

## Business Travel Insurance - Swedish Red Cross

This is merely a summary of the insurance. In claims handling the full policy conditions apply together with what is stated in the insurance policy, no 702.

### Coverage overview

#### C.1 Illness, damage and accidental injury

<b>Medical expenses</b>	Necessary and reasonable costs
- In case of acute illness, damage or accidental injury	
- Expenses for acute medical treatment, hospital care, medication, treatment and means of assistance	
<b>Transportation</b>	Necessary and reasonable costs
- Expenses for ambulance and other travel expenses in conjunction to medical treatment	
<b>Repatriation</b>	Necessary and reasonable costs
- Repatriation of insured and co-insured in case of death, or expenses for local burial	
<b>Alternative treatment</b>	Necessary and reasonable costs
- Expenses for chiropractic treatment, physiotherapy or naproath treatment	
<b>Additional hospital expenses</b>	15 000 SEK
<b>Dental treatment</b>	Necessary and reasonable costs
- In case of acute dental problems or accidental dental injury	
<b>Changed accommodations</b>	Necessary and reasonable costs
- Expenses for room, board and journey home if the stay is extended due to illness or accidental injury	
<b>Personal belongings damaged due to accidental injury</b>	2 000 SEK
<b>Summoning</b>	Max 2 next of kin
- Travel expenses, expenses for room and board for next of kin if insured is deceased or suffers from serious acute illness, damage or accidental injury	
<b>Escort</b>	Max 60 days
<b>Special means of transportation</b>	Nödvändiga och skälliga kostnader
- Expenses for travelling between home and work place during period of convalescence after accidental injury	
<b>Rehabilitation and training</b>	25 000 SEK
- Expenses for rehabilitation and training in order to reinstate the insured in his occupation after an accidental injury	
<b>Convalescence</b>	12 000 SEK (2 000 SEK/mth)
- Compensation after minimum 30 days sick leave	
<b>Environmental changes</b>	25 000 SEK
- Expenses for technical changes in the work place or in the home after an accidental injury	
<b>Means of assistance</b>	10 000 SEK
<b>Replacement person</b>	25 000 SEK
- Expenses in order to find a replacement person if the insured is deceased or unable to resume his occupation after accidental injury	

#### C.2 Travel guarantee

<b>Non medical escort</b>	Max 2 co-travelers
- Expenses for escorting co-traveler if insured must be accompanied to hospital or other treatment facility	
<b>Interrupted journey</b>	Necessary and reasonable cost
- Expenses that occur in conjunction with insured interrupting his journey due to emergency situation	
<b>Replacement person, resumed journey or reimbursement of travel expenses</b>	Necessary and reasonable costs
If insured is forced to interrupt his journey compensation is payable for:	
- Replacement person	
- Resumed journey	
- Reimbursement of unused travel expenses if replacement person is not sent out or if journey is not resumed	50 000 SEK
<b>Delay public transportation more than 3 hours</b>	5 000 SEK
<b>Missed departure</b>	30 000 SEK

#### C.3-C.4 Disability and death compensation

<b>Due to accidental injury, illness or contamination</b>	(see Insurance Letter)
- Medical disability	800 000/1 000 000 SEK
- Economic disability	800 000/1 000 000 SEK
- Death	800 000/1 000 000 SEK
- Means of assistance	600 000/1 000 000 SEK

#### C.5 Property coverage

<b>Personal property</b>	80 000 SEK (theft prone 30 000 SEK)
<b>Employers property</b>	30 000 SEK
<b>Travel documents</b>	30 000 SEK
<b>Cash</b>	5 000 SEK
<b>Additional expenses due to property damage</b>	5 000 SEK

#### C.6 Luggage delay

<b>Outward journey</b>	6 000 SEK
- supplementary compensation after 24 h	6 000 SEK
<b>Homeward journey</b>	1 500 SEK

#### C.7 Liability

<b>Personal damage or property damage</b>	10 000 000 SEK
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#### C.8 Legal coverage

<b>Private legal coverage</b>	250 000 SEK
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#### C.9 Personal security and crisis management

<b>Acute crisis aid and psychological crisis treatment</b>	25 000 SEK
- For insured and next of kin	
<b>Personal injury due to assault War damage</b>	750 000 SEK
<b>War damage</b>	
<b>Evacuation</b>	50 000 SEK
- Expenses for transportation, room and board.	
<b>Inability to leave war struck area</b>	50 000 SEK
- Expenses for room and board	
<b>Kidnapping or hostage taking</b>	225 000 SEK (2 500 SEK/day)
- Psychological and physical damage	
- Transportation, room and board for two next of kin to the area where insured is held situated	100 000 SEK

#### C.10 Excess coverage

<b>House or car insurance in country of origin, excess for rented vehicle during journey</b>	15 000 SEK
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# General information

## For whom the insurance applies

Employees, members of the board, elected representatives and other categories that are stated in the insurance policy.

## When the insurance applies

The insurance applies during business trip, and commences when the insured leaves his/her home or workplace in the country of origin. The business trip is terminated when the insured returns to one of these places. Journey between the insured's home and work place is not defined as a business trip and therefore not covered by the insurance.

If the insured interrupts his/her business trip without returning to his/her home or work place in the country of origin, the insurance coverage is effective for 12 hours after the business trip was interrupted, unless otherwise is stated in the insurance policy.

The insurance also cover vacation if vacation is taken out in direct connection to a business trip. The vacation period must not exceed 45 days.

The insurance is valid for business trips that last for maximum 365 continuous days, unless otherwise is stated in the insurance policy.

## Excess

The insurance is valid without excess for all coverage areas.

## Safety

The business insurance gives the employee safety during his journey. If the insured becomes ill or suffers from an injury Gouda Alarm should be contacted. Gouda Alarm is open 24 hours a day, ready to help the insured with medical matters, contact with treating hospital, provide payment guarantees and much more. Scandinavian doctors, nurses and emergency staff at Gouda Alarm are always ready to help in case of emergency.

## Coverage

The coverage of the insurance and maximum insurance amounts are stated in each coverage area above. The amounts are per person/claim. For claims handling the full policy conditions FLEX Business no 702 apply.

## Accumulated risk during group travel

For journeys with accumulated risk (sum of death) exceeding 100 MSEK, the company is obliged to notify Gouda in advance.

## Dangerous sporting activities

See cover stated in the insurance policy.

## High-risk areas

The insurance is valid worldwide, even in countries/areas where the Swedish Ministry for foreign affairs advises against visits. For insurance cover in high-risk areas, see insurance policy.

## Measures in case of injury/damage/loss

In case of emergency:

### Gouda Alarm - Alarmcentral open 24/7

A.C. Meyers Vænge 9  
DK-2450 København, Denmark  
Phone: +45 33 15 60 60  
Fax: + 45 33 15 60 61  
E-mail: [alarm@gouda.dk](mailto:alarm@gouda.dk)

Other claims:

### Gouda Reseförsäkring

Skadeavdelningen  
Box 3031, 103 61 Stockholm, Sverige  
Phone: 08 615 28 00  
E-mail: [Businessclaims@gouda-rf.se](mailto:Businessclaims@gouda-rf.se)

## Claim form

When damage occurs insured must fill out and send a claim form to Gouda together with doctor's certificate, original receipts, police report and similar.

Claim form can be downloaded on [www.gouda-rf.se](http://www.gouda-rf.se) or required by telephone +46 8 615 28 00.

## Insurer

Gouda Reseförsäkring, a branch of Gjensidige-gruppen - Gjensidige Forsikring ASA, Norge - Org.nr: 995 568 217.

# Coverage summary

## Medical treatment

Compensation is payable for necessary and reasonable expenses for acute medical treatment, hospital care, medication, ambulance and other means for transportation in conjunction to medical treatment. Insured must visit doctor at the place of residence directly when illness or accidental injury occur.

## Repatriation and transportation

Contact gouda Alarm if repatriation or similar transportation is needed. Gouda Alarm can assist you with arranging your transportation.

## Accidental injury - disability

Medical expenses are covered under "Medical treatment" above. The insurance also cover medical or economic disability due to accidental injury, illness and contamination during the policy period. Compensation is paid with as big amount of the insurance sum corresponding to the degree of disability in percentage. The insurance also cover disfiguring scars.

For insured 70 years of age or older, the insurance sum is limited to 300 000 SEK for disability and 100 000 SEK for death compensation. For insured under 18 years of age the insurance sum is limited to 50 000 SEK for death compensation.

## Liability

Insurance only apply to insured in his private capacity and only for third party personal or property damage that insured is held liable for. Contact Gouda before taking any measures or accepting liability.

## Personal Injury due to assault

The insurance cover damage if insured suffers from personal damage due to physical abuse or similar intentional violence. Compensation is determined according to the Swedish Damage Act.

## Legal overage

If insured, in his private capacity, is involved in a legal dispute during his journey, Gouda can cover legal expenses including expenses for lawyer and court trial. Contact Gouda before taking any measures or accepting any expenses or any liability.

## Crisis therapy

The insurance cover psychological treatment for psychological damage that occur as a result of an experienced trauma, such as accidental injury, acts of terror, criminal offences and similar.

## Property coverage

The insurance cover private property owned by the insured or borrowed/rented by insured for temporary personal use. Insurance cover damage to property caused by sudden and unforeseen event, such as burglary, theft, fire, damage, leakage or robbery.