

## Expatriat 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. 705.

### Coverage overview

#### Basic coverage

<b>Medical expenses</b>	Necessary and reasonable costs
- Acute illness, damage or accidental injury	
- Expenses for medical treatment, hospital care, medication and means of assistance.	
- Housing for co-insured parent if hospitalized insured is a child under the age of 18	
<b>Transportation</b>	Necessary and reasonable costs
- Expenses for ambulance and other transportation in conjunction to medical treatment	
<b>Repatriation</b>	Necessary and reasonable costs
- Repatriation of insured and co-insured	
<b>Screened blood, medication and means of assistance</b>	Necessary and reasonable costs
<b>Medical evacuation</b>	Necessary and reasonable costs
- Transportation to medical facility	
- Travel expenses for co-insured parent if insured is under the age of 18	
- Additional expenses	15 000 SEK
<b>Alternative treatment</b>	Necessary and reasonable costs
- Max 10 treatment sessions	
<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, max 60 days	
<b>Dental treatment</b>	
- Se appendix LFU	
<b>Psychologist treatment</b>	Necessary and reasonable costs
- Max 10 sessions	
<b>Acute crisis aid and psychological crisis treatment</b>	20 000 SEK
<b>Personal belongings damaged due to accidental injury</b>	2 000 SEK
<b>House keeping (accidental injury)</b>	15 000 SEK
<b>Summoning</b>	Necessary and reasonable costs
- Travel expenses, room and board for next of kin	
<b>In case of death</b>	
- Transportation of deceased	Necessary and reasonable costs
- Other additional transportation expenses	15 000 SEK
- Local burial	30 000 SEK
<b>Interrupted journey</b>	Necessary and reasonable costs
- Travel expenses the country of origin due to emergency	
<b>Replacement person</b>	25 000 SEK
- If journey is interrupted	
<b>Convalescence</b>	12 000 SEK
- Compensation after minimum 30 days sick leave	(2 000 SEK/mth)

#### Extended coverage - continued

<b>Personal injury due to assault</b>	500 000 SEK
<b>Evacuation</b>	Necessary and reasonable costs
- Expenses for transportation, room and board	
<b>Inability to leave war struck area</b>	Necessary and reasonable costs
- Expenses for room and board for max 90 days	
<b>Kidnapping or hostage taking</b>	225 000 SEK
- Compensation for physical and psychological damage	(2 500 SEK/dygn)
- Transportation, room and board for next of kin to the area where the insured is situated	100 000 SEK

#### Property coverage

<b>Property damage in home in place of residence</b>	
- Insured property (per house hold)	100 000 SEK
• whereof jewelry and watches	25 000 SEK
- Valuable documents	15 000 SEK
- Cash	5 000 SEK
- Additional costs due to property damage	3 000 SEK
<b>Property brought outside home, but within place of residence</b>	50 000 SEK
- Insured property (per house hold)	25 000 SEK
• whereof jewelry and watches	15 000 SEK
- Valuable documents	5 000 SEK
- Cash	3 000 SEK
- Additional costs due to property damage	
<b>Property brought outside the place of residence</b>	50 000 SEK
- Insured property (per house hold)	20 000 SEK
• whereof theft prone property	20 000 SEK
- Employers property (per employee)	20 000 SEK
- Travel documents (per family)	20 000 SEK
- Cash (per family)	5 000 SEK

#### Delay

<b>Delay public transportation over 3 h Luggage delay</b>	3 000 SEK (max 6 000 SEK per family)
- Outward journey	3 000 SEK (max 6 000 SEK per family)
• Supplementary compensation after 48 h	3 000 SEK (max 6 000 SEK per family)
- Homeward journey	1 500 SEK (max 3 000 SEK per family)
<b>Missed departure</b>	25 000 SEK (max per family)

#### Extended coverage

<b>Accidental injury, illness, contamination</b>	(see Insurance Letter)
- Medical disability	800 000/1 000 000 SEK
• Due to accidental injury	800 000/1 000 000 SEK
• Due to illness/contamination	
- Death	600 000/1 000 000 SEK
• Due to accidental injury	600 000/1 000 000 SEK
• Due to illness/contamination	50 000 SEK
- Means of assistance	
<b>Liability</b>	10 000 000 SEK
- personal- or property damage	
<b>Legal coverage</b>	250 000 SEK
- Insured in capacity of private person	

#### LFU

<b>Expenses in conjunction with pregnancy</b>	Necessary and reasonable costs
- Routine check-ups	
- Delivery	
- First check-up after delivery	
- Medical expenses for the child during it's first 28 days.	
<b>Dental treatment due to accidental injury</b>	Necessary and reasonable costs
<b>Temporary treatment due to acute dental condition (except routine dental care)</b>	Necessary and reasonable costs

## General information

### For whom the insurance applies

The insurance covers listed employees sent out on secondment for a period of time exceeding 1 year. Accompanying family members or other listed accompanying co-travelers are also covered under this insurance.

### When the insurance applies

The insurance is valid in the country of residence stated in the insurance policy. The insurance is also valid when traveling to a third country, but for maximum 90 days. The insurance is furthermore valid in the country of origin, but for maximum 75 days.

### Excess

The insurance is valid without excess, except for coverage section Property which applies with a 500 SEK excess per claim.

### Safety

The expatriate 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 EXPAT Business no 705 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.