that was the main purpose of the trip.

It is a requirement that the claim is covered by the insurance under "Emergency/unforeseen illness and injury", even if the cover has not been purchased. It is also a requirement that a medical certificate is issued by a licensed physician at the *destination* showing the diagnosis and confirming the number of full days for which you were unable to carry out the activity that was the main purpose of the trip. If the *physician* has prescribed rest in your room this must be stated in the medical certificate.

The compensation is calculated from and including the day on which you consulted a *physician*, were hospitalized, transported from the *destination* in connection with *repatriation* or the date you passed away. The compensation is calculated until and including the date on which you were discharged from hospital or until you once again were able to participate in or carry out the activity that was the primary purpose of the trip.

8.1 B) Daily rates or replacement trip in case of curtailment

The insurance covers daily rates or replacement trip if you have to cut your stay at the *destination* short because you are summoned to your *home country*. It is a requirement that the claim is covered by the insurance under "*Curtailment*".

The compensation is calculated from and including the day on which you left the *destination* and started the home journey.

8.1 C) Daily rates in case of evacuation

The insurance covers daily rates if you are advised by the Ministry of Foreign Affairs in your *country of residence* or public authority at the *destination* to leave the *destination* due to:

- a) *act of terrorism*;
- b) *natural disaster*;
- c) outbreak of war or warlike situation;
- d) imminent danger of life threatening *epidemics*.

The compensation is calculated from and including the day on which you were evacuated or left the area for travel to a safer place.

8.1 D) Daily rates in case of Personal Delay

The insurance covers ruined holiday if you, through no fault of your own, arrive at your destination more than twelve (12) hours late, calculated in relation to the original arrival time according to your travel document/ticket. The insurance only covers late arrival at your initial destination in cases where the trip includes multiple destinations.

The first day of the holiday is compensated after a twelve (12) hour delay and, if applicable, for each 24 hours' delay.

8.2 Who can get compensation for ruined holiday?

8.2.1 Compensation for daily rates or replacement trip in case of hospitalization, repatriation or curtailment can be paid:

- a) To you and up to 2 co-insured co-travelers or;
- b) To you and all co-insured family members travelling with you;
- c) To your co-insured family members travelling with you in the event that you die;

In the event of "Curtailment" or "Repatriation" compensation is only provided for the co-insured person(s) accompanying you on the return trip home and under the condition that the co-insured persons do not make a return trip to the destination of the original trip.

If a *co-traveler*, who has purchased the trip together with you who is not insured with Europeiska ERV, falls ill and is reimbursed for ruined holiday by his/her travel insurance you will receive the same number of daily rates as the *co-traveler* receives from his/her travel insurance. Compensation to you will only be paid if you are not compensated by the *co-traveler's* travel insurance.

8.2.2 Compensation for daily rates in case of rest in your room can be paid:

- a) To you.

8.2.3 Compensation for daily rates or replacement trip if the injured/ill person is under 16 year can be paid to:

- a) 1 (one) *co-insured* adult as a caretaker, or other *co-insured co-traveler*. Compensation can be provided for the days the child has been ill/injured in accordance to the physician's certificate.

8.2.4 Compensation for daily rates in case of evacuation or personal delay can be paid:

- To you

8.3 How the compensation is calculated

8.3.1 Daily rates

Trip up to 30 days

The originally planned *travel period* and the price are used to calculate the *price of the trip per day*. How the *price of the trip per day* is calculated is stated under Definitions. The insurance covers *the price of the trip per day* based on the number of holiday days that can be verified as ruined.

The duration of the trip is calculated from the day you left your *country of residence* / the Nordic countries when commencing the trip

Trip over 30 days

The insurance covers a fixed amount of SEK 200 per day for you in respect of your holiday days that can be verified as being ruined.

The duration of the trip is calculated from the day you left your *country of residence* / the Nordic countries when commencing the trip.

Replacement trip - for trip up to 30 days

If more than 50 % of the total planned *travel period* has been ruined, the ruined period is calculated from and including the day on which you were hospitalized/ prescribed rest in your room by a *physician*, repatriated from the *destination* in connection with "Repatriation" or "Curtailed" or passed away. In the event of hospitalization, the ruined period is calculated from the day of admission until and including the day on which you are discharged.

Compensation is provided so that 65 % of the cost of the ruined trip is paid for in cash when settling the claim. If, within one year of the first payment, you book a new trip at a price exceeding the compensation already paid, compensation will be provided for the outstanding difference in price between the compensation paid and the price of the new trip. A total of 100 % of the price of the ruined trip will be compensated at most.

Limitations / Exclusions

Compensation for replacement trip is not covered for trip over 30 days. The duration of the trip is calculated from the day you left your country of residence/the Nordic countries when commencing the trip.

8.3.2 If the medical certificate contains no information on the number of sick days

Compensation can be provided to you up to the following number of daily rates as prepared in consultation with medical experts.

Diagnosis	Maximum of daily rates
Cold/upper respiratory tract infection with fever	3
Intestinal infection/stomach illness	2
Tonsillitis	5
Influenza	5
Sinusitis	3
Otitis with fever	3
Pneumonia	7
Sunburn injuries	3
Bronchitis	4
Urinary tract infection with fever	2
Lumbago/sciatica	3
Chicken pox	7
Inflammation of the eye	3
Tooth ache	2
Severe allergic reaction due to insect bite	3
Sprained foot/ankle	4

8.4 Maximum compensation

The maximum amount per insured is SEK 50,000 per insured and trip. The total amount paid cannot exceed the maximum of SEK 200,000 per policy and trip.

8.5 Precautions / Security directives

- a) It is a requirement that the claim is covered by the insurance under "*Emergency/Unforeseen illness and injury*", even if the cover has not been purchased.
- b) You must be able to confirm what the main purpose of your trip was with a certificate from your tour operator or similar.
- c) Alcohol, narcotics, sedatives or other intoxicants should not be used in such a way that you expose yourself to risk of *bodily injury* or *unforeseen illness*.

If you do not comply with the stated directives, this can lead to the compensation being reduced or not paid at all.

8.6 Limitations / Exclusions

8.6.1 The insurance does not cover:

- a) If the trip is resumed after *repatriation* or curtailment.
- b) For persons who have been summoned according to the cover "*Summoning*".
- c) Sunburn injuries as a result of too intensive sun exposure. Compensation will however be provided if a *physician*, according to a medical certificate, ordered you to completely avoid being in the sun.
- d) Bone fractures, sprains or ligament injuries in the hands and fingers unless the insured party is unable to fulfil the purpose of the trip.
- e) If several family members/*co-insured co-travellers* are affected by unforeseen illness or *bodily injury* during the trip, the number of sick days will not be added up.
- f) Cases where the travel agent has given an incorrect date of departure or arrival time or where compensation has been provided from some other party.
- g) Ruined Holiday beyond the originally planned *travel period*.

Compensation can only be paid once per ruined day for each insured party.

8.6.2 You will not receive compensation either for daily rates or replacement trip

- a) If symptoms were shown or treatment was already required in the last two (2) months prior to departure.
- b) For sexually-transmitted diseases.
- c) For scheduled surgery and treatment and any subsequent complications.
- d) If compensation can be received from elsewhere by law, statute, convention or damages.
- e) If compensation has been received from other insurance or equivalent protection.

8.7 Refunding of unused activity cost

If compensation has been provided under "Ruined holiday", compensation will also be provided for any unutilized portion of e.g. green fees, lift passes or other pre-paid activity costs, e.g. course fees or excursion fees.

8.7.1 Maximum compensation

Compensation will be provided at a maximum rate of SEK 15,000 per insured and claim event. The total amount paid cannot exceed the maximum of SEK 60,000 per policy and trip.

8.7.2 Limitations / Exclusions

Compensation is not provided if payment has been refunded from other sources.

8.7.3 Precautions / Security directives

The activity costs must be verified by original receipts.

8.8 Documentation in the event of a claim

- Medical certificate, copy of medical record from the treating physician or the hospital at your *destination*. Information on diagnosis, treatment and duration of the illness must be included.
- In the event of curtailment: Physician's certificate, copy of medical record from the treating physician or hospital in the *country of residence* or a copy of the death certificate. In the event of bankruptcy, fire, burglary etc. you must submit a copy of the bankruptcy petition, police report or claim report.
- Travel documentation or other documentation showing the price, *destination*, travel dates and purpose of the trip.

9. Unforeseen event - Holiday accommodation

9.1 What the insurance covers

If the *holiday accommodation* you have booked and paid for becomes uninhabitable as a result of burglary, water damage, fire damage or a *natural disaster* prior to your arrival, the insurance covers *additional expenses* incurred in relation to the rental of an equivalent *holiday accommodation*.

The insurance covers *reasonable and necessary costs* related to the rental of an equivalent *holiday accommodation*.

9.2 Maximum compensation

The maximum amount is: SEK 20,000 per trip.

9.3 Limitations / Exclusions

Any amounts refunded or rental amounts not charged will be deducted from the compensation.

9.4 Documentation in case of a claim

- Documentation proving that the *holiday accommodation* could not be used and the reason for this.
- Copy of the original rental contract.
- Original receipts for any cost you have paid.

10. Evacuation

10.1 What the insurance covers

The insurance covers *reasonable and necessary additional costs* for:

- a) *Evacuation* to the *Nordic countries*
- b) Food and accommodation, clothing and local transportation in connection with the evacuation to the *Nordic countries* or travel to the nearest safe place and changed accommodation are covered up to a maximum of SEK 15,000 per insured and trip.

10.2 Maximum compensation

The maximum compensation is *reasonable and necessary costs* if not otherwise stated above.

10.3 Limitations / Exclusions

- The insurance does not cover any claims that may occur:
- a) if you travel to or within areas where the local authorities/the Ministry of Foreign Affairs in your country of residence or health protection agency have issued a travel warning or have recommended that you leave the area/return home.
 - b) Compensation is not provided where help can be obtained from other sources, for example through the tour operator, carrier or authority.
 - c) Your concern or fear alone does not entitle you to compensation.

10.4 Precautions / Security directives

Compensation is granted for additional costs. This means, for example, that you must have a prepaid return ticket and/or a prepaid hotel/holiday home reservation that cannot be used or refunded. Costs for "*Evacuation*" must be pre-approved by Europeiska ERV.

10.5 Documentation in the event of a claim

- Documentation for the incident that resulted in the evacuation.
- Travel documentation or other documentation showing the *destination*, travel dates and purpose of the trip.
- Travel documentation or other documentation showing the duration and the purpose of the trip.
- Original receipts for any costs paid by you.
- Documentation of prepaid expenses.
- Documentations of any reimbursement of prepaid expenses (e.g. airport taxes and fees).

11. Crisis therapy

11.1 What the insurance covers

The insurance covers costs for crisis therapy performed within 12 months from the claim event.

11.1 A) Crisis therapy for insured parties

Compensation is paid to you if you are involved in a major accident, violent traumatic incident, *natural disaster or acts of terrorism* during your trip.

The maximum compensation is SEK 10,000 per insured and claim event.

11.1 B) Crisis therapy for relatives

Compensation for crisis therapy for your *relatives* can be paid if you have been involved in a major accident, violent traumatic incident, *natural disaster or acts of terrorism* during your trip.

The maximum compensation is SEK 10,000 per claim event.

11.2 Limitations / Exclusions

The insurance does not cover claims occurring:

- a) If you travel to or within areas where the local authorities/the Ministry of Foreign Affairs in your *country of residence or health protection agency* have issued a travel warning or have recommended that you return home.

11.3 Precautions / Security directives

Expenses for "Crisis therapy for insured parties" and "Crisis therapy for relatives" must be pre-approved by Europeiska ERV.

12. Search and rescue

12.1 What the insurance covers

The insurance covers reasonable and necessary costs for police, civilian or military search and /or rescue

- if you have been reported as missing to the police or other public authority for at least 24 hours, and have been seen alive within the last five (5) days and your place of stay has been confirmed
- if you are caught in an inaccessible place after a bodily injury or acute illness which is covered by this insurance.

Costs are paid in the event that the local authorities demand payment or a guarantee of payment.

Compensation is paid for search and rescue up to a maximum of fourteen (14) days from the time of disappearance, within a radius of fifty (50) kilometres of the place at which you were last seen.

12.2 Maximum compensation

The maximum amount is SEK 100,000 per insured or maximum SEK 300,000 per claim event. If several people are being searched for as a group, the search costs will be distributed equally between the number of persons involved being insured by Europeiska ERV.

12.3 Limitations / Exclusions

The insurance does not cover:

- a) Search and rescue in connection with kidnapping or hijacking.
- b) Costs that are covered by public authorities.
- c) Costs Europeiska ERV would not have had if we had arranged the search.

12.4 Precautions / Security directives

Costs for search and rescue must be pre-approved by Europeiska ERV.

12.5 Documentation in the event of a claim

- Police report or other documentation from authorities.
- Travel documentation or other documentation showing the *destination*, travel dates and the purpose of the trip.
- Original receipts for any costs paid by you.

13. Personal Liability and legal expenses

13.1 Personal liability

13.1.1 What the insurance covers

The insurance covers situations where you, as a private individual, are liable for causing personal injury or property damages to a third party under the statutory provisions on non-contractual liability in the country where the incident has occurred. The incident must have been caused by you during a trip.

The insurance covers:

- a) *Reasonable* and customary costs incurred when determining liability and the extent of compensation.
- b) The amount you become liable for, according to the applicable and statutory provisions on non-contractual liability, of the country where the incident occurred.
- c) Damage to rented accommodation/hotel and contents.

Expenses are paid upon approval and in consultation with Europeiska ERV.

Europeiska ERV's undertakings

In case you may be held liable to pay compensation for damages under this cover, Europeiska ERV has the right and obligation, on behalf of you, to:

- investigate whether you according to the legislation of your destination are liable for damages;
- negotiate with the party claiming damages;
- plead the case of the insured in court or arbitration proceedings.

You cannot with binding effect for Europeiska ERV, wholly or partially acknowledge liability in respect of the loss, damage or injury caused.

13.1.2 Maximum compensation

Personal injury: SEK 10,000,000 per claim.

Damage to property: SEK 10,000,000 per claim.

Regardless of whether one and the same injury event causes both personal injury and property damage, the maximum amount of compensation is SEK 10,000 000.

The maximum amount that Europeiska ERV may be responsible for paying compensation for an injury event is SEK 10,000,000 if several insured persons travelling together are required to pay compensation, even if the event is covered by one or more policies purchased from Europeiska ERV.

If multiple injuries or accidents occur at the same time, it is assessed this as one injury if they are caused by the same liability action/incident.

If you are liable to pay damages for injury to a person who is domiciled in Sweden, the amount of compensation that will be paid from this insurance will be limited to reasonable compensation for such personal injury in accordance with Swedish law.

13.1.3 Limitations / Exclusions

Liability coverage does not apply for:

- a) Claims arising from or incidental to contracts (with the exception of section 13.1.1 c) regarding rented accommodation/hotel);
- b) Claims arising in connection with your occupation or work;
- c) Pure economic loss, i.e. economic losses that have occurred, and that have no connection with personal injury or property damages;
- d) Loss, damage or injury for which you has assumed liability, which is over and above the statutory provisions governing non-contractual liability;
- e) Damage/injury that you have inflicted on a *close relative*;
- f) Loss of or damage to property that the you have rented, leased, borrowed, manufactured, processed, repaired, stored or has dealt with other than purely temporarily.
- g) Loss, damage or injury that are due to wear and tear;
- h) Loss, damage or injury caused by animals;
- i) Claims arising as a consequence of that you have transmitted disease to another person by infection or otherwise;
- j) Loss or damage for which you may be held liable as the owner of property or apartment or the owner of leasehold rights;
- k) Liability for damages caused while using motor vehicles, caravans, trailers or aircraft, para-gliders, hang-gliders or other similar devices;
- l) Liability for damages caused while using marine crafts which are 3 meters or more in length with sail or motor or marine craft less than 3 m in length whose engine power exceeds 3HP;
- m) Fines or similar demands imposed on you;
- n) Random accidents;
- o) Such nuclear damages for which you may be held liable under the provisions of the Swedish Nuclear Liability Act, or equivalent foreign law;
- p) 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;
- q) Expenses that have been incurred because a ship or aircraft was required to alter its travel route due your injuries;
- r) Disputes that can be brought before an approved Consumer Complaints Board in either Sweden or in the country where you have been met with a claim.

13.1.4 Precautions / Security directives

13.1.4.1 Notification of claim

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

13.1.4.2 Obligation to provide information

You have an obligation to submit to Europeiska ERV, without delay, relevant 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.

13.1.4.3 Obligation to take appropriate measures

You have a duty, to the best of your ability, to avert imminent damages, or to endeavour to limit damages that have already occurred.

This means, amongst other things, that:

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

If you neglect your duty to follow these directives, this may entail a partial or total reduction in the amount of compensation.

13.1.4.4 Summons and legal counsel

If you are summoned to appear before a court, or is advised that such summons is forthcoming, this must be reported to Europeiska ERV immediately. If you fail 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.

13.1.4.5 Settlement out of court

If you, without Europeiska ERV's prior consent, assume liability to pay damages, endorse claims for compensation, or pay compensation, this is not binding on Europeiska ERV.

You are 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.

13.1.4.6 Penalty interest

Europeiska ERV will not pay any interest incurred because of delay by you to meet your obligations as stated in these security directives.

13.5 Documentation in the event of a claim

- Police report, acknowledgement of the report to the police or the claim report.
- Name and contact information for all implicated persons.
- Original bill or receipt for repair.
- Travel documentation or other documentation showing the destination, travel dates and purpose of the trip.

13.2 Legal expenses

13.2.1 What the insurance covers

The insurance applies to specific and ongoing legal disputes arising during your trip abroad which could be brought before a county court, or equivalent court/panel or which, after trial in such a court, can be tried by the Courts of appeal or the Swedish Supreme Court or equivalent court(s) abroad.

The insurance covers *necessary and reasonable* expenses for:

- a) Your own and your counterparty's legal fees you may be instructed to pay after the dispute has been tried at one of the courts stated above.
- b) Legal costs that are incurred in the event of a settlement during legal proceedings, which you have undertaken to pay the opposite party, on the condition that it is evident that the court would have instructed you to pay legal costs amounting to a greater sum if the dispute had been tried.
- c) Expert reports.
- d) Unilaterally obtained specialist reports.
- e) Legal costs in disputes - both your own costs and such costs you may be instructed to pay after the dispute has been tried at one of the courts stated above.

The insurance also covers *necessary and reasonable* travel expenses resulting from you being summoned as a witness or for questioning at a court abroad.

13.2.1.1 Choice of representative

In order for compensation to be paid, you must engage an appropriate legal representative taking into consideration your domicile, the location where the dispute will be tried as well as the nature and extent 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 Rättsskyddsnämnd). 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.

13.2.2 Maximum compensation

The maximum compensation is SEK 100,000 per trip.

There is an excess of 10 % of the overall claims costs. However, the minimum amount of the excess is SEK 2,500. If an appeal is lodged, the excess applies to every instance.

There is no excess if the economic conditions for legal aid in the country in which the case is instituted are met.

13.2.3 Limitations / Exclusions

The insurance does not cover:

- a) Civil court cases arising from disputes between you and the travel agency, the trip organizer, the transport provider or Europeiska ERV.
- b) Legal disputes that are directly or indirectly related to the execution of your business, including work placement matters.
- c) Family and inheritance matters.
- d) Criminal cases
- e) Damage for which you may be held liable as the owner, user or driver of motor vehicles, caravans, trailers or aircraft, para-gliders, hang-gliders or other similar devices.

13.2.4 Documentation in the event of a claim

- Report to Europeiska ERV, submitted by you or your attorney as soon as the attorney has accepted the case on and before further steps are taken.
- Identification of and information about the counterparty.
- Allegation(s) made in the case.
- Particulars of the claim in brief, specifying the allegations on which the case can be supported.
- Information about expected costs.
- Any additional information relevant to the case.

14. Personal assault

14.1 What the insurance covers

- Compensation is paid for personal injury that you in the capacity of a private individual suffer through *assault* or other intentional violence during the journey.

14.2 Maximum compensation

The maximum compensation is SEK 500,000 per insured and trip. The compensation is calculated according to Swedish damages law, in accordance with the provisions in chapter 5 in the Swedish Damages Act.

14.3 Limitations / Exclusions

Several injuries are considered as one claim if they arose on the same occasion.

Compensation is not paid for injury you suffer when:

- a) You have subjected yourself to the risk of injury without due cause.
- b) You, linked to the personal injury, were guilty of a willful act that can result in fines or greater punishment under Swedish law.
- c) You were injured by a *close relative* or someone who is *co-insured*.
- d) The injury's occurrence or extent was directly or indirectly caused by or linked to war, warlike events, civil war, revolution, uprising or riots.
- e) You were injured in the performance of your profession or service or other gainful activity.
- f) Nor is compensation paid if the damages/indemnification for costs is paid by another party, e.g. the perpetrator, or the state/municipality or if the damages/indemnification has been paid from another insurance/insurance company.

14.4 Precautions / Security directives

Alcohol, narcotics, sedatives or other intoxicants should not be used in such a way that you expose yourself to risk of injury.

- If you do not comply with the stated directives, this can lead to the compensation being reduced or not paid at all.
- If the injury leads to the prosecution of the party that caused the injury, you, if Europeiska ERV so requests, shall pursue the case for damages in the court, for which Europeiska ERV pays the legal costs.

14.5 Documentation in the event of a claim

- Police report for the reporting of the *assault*.
- You must consult a physician or a hospital immediately after the *assault* and a physician's certificate must be completed.
- Relevant medical and health information.

15. Personal injury – Disability and death

15.1 What the insurance covers

The insurance covers permanent disability and death resulting from a *bodily injury* sustained during the trip.

15.1.1 Disability

The degree of disability is assessed once your condition has stabilised meaning that your state of health is no longer expected to improve or change significantly. However, the degree of disability will if possible be determined no later than three (3) years after the *bodily injury* occurred, but may be deferred as long as necessary on the grounds of medical experience or with reference to the available rehabilitation facilities.

The assessment of the degree of disability is based on the injuries and symptoms that objectively can be established as being caused by the *bodily injury*.

The disability compensation constitutes the percentage of the capital amount corresponding to the level of disability.

The degree of disability is assessed by Europeiska ERV according to the medical level of disability according to a table used jointly by the insurance industry that was applicable at the date of the injury, without taking account of your profession or leisure interests.

Where a lost limb can be replaced by *prosthesis*, the degree of disability is assessed taking the *prosthesis'* function into consideration.

It is a condition for the payment of compensation for degree of disability that you are alive at the time of payment.

15.1.2 Death

The right to compensation in the case of death exists if the *bodily injury* causes your death within three (3) years of the *bodily injury*.

If compensation for permanent disability has already been paid for the same *bodily injury* by Europeiska ERV or if entitlement to such compensation exists but it has not yet been paid out the disability compensation will be deducted from the death compensation.

15.1.2.1 Beneficiaries

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

15.2 Maximum compensation

The maximum limit of coverage :

- In case of disability is SEK 500,000
- In case of death is SEK 25,000 for persons below the age of 18 years. For persons at the age of 18 years and above the maximum amount in case of death is SEK 100,000.

15.3 Limitations / Exclusions

Under no circumstances can the level of disability used for calculating compensation exceed 100 %.

- a) A pre-existing disability cannot lead to a higher degree of compensation than it would if such a disability had not been present.
- b) In the event of a *bodily injury* during a flight you receive compensation only if you have been a passenger on an aircraft of designated nationality in regular service or on charter. Passengers are considered to be only those persons on board who do not have a task related to the flight.

The insurance does not cover

- c) Conditions due to illness, bodily defect or deformity, or pathological changes. Where the physical infirmity can be assumed to have resulted in a worsening of the consequences of the injury, compensation is only paid for the consequences arising independently of the physical infirmity and only due to the *bodily injury*.
- d) Disability or loss of life resulting from you being infected with a disease, virus, bacteria or other infectious matters.
- e) Unknown causes, if the main cause is an existing disease.

15.4 Precautions / Security directives

Alcohol, narcotics, sedatives or other intoxicants should not be used in such manner that you expose yourself to risk of injury.

15.5 Documentation in the event of a claim

- Information regarding the name and address of the treating physician/hospital at your *destination*.
- Copy of the medical report or medical record in connection with the *bodily injury*.
- Police report, if such a report was made.
- Relevant medical and health information.
- Death certificate.
- Europeiska ERV may ask for an autopsy to be carried out and may also ask to see the result of the autopsy.

16. Illness and injury – Optional

Only applicable if stated in the insurance policy /booking confirmation.

If you have chosen excess, this will be stated in the insurance policy. The insurance then applies with an excess of SEK 1, 000 per claim event.

Complement to the travel cover in the home insurance

Without the optional Illness and injury cover the insurance is a complement to the travel cover in your home insurance. In case of serious illness, bodily injury or emergency dental treatment when you are only covered by the travel cover in your home insurance you must contact the assistance company used by your home insurance.

16.1 What the insurance covers

When travelling within the EU/EEA you should assist in providing your *European health insurance card* upon request by Europeiska ERV or our Assistance companies.

The insurance covers *reasonable and necessary* costs, if not otherwise stated, for:

16.1 A) Emergency / Unforeseen illness and injury

In the event of *acute illness*, compensation is paid for up to 60 days from the day of the first visit to the doctor.

In the event of *bodily injury*, compensation is paid for up to three (3) years from the time of the accident.

- a) Emergency medical care and treatment costs for *illness* or *bodily injury* incurred during the trip.
- b) Admission to hospital, food and other associated hospital services.
- c) Medication prescribed by the treating *physician*.
- d) The insurance covers unexpected illness or complications for the mother / fetus arising out of pregnancy or birth, if the conditions for coverage are otherwise fulfilled. The insurance also covers treatment of a child born prematurely. i.e. before the 37th week of pregnancy (36+6).
- e) Transportation by ambulance etc. to the nearest suitable place of treatment if Europeiska ERV deems such transportation necessary and advisable as a result of lack of necessary treatment possibilities at the present place of treatment.
- f) Transportation by ambulance etc. to the nearest suitable place of treatment if Europeiska ERV deems such transportation necessary and advisable as a result of lack of necessary treatment possibilities at the present place of treatment.
- g) Extension of your existing travel insurance with Europeiska ERV in the event that your original return journey is delayed beyond the period of coverage due to unforeseen *illness* or *injury*.
- h) *Additional costs* of telephone calls to and from Europeiska ERV and our assistance companies incurred by you.
- i) Catching up with your original travel route, outside your *country of residence* if you have not been able to follow your originally planned route due to *unforeseen illness* or *injury*. Travel costs are limited to economy class.

Limitations / Exclusions

- The treating physician at the destination must be licensed, qualified and impartial.
- Europeiska ERV reserves the right to arrange for your repatriation to your *country of residence* and/or to move you to another hospital, including transfer to another country for continued suitable treatment.

Precautions / Security directives

- The insurance covers private and public medical care. Public medical care should be chosen as first preference provided that it is both available and of medically acceptable standard.
- The first visit to the physician must be made during the trip.
- If costs for medical care and treatment – excluding costs for emergency medical care are estimated to exceed SEK 10,000, such costs are subject to pre-approval by Europeiska ERV alternatively, by our assistance company, before commencement of treatment.

Documentation in the event of a claim

Medical record or certificate from the treating physician at the destination, which states the diagnosis, treatment and the costs.

16.1 B) Local travel costs

The insurance covers *reasonable (and necessary)* expenses for local travel costs in connection with medical care and/or treatment. If you travel by private car we will reimburse up to a limit of SEK 1.80 per kilometre.

16.1 C) Expenses for food and accommodation

The insurance covers additional *reasonable (and necessary)* costs for food and accommodation in case

- you can be treated as an outpatient instead of an inpatient.
- your stay gets extended beyond your actual insurance period due to hospitalisation, unforeseen illness or injury.

The maximum amount is SEK 1,500 per insured and day.

16.1 D) Emergency dental treatment

The insurance covers urgent temporary *dental treatment* at the *destination* for the immediate relief of pain, up to a limit of SEK 5,000 per insured. It is a requirement that the *dentist* is licensed in the country where you are treated.

Limitations / Exclusions

The insurance does not cover:

- a) Any Treatment carried out when Europeiska ERV has assessed that the treatment can await your return to your country of residence.
- b) Normal and routine dental care.
- c) Expenses incurred for the replacement, repair or changing of dental prosthesis
- d) If prior to the trip your teeth were weakened by fillings, root canal treatment or disease in the teeth, the surrounding tissue or in the jaw, or if you have not followed a regime of regular dental care or have not completed treatment recommended by the dentist Europeiska ERV is entitled to deny coverage, entirely or in part.

Documentation in the event of a claim

Medical record or certificate from the treating dentist at the destination or in your country of residence if Europeiska ERV requires that.

16.1 E) Dental injury

In the event of *bodily injury* to your teeth during your trip the insurance covers *reasonable and customary costs* for dental treatment. The dental treatment must be initiated while still abroad but may if necessary be completed in your *country of residence*. It is a requirement that the treating dentist is licensed in the country where you are treated.

In the event of dental treatment due to *bodily injury* where, according to the *dentist*, the treatment must be postponed; this can be approved if the treatment starts within three (3) years and has been concluded within five (5) years from the time of the bodily injury. If the treatment must be postponed due to the age of the insured, this can be carried out up to the time the insured reaches twenty-five (25) years of age.

Limitations / Exclusions

The insurance does not cover:

- Injuries arising from chewing or biting.
- Normal and routine dental care.
- If prior to your trip your teeth were weakened by fillings, root canal treatment or disease in the teeth, the surrounding tissue or in the jaw, or if you have not followed a regime of regular dental care or have not completed treatment recommended by the *dentist*, Europeiska ERV is entitled to deny coverage, entirely or in part.

Documentation in the event of a claim

Medical record or certificate from the treating dentist at the destination or in your country of residence if Europeiska ERV requires that.

16.1 F) Funeral expenses at destination

In order to be covered for "Funeral expenses at destination" it is a requirement that the cause of death is covered under "*Emergency/Unforeseen illness and injury*".

If you die the insurance covers *reasonable and customary* funeral expenses for cremation and/or burial at the location if your *relatives* so wish. The coverage is limited to the equivalent reasonable and customary cost of returning your body to your *country of residence*.

16.1 G) Repatriation

In order to be covered for "*Repatriation*" it is a requirement that the claim is covered under "*Emergency/Unforeseen illness and injury*".

The insurance covers additional *reasonable and customary* costs for:

- *Repatriation* to your home address or hospital in your *country of residence* in the *Nordic countries*.
- Return of your *luggage* to your *home address* in the *Nordic countries* in the event that you had to leave it behind due to *repatriation*.
- *Repatriation* of your remains to an undertaker or crematorium in the *Nordic countries*, including any legal costs related to the *repatriation*.
- Return *tickets* to your place of residence in the *Nordic countries* if you have missed your scheduled homebound departure due to an *illness and/or injury* requiring medical treatment or care by a licensed physician while abroad.
- Return tickets for *co-insured* children, stepchildren or foster children under the age of 18 years who would have to continue the trip or return alone because of repatriation of parents or other *co-travellers*.

Limitations / Exclusions

Europeiska ERV's physician/medical advisor will assess, after contact with the treating physician, if *repatriation* is medically necessary and safe. Based on the medical assessment of your condition Europeiska ERV will determine suitable means of transport.

Europeiska ERV, our assistance company's physicians or our medical advisors have the right to request your return to your *country of residence* for continued medical treatment.

The insurance does not cover:

- a) *Repatriation* by air ambulance when Europeiska ERV's medical advisor assesses that transport can take place in another, medically safe manner.
- b) Transport arranged by you when Europeiska ERV's medical advisor assesses that this means of transport is not medically necessary and/or safe
- c) *Repatriation* because of your worries about contamination risks.
- d) Expenses for *repatriation* without prior approval from Europeiska ERV or expenses which would not have incurred if Europeiska ERV had arranged the transport.
- e) Europeiska ERV is not liable for delays or restrictions in connection with the transport due to weather, mechanical problems, restrictions or constraints by the authorities or from the pilot or other circumstances beyond Europeiska ERV's ability to influence.

Precautions / Security directives

- Costs for *repatriation* must be pre-approved by Europeiska ERV.
- You are obliged to comply with the Europeiska ERV's provisions on repatriation or transfer.

Documentation in the event of a claim

- Medical certificate, copy of medical record or other documentation for illness or injury from the treating physician or the hospital at your *destination*. Information on diagnosis and treatment must be included.
- Original receipts for any costs incurred by you.
- Travel documents or other documentation from the *destination*, showing the travel dates and the purpose of the trip.

16.1 H) Escort

In order to be covered for "Escort" it is a requirement that the claim is covered under artikel 16. "*Emergency/Unforeseen illness and injury*" or 16.1.G "*Repatriation*".

The insurance covers the transport and/or accommodation of up to two (2) persons, besides your own *co-insured* children, stepchildren or foster children under the age of 18, who can accompany you in case:

- a) you are hospitalized for at least three (3) days due to unforeseen *illness* or serious injury.
- b) you are affected by a life-threatening *illness* and/or life-threatening injury or in the event of death.
- c) you cannot follow the original travel route due to life-threatening *illness*, life-threatening accident or death.
- d) you are repatriated.

If you also make use of the cover for "Summoning" the total coverage of "Escort" and "Summoning" is limited to a total of two (2) persons besides your accompanying *co-insured* children, stepchildren or foster children under 18 years of age.

The insurance covers additional *reasonable necessary costs* of the person accompanying you as above for:

- a) Transportation at the standard medically necessary to accompany you to nearest suitable place of treatment or to your place of residence
- b) Transportation in economy class from the place that you left the trip to the place where you may rejoin the trip if your trip is interrupted.
- c) Food, accommodation and local transport up to a daily limit of SEK 1,500 per escorting person for a maximum of 60 days.
- d) Extension of an existing travel insurance with Europeiska ERV held by the accompanying person(s) and/or your *co-insured* children up to the age of 18 years in case you need to be accompanied beyond your original return date.

Maximum compensation

The maximum limit of coverage is stated above.

Limitations / Exclusions

The insurance does not cover:

- Escort after your arrival to your home address or to a hospital in your *country of residence*.

Precautions / Security directives

Expenses for Escort must be pre-approved by Europeiska ERV.

Documentation in the event of a claim

- Medical certificate, copy of medical record or other documentation for illness or injury from the treating *physician* or the hospital at the *destination*. Information on diagnosis and treatment must be included.
- Original receipts for any costs paid by you.
- Travel documentation or other documentation from the *destination* showing travel dates and purpose of the trip.

16.1 I) Summoning

In order to be covered for "Summoning" it is a requirement that the claim is covered under artikel 16. "*Emergency/Unforeseen illness and injury*" or 16.1.G "*Repatriation*".

The insurance covers additional *reasonable and necessary costs* for summoning of up to two (2) persons of your choice. If you also make use of the cover for "Escort" the total coverage of "Escort" and "Summoning" is limited to a total of two (2) persons of your choice besides your accompanying *co-insured* children, *stepchildren* or *foster children* under the age of 18 years to accompany you in case:

- a) you are hospitalized for at least three (3) days due to unforeseen *illness* and/or serious injury.
- b) you are affected by a life-threatening *illness* and/or life-threatening injury or in the event of death.
- c) you are repatriated.

The insurance covers *additional reasonable and necessary costs* for the summoned person's:

- a) Out- and homebound transportation, in economy class, from the summoned person's place of residence to your destination. The summoned person must start and end his/her trip from their home address or equivalent location in the *Nordic countries*.
- b) Food, accommodation and local transport up to a daily limit of SEK 1,500 per summoned person for a maximum of 60 days.

If you die the insurance covers costs for transport, accommodation and food up to a maximum of ten (10) days from the summoned person's outbound departure date.

If the summoned person does not hold valid travel insurance at the time he/she is summoned and departs from the *Nordic countries* the summoned person will be covered by an appropriate Europeiska ERV travel insurance provided that he/she meets the requirements of Europeiska ERV's terms and conditions. The insurance is valid during the period of summoning and until the summoned person arrives at his/her home address or equivalent location in the *Nordic countries*, unless otherwise agreed in advance with Europeiska ERV.

Maximum compensation

The maximum limit of coverage is stated above.

Limitations / Exclusions

The insurance does not cover:

- a) Summoning if your scheduled return date or scheduled repatriation will be within three (3) days from the summoned person's departure from the *Nordic countries*.
- b) If you have been discharged from hospital at your *destination*.
- c) after you in the event of repatriation have arrived at your place of residence or place of treatment in your *country of residence*.

Precautions / Security directives

Expenses for summoning must be pre-approved by Europeiska ERV.

Documentation in the event of a claim

- Medical certificate, copy of medical record or other documentation for *illness or injury* from the treating physician or the hospital at the *destination*. Information on diagnosis and treatment must be included.
- Original receipts for any expenses paid by you.
- *Travel documentation* or other documentation from the *destination* showing travel dates and purpose of the trip.

16.1 J) Physiotherapy and chiropractic treatment

It is a requirement that the claim is covered by the insurance under "*Emergency/Unforeseen illness and injury*".

The insurance covers *reasonable and necessary costs* for treatment by a physiotherapist or chiropractor without referral from a physician if you are in need of immediate pain relieve during your trip.

Maximum amount

The maximum limit of coverage is SEK 15,000 per insured and trip.

Limitations / Exclusions

Treatment when Europeiska ERV has decided that the treatment can await your return to your *country of residence*.

Precautions / Security directives

- It is a requirement that the treating physiotherapist/ chiropractor is licensed in the country in which you are treated.
- Expenses for physiotherapy and chiropractic must be pre-approved by Europeiska ERV.

Documentation in the event of claim

Medical record or certificate from the treating physiotherapist or chiropractor at *destination* stating diagnosis, treatment and price.

16.2 Limitations / Exclusions

The insurance does not cover:

- a) Preexisting medical conditions that has given rise to symptoms and/or has been treated later than two (2) months before the insurance started to apply.
- b) Costs that are incurred because a ship or an airplane had to alter its timetable due to the insured's injury or acute *illness*.
- c) Direct or indirect costs arising in connection with pregnancy or birth from the 37th week of pregnancy (37+0), medical foreseeable assistance during delivery and complications thereof, for instance planned Caesarean section, labour induction, epidural, etc
- d) If it is spa or recreational treatments.
- e) Treatment and admission to hospital when Europeiska ERV has assessed that the treatment can wait until after your return home.
- f) Scheduled surgery and treatments, other scheduled medical care and any complications thereof.
- g) Plastic surgery or cosmetic operations or the consequences thereof, unless it has been part of the treatment for a serious injury requiring urgent treatment and the treatment has been pre-approved by/Europeiska ERV.
- h) Induced abortion.
- i) Substitution, replacement or repair of *prosthetic devices*, spectacles, contact lenses, hearing aids or other functional aids.
- j) If you have been advised not to commence the trip by a *physician*.

Precautions / Security directives

- Alcohol, narcotics, sedatives or other intoxicants should not be used in such manner that you expose yourself to risk of injury.
- Medical care and treatment must be verified with receipts, medical certificates or equivalent original certificates.
- The first visit to the physician/dentist must be made during the trip.
- If Europeiska ERV has decided that you should be repatriated, you are obliged to follow this instruction.
- You are obliged to follow Europeiska ERV's instructions on choosing a healthcare provider and the treating doctor's instructions regarding treatment.

17. Luggage cover – Optional

Applies only if stated in the insurance policy/booking confirmation.

17.1 What the insurance covers

The insurance covers loss, damage and theft. The insurance covers items intended for personal use that you bring on the trip or acquire during your trip. The damage or loss must be due to an external, sudden and unforeseen event.

The insurance covers the following items:

- Personal items including leased or borrowed property and gifts purchased during the trip up to a maximum of SEK 25,000, whereof a maximum of SEK 1,000 for sports equipment.
- *Travel documents* up to SEK 2,000 per person, max SEK 10,000 per claim event.
- Cash, up to SEK 2,000 per person, maximum SEK 5,000 per claim event.

The insurance also covers verified *reasonable and necessary additional costs* which occur as a direct result of indemnifiable claim events, e.g. costs:

- Connected with efforts to block charge cards, credit cards, or travel costs incurred in connection with submitting a police report, and similar up to SEK 2,000 in total.

Valuation table

Deduction for age, calculated from the purchase date in % of the new price.

The deduction does not exceed 80 % if the item was in working order at the time of the claim event.

Item	1 year	2 years	3 years	4 years	5 years
Glasses	0 %	0 %	40 %	60 %	80 %
Bicycles	0 %	0 %	40 %	60 %	80 %
Tools, electronic instruments and measuring devices	0 %	20 %	40 %	60 %	80 %
Clothes and other items	0 %	0 %	40 %	60 %	80 %
Watches < SEK 5,000	0 %	0 %	40 %	60 %	80 %
Watches > SEK 5,000	Valued at market value				
Furs > SEK 10, 000	Valued at market value				
Gold/jewellery	Valued at market value				
Books/antiques	Valued at market value				
Photos/tape recordings	Compensation is paid for the replacement cost of the raw materials.				
Make-up/perfume/hygiene articles	Compensation of 50 % is paid if the packaging is broken.				
Mobile phones/ Handheld computers	If the item is older than six (6) months compensation of 50 % is paid. For older items a deduction of 20 % per year is made, maximum 80 %.				
Videos/video cameras Radios/TVs/Stereo systems Cameras/accessories Computers/accessories	If the item is older than six (6) months compensation of 50 % is paid. Thereafter, a deduction of 10 % per year is made, maximum 80 %.				

17.1.2 Valuation and payment of compensation

The insurance covers direct financial loss, corresponding to the replacement price which applied immediately prior to the insurance incident. This means the amount of compensation can 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:

- a) Sentimental value.
- b) Loss of earnings.
- c) Value of your own work for the production of photographs, films, recordings, computer programs, models and similar items or the value of your own work and efforts after damages.
- d) Losses that may arise from the use of bank cards/credit cards, telephone/SIM-cards or similar, cheques and misuse of accounts, irrespective of whether this can be deemed to have taken place lawfully or unlawfully.

Europeiska ERV has the right to determine the form of compensation, e.g. cash payment or a new, second hand or repaired item and also where any purchase or repair shall take place. Items for which you have received compensation become the property of Europeiska ERV. If the replaced item is found recovered, you must contact and return the refunded item to Europeiska ERV, or refund the amount of compensation that was received.

172 Maximum compensation

The maximum compensation is stated above.

173 Limitations / Exclusions

The insurance does not apply for:

- a) Goods intended for sale or processing, sample collections, samples of merchandise, demonstration items, gift advertising articles or similar.
- b) Stamps, coins and bank notes with collector's value, manuscripts, drawings or valuable documents.
- c) Animals.
- d) Motor vehicles, caravans or other type of trailers, steamboats, motorboats, water scooters or sailboats, hovercraft, hydro-copter, aircraft, hot air balloon, paraglider, wind glider or similar conveyances. Additionally, the insurance does not apply for parts or equipment or fittings for the above-mentioned vehicles and conveyances.

Compensation is not payable for:

- e) Damage to or loss of luggage in transit that is reported without the original P.I.R. (Property Irregularity Report).
- f) *Theft-prone property* in luggage that is checked-in.
- g) Superficial damages, such as scratches or similar damages that do not have substantial effect on usability.
- h) Money, *travel documents* and documents of value which were forgotten, lost or misplaced, left in a motor vehicle, - handed over for transportation, - checked in, or - given to the care of another person beyond your immediate control and supervision.
- i) *Theft-prone property* that has been left in a motor vehicle during over-night parking (Over-night parking includes the hours between 20.00 – 08.00).
- j) Costs that can be compensated from other sources by law, other statutes, conventions or claims to indemnity.
- k) Costs that have been compensated from other insurance.
- l) The insurance does not apply for items that you, prior to departure from the temporary residence or when returning to the temporary residence, leave in a motor vehicle for longer time than is normally required for immediate loading or unloading.

174 Precautions / Security directives

In order to qualify for full compensation, you must handle your property with care so that theft and damages are prevented as far as possible. You must also be able to document your claims with receipts/documents on the value of the lost/damaged items. It is important to know that theft-prone property, fragile or particularly valuable property requires special supervision.

- Forgetfulness is an indication that requirements concerning standards of care have not been observed, and this results in reduced or no compensation.

Requirements concerning standards of care also mean that:

- a) Means of transportation and temporary residences shall not be left unlocked or with open windows. Temporary residence includes e.g. apartment, hotel room, passenger cabin or similar.
- b) Money, *travel documents* and *theft-prone property* must be locked into a suitcase, safety deposit box, drawer or similar when you leave the temporary residence.
- c) *Theft-prone property* may not be left in a motor vehicle or kept in *luggage* that is checked in or is transported by other person/means beyond your immediate control and supervision.
- d) *Specially valuable property* may not be left in a motor vehicle.
- e) *Specially valuable property* must, wherever possible, be checked in separately and with special arrangement.
- f) Bottles or other containers with liquids contents may not be placed in *luggage*.

Failure to meet the requirements to exercise standards of care may result in reduced or no compensation. The amount of the reduction depends on the circumstances, for example the nature of negligence and its significance to the claim and the value of the property. Gross negligence will entail a substantial reduction of or no compensation.

175 Documentation in the event of a claim

- Police report from local authorities in the event of theft or loss.
- P.I.R. (Property Irregularity Report) from the airline if your luggage is lost or damaged whilst in the care of the airline.
- Original receipts, certificates of guarantee etc. showing the age and the cost of the item/items.

18. Sports equipment - Optional

Applies only if stated in the insurance policy/booking confirmation.

18.1 What the insurance covers

If your private or rented *sports equipment* is:

- Delayed or damaged during public transport, or stolen during the trip the insurance covers:
- Rental of equivalent equipment during the trip up to SEK 10,000 per insured and claim event.

If your private or rented *sports equipment* is stolen during the trip or damaged whilst being used the insurance covers:

- Purchase of equivalent equipment up to SEK 30,000 per insured and claim event.

18.2 Maximum amount

The maximum amount for:

- Rental of equipment is SEK 10,000 per insured and claim event.
- Purchase of equivalent equipment up to SEK 30,000 per insured and claim event.

18.3 Limitations / Exclusions

The insurance does not cover:

- Superficial damages, such as scratches or similar damages that do not have substantial effect on usability.
- The insurance does not apply for motor vehicles.

18.4 Precautions / Security directives

- In order to receive compensation you must exercise duty of care to ensure that the theft, loss or damage is prevented as far as possible.
- You are obliged to keep the equipment locked or under supervision.
- Forgetfulness is an indication that requirements concerning duty of care have not been observed, and this results in reduced or no compensation.

18.5 Documentation in case of a claim

- Police report from local authorities in the event of theft or loss.
- P.I.R. (*Property Irregularity Report*) from the airline if your *luggage* is lost or damaged whilst in the care of the airline.
- Original receipts, certificates of guarantee etc. showing the age, make and cost of the items.

Valuation table - Sports equipment

Item	1 year	2 years	3 years	4 years	5 years
Skis/snowboard/other winter sports equipment and accessories to such items	0 %	0 %	40 %	60 %	80 %
Golf equipment and accessories to such items	0 %	0 %	40 %	60 %	80 %
Diving equipment and accessories to such items	0 %	0 %	40 %	60 %	80 %
Surfboard	0 %	0 %	40 %	60 %	80 %
Electronic sports equipment and devices	0 %	20 %	40 %	60 %	80 %
Other sports equipment	0 %	0 %	40 %	60 %	80 %

General terms

Limitation

General exclusions

The insurance does not cover costs which – irrespective of the insured's state of mind or sanity – relate to, are caused by or have arisen as a direct or indirect consequence of:

- a) Willful or grossly negligent actions or omissions from the insured.
- b) Active participation in war, riots etc.
- c) Indirect losses.
- d) Strikes, lock-outs, arrest, commandeering or other measures enacted by public authorities unless it is stated otherwise under the conditions for the individual cover and any operating losses, additional costs, lost sales etc. or compensation for damages or violations in connection with these events.
- e) Nuclear processes or reactions, release of atomic energy, ionizing radiation, irradiation from radioactive fuel or waste, or chemical or biological agents.
- f) Cases where you oppose or do not follow instructions issued by Europeiska ERV.
- g) Travel to countries/areas to which the Foreign Ministry has issued a travel warning. However, insured parties who are already in a country or area at the time the country or area when the travel warning is issued will be covered for a period of up to a maximum of 14 days on the condition that you leave the area/is evacuated on the first available opportunity after which all cover in the area in question ceases.
- h) Expenses that can be indemnified from another source according to law, other statute, convention or damages
- i) Costs covered by other insurance according to the description under Dual insurance in General conditions.
- j) Motor racing, where two or more persons compete against each other using motor vehicles (excluding Go-karts), *extreme sports*, mountain climbing and mountaineering. Too see if the activity you intend to perform on the trip is covered by the insurance, take a look at the current list of hazardous activities at www.erv.se.
- k) *Professional sports* and training for them.
- l) Participation in *scientific expeditions*.
- m) Craftmanlike activities, offshore activities, manufacturing activities, policing activities, machinery operation, mining activities, oil refinery, assembly and breakdown activities, firefighting and work performed by pilots.
- n) Cases where you refuse *repatriation*.
- o) Damage that was anticipated prior to departure.
- p) *Medical travel*.
- q) *Bodily injury* during a flight unless the insured is a passenger on board a nationally registered aircraft. Being a passenger means the insured not having or not performing a function or task before, during and after the flight.
- r) Costs and / or liability arising as a result of you not following your doctors / midwife's advice or the regulations of the airline.

In cases where Europeiska ERV are put at risk of acting in breach of international sanctions, Europeiska ERV are not obliged to provide cover for damages.

Collection of premium

The premium must be paid in accordance with the payment information and deadlines stated on the invoice or booking confirmation.

The insurances period of validity and payment

The validity period is the time for which you purchased your insurance.

The period starts when the journey begins, however, at the earliest midnight on the day stated on the insurance certificate or at the time that is evident from the circumstances and applies until the end of the insured period.

The insurance is only valid on the condition that you have paid prior to the start of the validity period.

If you purchase your insurance on the starting date, it only applies from the time when you paid for it. Europeiska ERV's responsibility applies for events that occur during the validity period.

Renewal/extension

The insurance is not renewed or extended automatically.

Applicable law and legal venue/jurisdiction

The Swedish Insurance Contracts Act applies to this insurance agreement and terms and conditions, if not specifically stated otherwise.

Any disputes arising from or relating to the insurance agreement shall be governed by Swedish law and settled by the City Court ("Stockholms tingsrätt") of Stockholm, Sweden as first instance.

Dual insurance

The insurance does not cover costs or pay out compensation for claims which have already been covered by another insurance or credit card company. Each company however are liable towards you and/or policyholder as if that company alone was liable for the claim, but with a right of recourse and division of the liability between the insurance companies in proportion to the respective liability amounts.

In case of a claim the insured is obligated to inform Europeiska ERV of any other insurance taken out with another company and/or whether the insured has a bank- or credit card with insurance cover.

General terms

Recovery of compensation

To the extent that you have received compensation from this insurance, Europeiska ERV is fully and completely subrogated in all the insured's rights towards third parties. Third parties are defined as companies and public authorities both domestic and abroad who are, or can be made, liable to pay compensation or a contribution in connection with any case regarding a claim under this insurance.

Fees

Europeiska ERV can impose and change fees for services provided and charges to the extent that such changes are required to ensure that Europeiska ERV's actual costs are covered. General increases and new fees are publicised on Europeiska ERV's website and will not be implemented until one month after they have been publicised on the website.

Inaccurate or false information

It is important that the information, including health information, given to Europeiska ERV is precise and correct. If information is withheld or incorrect answers are given to questions that could have an impact on Europeiska ERV's assessment of a claim, compensation may be reduced or cancelled.

Filing of a claim and payment of compensation

The insured must register the claim as soon as possible by filling out a claim form on our website: www.erv.se

If it is not possible for the insured to fill out the claims form online, a claims form can be required by contacting Europeiska ERV.

Information on required documents, in addition to the claim form, can be found in these terms and conditions under the applicable insurance section.

Europeiska ERV shall pay the compensation no later than one month after you have registered the claim and submitted the information/documents we require to be able to handle the claim.

Reduction of compensation in the event of a claim

Causing an insured event

If you have intentionally brought about an insured event, compensation is not paid from the insurance as far as it concerns you. The same applies to the extent you have intentionally worsened the consequences of an insured event. If you have brought about an insured event through gross negligence or worsened its consequences, the compensation may be reduced as far as it concerns you, based on what is reasonable, taking into consideration your case and other circumstances.

The same applies if you must otherwise be assumed to have acted or failed to act in the knowledge that this meant a significant risk for the injury or damage occurring. For example may the use of drugs, alcohol or other intoxicants in such a way that the insured person exposes himself/herself to the risk of injury imply that the rules for causing an insured event apply.

Security directives

If, in the event of an insured event, you have neglected to follow the *security directives* set out in the insurance's terms and conditions or another statute that the conditions refer to, the compensation from the insurance can be reduced as far as it concerns you, based on what is reasonable with respect to the conditions associated with the injury or damages that have arisen, the intent or negligence that has occurred, and the circumstances in general.

A *security directive* is a directive about certain determined ways of acting or arrangements that are dedicated to preventing or limiting damage or certain determined qualifications regarding you, or your employees or other assistants.

When a reduction cannot take place

The compensation cannot be reduced due to:

1. trivial carelessness
2. action of someone who was seriously mentally disturbed or was under twelve years of age, or, actions that were intended to prevent physical injury or damage to property in an emergency situation to the extent that the action was defensible.

Rescue obligation

When an insured event occurs or imminently threatens to occur, you must take action to the best of your ability to restrict or limit the damage. If another party is liable for damages, you must take action to preserve any rights Europeiska ERV may have against that party.

If you have intentionally neglected your responsibilities as defined in the first paragraph, compensation may be reduced as far as it concerns you, based on what is reasonable, taking into consideration your situation and other circumstances.

The same applies if you have neglected your obligations through gross negligence or when you were aware that there was a significant risk of damage or injury occurring.

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.

General terms

Right of withdrawal

In accordance with the Act on Distance Contracts and Off-Premises Contracts (SFS 2005:59), the following applies:

For insurance policies that provide cover for a period of more than one (1) month, the policyholder has the right to withdraw the purchase of the insurance within fourteen (14) days of entering into the agreement. The deadline is calculated from the date when the insurance contract was concluded, that is, when the policyholder receives the policy and terms and conditions for the insurance. The right of withdrawal does not apply to insurance policies with an insurance period of one month or less. If the policyholder wishes to exercise the right of withdrawal, Europeiska ERV must be informed in writing before expiry of the deadline.

Europeiska ERV
Torshamnsgatan 35
164 40 Kista
e-mail: info@erv.se

Personal Data processing and disclosure of information

Europeiska ERV values your privacy. We will only use your personal data for legitimate legal insurance related purposes and only retain your data for the duration required by our operational purposes and applicable law.

Europeiska ERV will only disclose your personal data to third parties when it has a legal purpose, for example, when it is needed to fulfil our agreement with you. 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.

Read more on our web page www.erv.se

The address is: Europeiska ERV, Dataskyddsombudet, Torshamnsgatan 35, 164 40 Kista.

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.

Complaints

If you are not satisfied with the service or claims handling provided, please contact the employee you have been serviced by.

If you still are not satisfied, your complaint should be sent in writing to:

Europeiska ERV's Customer Ombudsman

kundambassaden@erv.se

Visit: www.erv.se

If you are not content with Europeiska ERV's handling of your complaint, you may turn to the following authorities outside Europeiska ERV:

The National Board for Consumer Complaints (ARN)

The board reviews complaints from private individuals. The proceedings are free of charge.

Box 174
101 23 Stockholm, Sweden.
Telephone: +46 (0)8 508 860 00
e-mail: arn@arn.se

The Swedish Consumers' Insurance Bureau

The Bureau is run jointly by the insurance companies, the Swedish Financial Supervisory Authority and the Swedish Consumer Agency. The Bureau provides advice and help free of charge on a range of insurance matters to private individuals (consumers) and to certain businesses.

Box 24215 (Karlavägen 108)
104 51 Stockholm, Sweden
Telephone: +46 (0)200 22 58 00

Public court

Even if your case has been reviewed by any of the above-mentioned boards, you can apply to a court of law. Assistance with the costs of a court action may be available through:

- Legal expenses insurance or,
- Legal aid, that may contribute to your legal costs, depending on your income.

Transfer of rights and compensation claims

No person may pledge or in any other way transfer the rights conferred upon him/her by way of this insurance in any other way without Europeiska ERV's prior written consent.

Public cover

Europeiska ERV is not obliged to cover expenses which are already covered wholly or partially by any scheme, programme or similar, funded by any government.

Definitions

Act of terrorism: Acts of terrorism refers to organized acts of violence directed at the civilian population for the purpose of creating fear and seriously destabilising or destroying the fundamental political, constitutional, economic or social structures of a country.

Additional costs: Costs you have to pay exclusively as a result of a covered claim. If the costs would have been paid regardless of the claim, they are not regarded as *additional costs*.

Assistance company (Europeiska ERV Alarm): Our own alarm-center. The 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.

Arrival time: Date and time (local time) specified by the travel agent etc. in an itinerary etc.

Assault: Event where one or more persons physically attack a person/persons, for example for robbery or rape.

Bodily injury: Accidental injury is a physical injury that you suffer involuntarily as a result of a sudden external event, external violence against the body.

Co-insured: A person who has the same travel insurance with Europeiska ERV as you, having the same outward and return travel time as you and who is travelling along with you throughout the entire journey.

Close relative refers to spouse/*partner*/registered *partner*, children, foster children, stepchildren, siblings, parents, parents-in-law, grandparents, grandchildren, son-in-law, daughter-in-law, brother-in-law and sister-in-law. The parents and siblings of partners and registered *partners*, in these terms and conditions, are equivalent to parents-in-law, brother-in-law and sister-in-law.

Co-traveller: A person whose name is on the same ticket or participant certificate as you or who can prove that he/she has purchased a trip in order to travel together with you.

Country of residence is the country where you have your permanent residence.

Dentist: Physician specialized in dental problems or dental surgeon.

Destination: The trip's destination.

Emergency dental treatment: Treatment that must be carried out immediately in order to minimize the extent of the damage, for example immediate pain relief or treatment.

Emergency/unforeseen illness: Sudden new illness, justified suspicion of a sudden new illness or sudden unexpected worsening of chronic existing ailment.

Epidemic: Rapid and uncontrollable spread of an infectious disease to a large number of people within a specific area and within a relatively short space of time.

Established travel route: Travel route that can be documented by means of an account of a journey from the travel agent, purchased air, train or bus tickets and/or booked overnight accommodation.

European Health Insurance Card: A free card that gives you access to medically necessary, state-provided healthcare during a temporary stay in any of the EU countries, Iceland, Lichtenstein, Norway and Switzerland, under the same conditions and at the same cost (free in some countries) as people insured in that country. Cards are issued by your national health insurance provider.

Evacuation: Transport to the Nordic countries in the event that the Ministry of Foreign Affairs in your country of residence or other national/foreign authority at the destination urges you to leave the area where you are currently staying, due to acts of terrorism, natural disasters, outbreak of war/war-like situation or imminent danger of life-threatening epidemics.

Extreme sport: hazardous sports or other hazardous physical activity that is not considered to be exercise or leisure activity of normal extent and intensity. To see if the activity you intend to perform on the trip is covered by the insurance, take a look at the current list of hazardous activities at www.erv.se.

Family: Spouse, registered *partner*, *partner*, children, foster children, step-children, grandchildren, children-in-law, parents, foster parents, parents-in-law, siblings, step-siblings, grandparents, sister-in-law, brother-in-law.

Hazardous activities: Sports, athletics, adventure, expedition like or other similar hazardous activity not considered being exercise or leisure activity of normal extent and intensity. To see if the activity you intend to perform on the trip is covered by the insurance, take a look at the current list of hazardous activities at www.erv.se.

Health protection agency: The public health agency (Folkhälsomyndigheten) in Sweden.

Holiday accommodation: Rented summerhouse, rented holiday apartment, rented holiday cabin or hotel room.

Luggage: Belongings which you have brought with you on a trip, such as hand *luggage* or checked-in *luggage*. Belongings you have purchased and/or acquired on the trip are also covered.

Medical travel: All forms of travel undertaken for the sole purpose of receiving treatment at a clinic, hospital etc.

Definitions

Minimum connecting time: The time specified as necessary for transfer in the timetable for public transport. If you have not checked in to your final destination, one (1) hour must be added to the official transfer time.

Natural disaster: A non-human-induced, catastrophic situation that triggers the forces of nature, including earthquakes, volcanic eruptions, hurricanes/typhoons/cyclones, storms, tornadoes, floods, tidal waves and tsunamis.

Nordic countries are Denmark, Finland, Iceland, Norway and Sweden.

Outpatient: A patient who receives medical treatment without being admitted to a hospital.

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.

Physician: Unless otherwise stated in these terms and conditions, the treating physician at the *destination* who must be qualified to perform the occupation and have a medical degree.

Pre-existing condition: A medical condition existing at the time when new insurance is applied for.

Price of the trip per day: The average travel cost per day is calculated by taking the original total cost of the trip less the price of the insurance itself and dividing by the original number of travel days. Any refunded amount from the tour operator or similar is offset. The number of days covered by the insurance, is calculated based on the holidays for which you have documentation has been ruined.

Professional sport: Any sport that does not fall under the following definition of amateur sport: Amateur sport is practiced for your own pleasure without contractual obligations to a club, individual, club sponsor etc. and without the sportsman/woman receiving any form of remuneration other than their travel and accommodation costs paid. Sports clothing, apparatus etc. which the sportsman/woman receives or is provided with, and any minor prizes, including cash prizes which the sportsman/woman has the chance to win in connection with playing his/her sport are not regarded as remuneration.

Prosthetic devices: Artificial limbs, including false dentures and teeth.

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 and necessary costs are necessary costs that Europeiska ERV, with due consideration to the actual circumstances, could reasonably expect to be standard and customary in the place where the costs are incurred.

Relatives: Spouse, registered partner, *partner*, children, step-children, grandchildren, children-in-law, parents, foster parents, parents-in-law, siblings, step-siblings, grandparents, sister-in-law and/or brother-in-law.

Repatriation: Transport prescribed by a physician from the country in which the claim originates to your *country of residence*. *Repatriation* is normally by air ambulance or a standard scheduled or chartered flight in accordance with Europeiska ERV's assessment.

Return journey home: Travel back to the *Nordic countries* whereby you travel as a healthy person in the same class or lower as the originally booked journey home.

Scientific expeditions: Expeditions to areas where the local public authorities require you to have a special permit in order to go there.

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

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

Sports equipment: Golf equipment, diving equipment, skiing equipment etc. Motor vehicle is not considered to be sports equipment.

Theft-prone items / property include:

- Computers, phones, electronic devices.
- 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 soft-ware 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.

