



# Corporate Expatriate Insurance

Terms and conditions 705

Effective January 2016

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## Contact Gouda Reiseforsikring

### Service centre

+46 8 615 28 00

business@gouda-rf.se

### Claims centre

+46 8 615 28 00

businessclaims@gouda-rf.se

Your questions can also be answered on our website  
[www.gouda-rf.se](http://www.gouda-rf.se)

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## About Gouda Reiseforsikring

### Specialists in travel insurance

Gouda Reiseforsikring is one of the North's largest travel insurance companies and has been operating in Norway since 2002. Gouda Reiseforsikring is part of Gjensidige Forsikring ASA, Norway. The company has provided life insurance, health insurance and insurance of valuables since the first fire office was established in 1816. Gouda continues as part of Gjensidige's Nordic branch.

### Gouda Reiseforsikring helps travellers - on holiday and while working

Gouda Reiseforsikring offers a broad range of quality products to private and business travellers as well as foreign posting insurance. Together with the more than 300 travel agencies and 250 insurance brokers that sell Gouda travel insurance, we offer specialised, personal and thorough advice to travellers on holiday and business travellers.

## **A. General terms and conditions**

### **A.1 Who is included in the insurance**

Insurance contract, change in insurance contract or termination of insurance contract can only be settled by the company insured and Gouda.

The company insured can take out insurance for employees who are to be sent abroad in order to work for the company insured for a predetermined period of time, so called expatriates.

The insurance can be extended to cover such employee's accompanying family members. All persons covered by the insurance must be stated in the insurance policy.

When taking out the insurance the company insured must state who is to be insured and if the insurance shall cover accompanying family members.

All persons that are to be insured must fill out a health declaration, unless otherwise has been agreed between the company insured and Gouda.

For the insurance to cover infants born during the policy period, the birth must be reported and a health declaration filled out and sent to Gouda within 14 days from the day the infant was born. If the insurance has been taken out with additional coverage "J. Pregnancy", the time limit for birth report and health declaration is extended to 28 days. After receiving birth report and health declaration Gouda will evaluate coverage for the infant.

"Travel Insurance Card" who all policyholders receive is only to be seen as an insurance confirmation towards a third party. It does not constitute an independent legally binding document contract between the policyholder and Gouda.

### **A.2 When is the insurance valid**

The insurance coverage starts when the policyholder commences his expatriate assignment and ends when the assignment ends. The insurance can start no earlier than when the policyholder leaves his/her home in the country of origin, or when the policyholder

leave his/her work place in the country of origin if the journey departs from the work place. However policy coverage can start at the earliest 12 hours before planned departure.

The insurance can be taken out for maximum 12 months at a time, with possibility to extension, unless otherwise has been settled between the company insured and Gouda. The insurance is valid for the period chosen and this period is stated in the insurance policy, provided that the insurance premium has been paid.

The insurance also cover journey to and from the country of residence.

For infants born during the policy period, the insurance coverage starts when agreed premium has been paid, until the policy period ends.

### **A.2.1 When does the insurance terminate**

The insurance terminates

- when the policy period ends
- when the policyholder returns to his/her home in the country of origin or to the work place if the expatriate assignment ends when returning to the work place, however no later than 12 hours after the return to the country of origin
- when the policyholder ends his/her employment and expatriate assignment with the company insured. This also applies to the policyholders accompanying family members.

### **A.3 Where is the insurance valid**

The insurance is valid in the country chosen by the company insured for the expatriate assignment. The insurance also covers journeys to and from this country. The country chosen is stated in the insurance policy.

The insurance also covers journey to a third country for maximum 90 days, but only to third country within the same geographic premium area as the country chosen for the expatriate assignment. Current geographic premium area is stated in the insurance policy.

When travelling to country/area that might lead to higher risk for the policyholder, Gouda needs to be contacted. The insurance is not valid in countries/areas where the Swedish Foreign Ministry advise against journeys. See special conditions in section A.5.10 War damage.

### **A.4 Terms of coverage**

The insurance is valid in accordance with the rules and terms stated in these conditions together with what has been agreed upon and stated in the insurance policy. Gouda's responsibility can per event never exceed the insurance sums stated under the separate areas of coverage in these conditions, unless otherwise is stated in the insurance policy.

### **A.5 Other general terms and conditions.**

#### **A.5.1 Age limit**

The insurance can not be taken out or be renewed for person older than 70 years, unless otherwise has been agreed with Gouda.

### **A.5.2 Health declaration**

Before taking out the insurance, all persons that are to be insured need to fill out and send in a health declaration. Gouda will thereafter evaluate if insurance can be offered and if so, with what kind of coverage and for what insurance premium.

When renewing an insurance that directly adds on to present policy period the policyholder does not need to fill out a new health declaration. Gouda does, however, have the right to demand a new health declaration if the renewal adds on to a total policy period of five years.

### **A.5.3 Excess**

#### **A.5.3.1 Basic coverage**

The insurance is valid without excess for all coverage areas, unless otherwise is stated in the insurance policy.

#### **A.5.3.2 Extended coverage**

The insurance is valid without excess for all coverage areas except section D.2.4 Legal protection, unless otherwise is stated in the insurance policy.

#### **A.5.3.3 Optional coverage**

Sections E. Property cover, G. Normal and routine dental care and H. Preventive care are valid with excess, unless otherwise is stated in the insurance policy.

### **A.5.4 Security directives**

For each compensation area there are stated a number of security directives and demands on due care and attention. If the policyholder neglects to follow the security directives and demands on due care and attention, Gouda will only compensate the policyholder if it can be assumed that the incident in question would have occurred even if the security directives and demands on due care and attention had been followed. This also applies to any other person that might be obliged to certify that the security directives and demands on due care and attention are followed.

### **A.5.5 Limitations and exceptions**

The insurance does not cover

- claim caused with intent or gross negligence
- claim caused during self inflicted influence of alcohol or during influence of narcotics, medicine, drugs or other equal substances, unless it can be assumed that the claim is not connected to such use.
- Claim caused during policyholders participation in scientific expedition
- Claim caused, direct or indirect, during use or handling of radio active material
- Claim due to policyholders illegal action. This also applies to policyholders beneficiary or legal heir
- Claim, direct or indirect, due to strike, lock-out, arrest, confiscation or other official action, unless otherwise is stated under a specific compensation area

- Claim that can be compensated by other insurance, transportation company, law or other. This does however not apply to disability- or death compensation
- Loss of income
- Claim, direct or indirect, due to war or warlike events (see special conditions in section A.5.10 War damage).

The insurance can not be taken out by

- Pilots and co-pilots for coverage during flight
- Employees on atomic power plant for coverage during work
- Persons off-shore

### **A.5.6 Insurance premium**

#### **A.5.6.1 Setting the insurance premium**

When setting the insurance premium, Gouda will carry out individual risk assessment. This may lead to deviation from standard premiums.

#### **A.5.6.2 Payment of insurance premium**

Insurance premium must be paid in advance unless otherwise has been agreed and is stated in the insurance policy. If insurance premium is paid on stated due day, Goudas responsibility as an insurer starts on the first day of the policy period.

Insurance premium for renewed insurance must be paid no later than on the first day of the new policy period.

#### **A.5.6.3 Additional premium**

For additional premium, during the policy period, due to extended insurance coverage the same rules as stated in A.5.6.2 applies.

#### **A.5.6.4 Reimbursement of insurance premium**

If the insurance contract is cancelled or terminated, the unused insurance premium will be reimbursed if the unused premium exceeds SEK 200.

If a claim/damage has occurred an amount equalizing the sum of the claim will be considered as used insurance premium.

### **A.5.7 Duty of disclosure**

Company interested in taking out this insurance for the company expatriates has a duty of disclosure and are obliged upon request to provide all information that may affect whether or not insurance coverage can be offered. The same duty of disclosure applies if a company insured wishes to renew the insurance or to extend coverage. The company insured is obliged to answer all Goudas questions truthfully and without leaving information out. The company insured is also obliged to provide information, without request, that might have affect on Goudas risk assessment. During the policy period both the company insured and the policyholder are obliged, upon request, to provide information in the same way as stated above.

A company insured that realizes that false or incomplete information, that is of importance for Goudas risk assessment, has

been provided to Gouda is obliged to correct such information without any delay.

If a company insured or a policyholder, when fulfilling the duty of disclosure, give fraudulent information, conceal or withhold information, the insurance contract is invalid according to what is stated in the Swedish Contract Act, 1915:218 (Lag (1915:218) om avtal och andra rätts-handlingar på förmögenhetsrättens område), and Gouda is released from liability for all insurance claim that occur thereafter.

If the company insured intentionally or by gross negligence neglects its duty of disclosure and Gouda can show that insurance would not have been offered if such information had been provided, Gouda is released from liability for all insurance claims occurred. If Gouda can show that insurance would have been offered, but to a higher insurance premium or with other conditions, Gouda's liability will be limited in relation to such premium and such conditions. If Gouda due to lack of such information have not taken out reinsurance, Gouda's liability will be adjusted accordingly.

Gouda will not be released from liability or have limited liability as stated in first and second piece of text if Gouda realized or should have realized that the information provided was false or incomplete. This also applies if the false or incomplete information lack significance for the contents of the insurance contract.

#### **A.5.8 Increased risk**

If the risk for insurance claim has increased due to change in circumstance stated in the insurance policy or stated by the company insured or the policyholder when closing the insurance contract, and if the company insured has agreed to such change of circumstance, Gouda is released from liability.

#### **A.5.9 Accumulated risk during group travel**

For accumulated risks exceeding 100 MSEK Gouda will charge additional insurance premium. The company insured is obliged to, at the latest on the same day as journey by bus, train, boat or airplane starts, notify Gouda of journey where multiple policyholders, with a total insurance sum for death exceeds 100 MSEK but not 150 MSEK, will participate. If such notification is neglected or if additional insurance premium is not paid Gouda's liability will be limited to 100 MSEK.

If the total insurance sum for death exceeds 150 MSEK the company insured is obliged to notify Gouda at least 14 days in advance. If such notification is neglected or if additional insurance premium is not paid Gouda's liability will be limited to 100 MSEK.

Such obligation to notify Gouda does also apply if multiple policyholders are situated in the same area at the same time.

#### **A.5.10 War damage**

The insurance is not valid in country or area where the Swedish Foreign Ministry advises against journeys.

If the policyholder, during current expatriate assignment, live in a country or area that is struck by war, warlike event, riot or similar

disturbance the insurance is however valid for 90 days counting from the day the disturbance broke out, given that the policyholder was already in the country or area when the disturbance broke out and that the policyholder did not participate in the disturbance.

The insurance is not valid if the Swedish Foreign Ministry has ordered evacuation and the policyholder ignores such order, even if this occurs during the 90 days given in the piece of text above.

If the country or area where the policyholder lives during the expatriate assignment is struck by war, warlike event, riot or similar disturbance the policyholder should always contact Gouda or Gouda Alarm.

#### **A.5.11 Period of validity**

The period of validity, the policy period, starts at 00.00 on the first day of coverage according to what is stated in the insurance policy, unless otherwise has been agreed between the company insured and Gouda. If the insurance is taken out on the first day of coverage the coverage starts when the insurance contract is settled, but no earlier than when insurance premium has been paid.

#### **A.5.12 Renewal of insurance contract**

When the current policy period expires the insurance will automatically be renewed for another 12 months. Gouda will send out an invoice for insurance premium for the upcoming policy period. The new policy period will become effective when insurance premium has been paid.

If Gouda or the company insured do not wish to renew the insurance they must inform the other part in writing at the latest 30 days before the end of the current policy period.

If a higher insurance premium or changed conditions shall apply for the new policy period, Gouda is obliged to notify the company insured at the latest when sending out the invoice for insurance premium for the upcoming policy period. If the company insured, after such notification, no longer wish to renew the insurance they are obliged to notify Gouda in writing within 14 days from when Gouda sent the notification/invoice.

#### **A.5.13 Change or cancellation of insurance contract**

Change in or cancellation of the insurance contract can only be settled between Gouda and the company insured. Change or cancellation must be settled in writing.

##### **A.5.13.1 Policyholders right to cancel insurance**

The insurance can be cancelled if

- Gouda significantly neglects its obligations according to the insurance contract or according to the Swedish Insurance Contract Act
- The need of insurance cease to exist or similar of essential significance
- Gouda changes the insurance conditions during the policy period.



#### **A.5.13.2 Insurers right to terminate insurance**

The insurance can terminate the insurance if

- The policyholder or the company insured significantly neglects their obligations towards Gouda
- A circumstance, stated in the insurance policy, of significant impact on Goudas risk assessment has changed in a way that Gouda could not have taken into account when offering the insurance.

Gouda must send a written notice of termination 14 days before the termination becomes effective. Notice of termination must be sent without unnecessary delay as soon as Gouda becomes aware of the circumstance that causes the termination. If this is not fulfilled Gouda loses its right to terminate the insurance due to this circumstance, unless the company insured or the policyholder has acted fraudulent.

If insurance premium has not been paid on agreed due date Gouda can terminate the insurance if the delay in payment is significant. Gouda must send a written notice of termination that becomes effective three days after the notification was sent.

If insurance premium for renewed policy period has not been paid on agreed due date Gouda must send a written reminder of due payment. Termination becomes effective seven days after the reminder was sent.

#### **A.5.13.3 Termination of automatic renewal**

If Gouda or the company insured do not wish to renew the insurance, they must inform the other part in writing no later than 30 days before the last day of coverage of the current policy period.

#### **A.5.14 Rescue obligations**

The policyholder shall, to the best of his/her ability, attempt to limit damage or injury that has occurred and avoid damage or injury that could immediately occur.

If the policyholder intentionally neglects to limit damage or injury compensation will be reduced or denied depending on the circumstances. This also applies if the policyholder neglects to fulfil his/her obligations knowing that this might have an impact on the risk of the damage occurring.

#### **A.5.15 Provocation of insurance claim**

Gouda is released from liability if a policyholder intentionally or by gross negligence has provoked an insurance claim. This also applies if the policyholder can be assumed to have acted or not acted knowing this would have a significant impact on the risk of an insurance claim occurring. If a policyholder has worsened the consequence of an insurance claim, Gouda is released from liability in the same extent as the policyholder has worsened the consequence of the claim.

#### **A.5.16 Recovery**

Gouda will take over the rights of the policyholder against parties who may be liable to provide an indemnity or make a contribution with respect to any matter which is the subject of a claim under this insurance contract.

In the event of payment being made under this insurance Gouda shall be entitled to recovery from third parties to the extent that Gouda has indemnified the policyholder.

If the policyholder relinquishes from his/her right to compensation from third party according to contract, warranty or similar, Goudas liability is limited in the same extent and any given compensation must be returned to Gouda.

If compensation incorrectly has been paid out by Gouda, the policyholder is obliged to return the compensation to Gouda, even if the policyholder was not aware that the compensation was paid out incorrectly.

#### **A.5.17 Double coverage**

If the same interest has been insured to the same risk with several insurance companies, each insurance company is liable towards the policyholder as if that insurance company was the sole insurer. The policyholder does however not have the right to a total compensation that exceeds the sum of insurance claim. If the total insurance sum from all insurance companies exceeds the sum of the insurance claim, the liability is divided proportionally among the insurance companies in relation to their separate insurance sums.

#### **A.5.18 Force Majeure**

The insurance does not cover loss occurring due to delay in claims handling, repair or payment if the delay is caused by war, warlike event, civil war, revolution, riot, official action, strike, lock-out, blockade or similar disturbance.

#### **A.5.19 Period of limitation**

Policyholder who wishes to make a claim for compensation must report a claim to Gouda within three years from when the policyholder realized that he/she could claim for compensation, but no later than within ten years from when the claim could be reported. If a claim has not been reported within stated time limit the right to compensation is lost.

If the policyholder has reported a claim within stated time limit, the policyholder always has six months to direct a claim after Gouda has proclaimed final decision regarding compensation.

#### **A.5.20 Legal provisions**

The insurance contract shall be governed by insurance policy, the insurance conditions and applicable Swedish law. Proceedings against Gouda must be instituted at Swedish court. This applies even if the dispute regards an event that occurred outside Sweden.

#### **A.5.21 Swedish Insurance Contract Act 2005:104**

(Försäkringsavtalslagen)

This insurance contract is regulated by the Swedish Insurance Contract Act 2005:104 (Försäkringsavtalslagen, FAL).

#### **A.5.22** Personal Data Act 1998:204 (Personuppgiftslagen, PUL)

The personal details we receive about the policyholder in connection with taking out this insurance and in connection with our claims adjustments are necessary for us to be able to manage the insurance and fulfil our contractual obligations and meet the needs of the policyholder. The details can also be used to evaluate and decide on shape and content of our insurance policies and market analyses. Personal details can, for this purpose, be given to companies we cooperate with. Personal details can also be used to send information about other services we provide along with our partners. We also have a certain amount of responsibility toward authorities with regard the duty of disclosure. This means that we must provide authorities with the information they demand. You are also entitled to demand information about yourself and how it is used from us in writing. You can also make a written request to us if you do not want your personal details used for marketing purposes.

#### **Gouda Reseförsäkring**

Marketing Department  
Wollmar Yxkullsgatan 14  
118 50 STOCKHOLM  
SWEDEN

#### **A.5.23** Insurer

Gouda Reseförsäkring, branch office of Goudse Schadeverzekering N.V. Gouda, Holland.

#### **A.5.24** Complaints and appeals

If the policyholder has questions regarding Goudas claims handling or questions regarding a decision in an insurance claim, or if the policyholder does not agree in Goudas decision in relation to what is settled in the insurance contract, Gouda ask the policyholder to contact the claims department at Gouda. It is important for Gouda to make sure that no mistake has been made and to clear any misunderstandings.

Gouda ask the policyholder to collect all comments and other relevant information and documentation and send this together with a written request of reconsideration to Gouda. A new claims handler will be assigned and the policyholder will within shortly receive a written answer.

If the policyholder after such internal reconsideration still not be satisfied with Goudas decision, the policyholder can turn to external authorities for counselling and external appeal:

#### **External valuation**

If the policyholder does not agree with Gouda's valuation of damaged property both Gouda and the policyholder is entitled to demand an external unbiased valuation.

#### **Court**

The policyholder can always proceedings against Gouda at Swedish court in dispute that regards the insurance contract. Costs for such proceedings can be covered by

- Legal aid
- Legal coverage included in the insurance, given that no other options are available

## **B. When damage occur**

### **B.1 Measures to take**

Under each compensation area there are stated what measures the policyholder has to take when damage occur. The instructions below in this section apply generally to all compensation areas.

If the person entitled to compensation has neglected to fulfil requirement in the insurance conditions or in the insurance contract and this generates damage to Gouda, compensation will be rejected or reduced, depending on the circumstances. If a policyholder neglects to fulfil such requirements in a claim under coverage area D.2.3 Liability, Gouda is entitled to recover what has been compensated from the policyholder.

If the policyholder or other claimant intentionally or through gross negligence gives fraudulent information, conceal or withhold information of significance to Goudas evaluation of coverage, compensation will be rejected or reduced, depending on the circumstances.

The company insured and the policyholder must are obliged to take the following measures when reporting a claim, unless otherwise is stated in the insurance policy:

- The company insured and the policyholder are obliged to provide Gouda with information and documentation requested by Gouda in order to evaluate if a claim is covered under policy conditions and to what extent.
- The policyholder must be able to prove that damage occurred during the expatriate assignment, or during journey for maximum 90 days to third country.
- Gouda, or other acting on behalf of Gouda, has the right to search and collect information about the policyholders health and medical history by contacting doctors or other medical provider in order to evaluate if a claim is covered and to what extent.
- Gouda has the right to demand that the policyholder undergoes a medical exam performed by Goudas doctor or other doctor assigned by Gouda.

- Costs for repatriation that has not been arranged by Gouda will only be compensated with an amount corresponding to the cost Gouda would have had if Gouda had arranged the repatriation.

## **B.2 Reporting a claim**

Acute injury that need immediate assistance shall be reported to:

### **Gouda Alarm**

Telephone: +45 33 15 60 60

Fax: +45 33 15 60 61

E-mail: [alarm@gouda-rf.se](mailto:alarm@gouda-rf.se)

Sejrøgade 7

2100 KØBENHAVN Ø

Denmark

The policyholder has access to Gouda Alarm 24 hours a day, all year around. If the policyholder becomes acutely ill or has an accident, Gouda Alarm has doctors ready to communicate with treating doctors and supervise the treatment. Gouda always recommend the policyholder to contact Gouda Alarm, if possible, before commencing treatment and to gather all relevant information (policy number, name address and telephone number to treating doctor, diagnose and similar) to certify that the assistance coordinators as soon as possible can start processing the claim.

Other non-acute claims shall be reported to:

### **Gouda Reseförsäkring**

Telephone: +46 8 615 28 00

Fax: +46 8 1533 61 71

E-mail: [businessclaims@gouda-rf.se](mailto:businessclaims@gouda-rf.se)

Box 3031

103 61 STOCKHOLM

Sweden

All claims must be reported in writing by filling out Goudas claim form. The policyholder can down load the claim form on [www.gouda-rf.se](http://www.gouda-rf.se) or order a claim form by calling the telephone number above.

In the guide below the policyholder will find guidelines on what measures to take when damage occur. The instructions below are general instructions and must be read together with the specific instructions found under each specific area of coverage and together with what is stated in the insurance policy.



Claim	Policyholders responsibility
<b>Basic coverage</b>	
Medical-/dental treatment	If treatment is needed, contact Gouda Alarm before visiting a doctor/dentist. Gouda can then pre-authorize coverage and if possible arrange a guarantee of payment. For doctors visit without pre-authorization, the provider can send an invoice to Gouda or Gouda Alarm for evaluation of coverage. The policyholder can also pay the charge and send original receipt together with claim form and medical records and certificates to Gouda Sweden for evaluation of coverage.
Hospitalization	Immediately contact Gouda if acute illness or injury requires hospitalization.
Death	Always contact Gouda in case of death. Our assistance coordinator will, together with local authorities, make necessary arrangements.
Summoning	If the policyholder is required to return to the country of origin due to next of kin's serious illness, injury or death, or if his/her home is severely damaged, or if next of kin must be summoned due to policyholders serious illness, injury or death, always contact Gouda for evaluation of coverage and for assistance in arranging the transportation required. If the policyholder or next of kin arrange and pay such transportation without Goudas assistance, they are must send a filled out claim form together with original receipts to Gouda for evaluation of coverage.
Repatriation	Contact Gouda Alarm if the policyholder for medical reasons has to be repatriated to Sweden. Gouda Alarm will evaluate the necessity of the repatriation and when and how repatriation will be arranged.
Acute crisis aid/ psychological crisis treatment	Contact Gouda or Gouda Alarm if the policyholder suffers from acute crisis. Treatment must be pre-authorized by Gouda. The event leading to the acute crisis must be documented with certificate from proper involved authority and all costs must be documented with original receipt.
Replacement person	Contact Gouda or Gouda Alarm if the need for a replacement person occur. The necessity of such replacement person must be certified by the company insured and certified by doctor/authority. All costs must be documented with original receipt.
<b>Extended coverage</b>	
Disability-/death compensation	Contact Gouda for further instructions.
Liability Coverage	Contact Gouda as soon as damage that can lead to liability occurs. Claim form including a detailed description of the incident occurred and a written claim directed to the policyholder from the claimant must be sent to Gouda.
Legal Coverage	Contact Gouda as soon as a dispute arises.
Personal Injury Due to Assault	The policyholder must immediately report such incident to local police. The policyholder also needs to visit a doctor to have his/her injuries examined and evaluated. A filled out claim form must be sent to Gouda together with police report and medical certificate.
Evacuation	Contact Gouda or Gouda Alarm immediately. The policyholder must follow instructions from the Swedish and local authorities. All costs must be documented with original receipts.
Inability to exit area/ country struck by war	Immediately contact Gouda or Gouda Alarm. All costs must be documented with original receipts.
Kidnapping/hostage situation	Contact Gouda or Gouda Alarm as soon as a kidnapping- or hostage situation occur for further instructions. Journey for next of kin must be pre-authorized.
<b>Optional</b>	
Theft/property damage	Theft, robbery, break in and similar must immediately be reported to local police when damage occur. Damage/ theft during transportation must also be reported to the transporting company. The policyholder must present certificate from the transporting company showing their liability/compensation. The policyholder must send a filled out claim form to Gouda together with police report/certificate from transporting company and original receipt.
Delay and missed departure	The policyholder must send a filled out claim form to Gouda together with certificate from transporting company/ travel agency/police or similar and original receipts.
Luggage delay	The policyholder must send a filled out claim form to Gouda together with PIR-report and original receipts.
Normal/routine dental treatment	Contact Gouda for pre-authorization before commencing treatment. All self paid costs must be documented with original receipts and the policyholder must send such receipts to Gouda together with dental records from treating dentist and a filled out claim form.
Preventive care	Contact Gouda for pre-authorization before commencing treatment. All self paid costs must be documented with original receipts and the policyholder must send such receipts to Gouda together with medical records from treating doctor and a filled out claim form.
Children's health care	Contact Gouda for pre-authorization before commencing treatment. All self paid costs must be documented with original receipts and the policyholder must send such receipts to Gouda together with medical records from treating doctor and a filled out claim form.
Pregnancy	Contact Gouda as immediately if pregnancy occur. All costs must be pre-authorized. All self paid costs must be documented with original receipts and the policyholder must send such receipts to Gouda together with medical records from treating doctor and a filled out claim form.

## **C. Basic coverage – Mandatory**

### **C.1 General conditions**

The basic coverage is a mandatory coverage that regulate compensation for necessary and reasonable costs if the policyholder becomes acutely ill, injured or suffers from acute dental problems during the expatriate assignment.

The insurance covers public medical treatment as well as private medical treatment, but public medical treatment is primary and Gouda will evaluate in each claim if private medical treatment is necessary and reasonable.

Maximum sum insured is stated in the insurance policy.

The insurance is valid without excess.

### **C.2 Coverage**

#### **C.2.1 Medical costs**

Necessary and reasonable costs in case of acute illness, injury or accident. All medical treatment must be performed by a licensed doctor or other medically trained personnel.

#### **C.2.2 Hospitalization**

Costs for medical treatment and additional costs during hospitalization

If a policyholder under 18 years of age is hospitalized the insurance also cover costs for housing for one co-insured parent.

#### **C.2.3 Medical transportation** Costs for ambulance and air ambulance .

The insurance also cover necessary and reasonable costs for transportation to visit to doctor, dentist, nurse and other hospital treatment, given the treatment in question is cover under the insurance. All costs needs to be documented with original receipt.

#### **C.2.4 Screened blood**

If the policyholder is in a country or area with a suspected increased medical risk, the insurance may cover costs for supply and deliverance of screened blood.

#### **C.2.5 Medication**

Medication, treatment and other means of assistance prescribed by treating doctor as to treat the illness or injury.

#### **C.2.6 Medical evacuation**

If a policyholder's need for medical treatment can not be provided for locally, the insurance cover additional costs for transportation to the nearest medical provider able to provide the necessary treatment. If the necessary treatment can not be provided in the current country, the insurance may cover costs for transportation to a country that provide such necessary treatment.

In order for costs to be covered for such transportation, the transportation must have been arranged by Gouda.

If the ill or injured policyholder is under 18 years of age, and treating doctor assesses it as necessary, the insurance also cover transportation costs for one co-insured parent. In order for the insurance to cover costs for transportation back to the place of residence, the policyholder has to return to the place of residence within 30 days from the day of the medical evacuation.

The insurance also cover additional costs during medical evacuation. Maximum insurance sum for such additional expenses is 15 000 SEK.

#### **C.2.7 Alternative medical treatment**

Costs for chiropractic treatment, physiotherapy or similar alternative medical treatment are only covered if the treatment is prescribed in writing by a licensed doctor. The insurance covers up to ten sessions per illness/injury. If the policyholder thereafter still has need for further treatment Gouda must pre-authorize the treatment. The policyholder is obliges provide Gouda with requested medical certificate.

#### **C.2.8 Changed accomodation**

The insurance cover additional costs, for maximum 60 days, for food, housing and journey home if the expatriate assignment is prolonged due to illness and injury, given that the illness or injury is covered by the insurance and that the treating doctor can certify the need to prolong the journey.

#### **C.2.9 Dental treatment due to accident**

The insurance cover costs for dental treatment caused by accident. Damage to permanent dentures are covered in the same way as natural teeth. This also apply to removable dentures if they were placed in the mouth when damaged.

The policyholder is obliged to visit a dentist at the place of residence immediately when the dental accident occurs.

All treatment must be pre-authorized by Gouda or Gouda Alarm. However, this does not apply to acute dental treatment.

An accident is defined as an involuntary injury/damage through sudden and unforeseen external violence.

Injury caused by biting is not considered an accident.

#### **C.2.10 Acute dental treatment**

Costs for temporary dental treatment at the place of residence due to acute dental problems. The insurance covers necessary and reasonable costs for one treatment session and one follow up session per calendar year. Follow up session must be made within seven days from the first visit to the dentist.

Maximum insurance sum for acute dental treatment is 5 000 SEK.

The insurance does not cover costs for normal and routine dental care. Crowns, dental bridges and implants are not considered as temporary treatment.

#### **C.2.11 Treatment for mental conditions**

The insurance cover treatment given by psychologist or psychotherapist, given that diagnose has been made by, and

treatment prescribed by, a licensed psychiatrist. The insurance covers up to ten sessions per diagnose.

If a licensed psychiatrist can certify in writing that it is necessary, the insurance can cover additional sessions, given that the costs are necessary and reasonable. Such additional sessions must be pre-authorized by Gouda. The policyholder is obliged to provide Gouda with requested medical certificate

For this coverage area the insurance is valid for the policyholder with a withdrawal time counting 12 months before entering the policy period, unless otherwise is agreed with Gouda. The insurance do not cover costs connected to a medical condition that has shown symptoms, has had a change in treatment or medication, or has had other treatment (except for routine check ups) later than 12 months before the insurance first day of coverage and the expatriate assignment started.

#### **C.2.12** Acute crisis aid and psychological crisis treatment

This compensation area applies if the policyholder during the expatriate assignment suffers from acute psychological crisis due to

- Serious accident
- Assault, robbery or rape
- Violent trauma with multiple persons injured
- Natural disaster
- Terrorist action, war or warlike event
- Hostage situation

##### **C.2.12.1** Acute crisis aid

The insurance cover costs for acute crisis aid at the place of residence if the policyholder suffers from acute crisis due to any of the events mentioned above in C.2.12. The insurance also covers such costs for co-insured spouse, registered partner, co-habitant and child if the policyholder suffers from acute psychological crisis. Treatment must be given within 12 months and by licensed psychologist or psychotherapist. Maximum insurance sum for acute crisis aid is 20 000 SEK per event.

##### **C.2.12.2** Psychological crisis treatment

The insurance cover costs for treatment provided by licensed psychologist or psychotherapist when the policyholder has returned to the country of origin if the policyholder suffers from any of the events mentioned above in C.2.12.

The insurance covers up to 10 sessions for the policyholder suffering from the crisis and up to 10 sessions for co-insured spouse, registered partner, co-habitant and child if the policyholder suffers from acute psychological crisis according to C.2.12.

Maximum insurance sum for psychological crisis treatment is 20 000 SEK per event.

#### **C.2.13** Medical certificate

Costs for medical certificate requested by Gouda.

#### **C.2.14** Damaged property due to accident

The insurance cover property that is damaged in an accident, given that the accident also causes physical injury that requires immediate medical treatment.

Maximum insurance sum for damaged property due to accident is 2 000 SEK. The policyholder is obliged to keep the damaged property until the claim has been settled.

#### **C.2.15** Home assistance

The insurance cover necessary and reasonable costs for assistance in the policyholders home if the policyholder suffers from an accident. Maximum insurance sum is 15 000 SEK. The need for assistance must be certified by treating doctor and costs pre-authorized and documented with original receipt.

#### **C.2.16** Summoning

If the policyholder is not accompanied by next of kin at the place of residence, the insurance cover costs for journey, food and housing for to close relatives, if the policyholder suffers from serious illness or accident, or if the policyholder is deceased. Treating doctor must certify the necessity of such summoning and such journey must be pre-authorized by Gouda or Gouda Alarm. Costs for food and housing are covered for maximum 60 days.

#### **C.2.17** Repatriation or local burial in case of death

If the policyholder is deceased during the expatriate assignment the insurance cover necessary and reasonable costs for repatriation of the deceased. The insurance also cover additional expenses due to such repatriation. Maximum insurance sum for additional expenses is 15 000 SEK.

Instead of repatriation the insurance can cover costs for local burial. Maximum insurance sum for local burial is 30 000 SEK.

#### **C.2.18** Travel expenses due to interrupted journey.

The insurance cover necessary and reasonable additional travel expenses for journey to the country of origin if the policyholder must interrupt the expatriate assignment and return to the country of origin due to

- Next of kin suffers from serious illness or injury, or is deceased
- Co-insured family member suffers from serious illness or injury, or is deceased, and therefore is being repatriated
- Serious damage to or break-in in the policyholder's home that requires the policyholder's immediate presence.

The insurance also covers travel expenses back to the place of residence during the expatriate assignment.

#### **C.2.19 Replacement person**

The insurance cover necessary and reasonable travel expenses for journey to and from the country of origin for one replacement person, employed by the company insured, if the policyholder must interrupt the expatriate assignment or if he/she cannot perform the job assigned due to acute illness, injury or death.

#### **C.2.20 Convalescence compensation**

The insurance covers monthly convalescence compensation for maximum six months, given the policyholder has been prescribed full time sick leave for at least 30 days.

### **C.3 Compensation period**

Unless otherwise is stated in the insurance policy, the insurance covers.

- Necessary and reasonable costs for illness or injury up to one year counting from the day of the first visit to doctor.
- Necessary and reasonable costs for accidental injury and accidental dental injury up to three years counting from the day of the accident.

### **C.4 Security directives and limitations**

- The policyholder shall, if possible, contact Gouda or Gouda Alarm before seeing a doctor to have costs pre-authorized. If costs are assessed to exceed 10 000 SEK, the policyholder is obliged to have such costs pre-authorized by Gouda or Gouda Alarm.
- The insurance does not cover costs connected to a medical condition that has shown symptoms, has had a change in treatment or medication, or has had other treatment (except for routine check-ups) later than six months before the insurance first day of coverage and the start of the expatriate assignment. (see special conditions for mental conditions in C.2.11)
- If the policyholder has a medical condition that has not shown symptoms, has not had a change in treatment or medication (except routine check-ups) during time limit stated above, and suffers from a sudden and unexpected deterioration, the insurance covers additional medical expenses, caused by the deterioration, but only until the acute phase is over and the condition is as stable as it was before the deterioration. This will apply even if the policyholder is still given treatment
- In every claim Gouda has the right to determine if the policyholder shall be given treatment in the place of residence or in the country of origin.
- For a claim to be covered by the insurance, first visit to doctor or dentist must be made during current policy period and during current expatriate assignment

- A condition for compensation is that treating doctor and/or doctor writing medical certificate is licensed and unbiased.
- To be entitled to compensation for costs already paid for, the costs have to be covered by the insurance and documented by original receipt.
- The insurance only cover journeys in coach/economy class. This does not apply to transportation with ambulance or air ambulance.
- The term "home", in connection to interrupted journey due to damage or break-in in the policyholders home, is defined as the permanent residence in the country of origin and does not include summer houses or other temporary residences. When filing such claim, the policyholder must send in a police report or report from other authority of significance
- If a replacement person is needed, the company insured needs to verify in writing the necessity of such replacement person

### **C.5 Exceptions**

The insurance do not cover

- Costs that are not stated under C.2.
- Costs for a ship or an air plane changing its course due to policyholders illness or injury
- Costs generated due to policyholders use of alcohol, narcotics, performance-enhancing drugs and other similar substances
- Costs connected to pregnancy arisen after the 32:nd week of pregnancy
- Costs for preventive treatment, routine health care, normal and routine dental treatment, orthodontics, abortion, recreation- and spa
- Costs for plastic surgery, cosmetic surgery, treatment of postoperative problems or complications connected to plastic- or cosmetic surgery, unless the surgery is a direct cause of an accidental injury covered by the insurance during the policy period
- Family counselling or similar treatment
- Costs for medication not prescribed by a licensed doctor
- Costs for acute dental treatment due to policyholders negligence to undergo normal and routine dental treatment at least every 12-18 months.
- Costs for repatriation due to policyholders fear/worry for infection or similar
- Injury caused during practise of dangerous sport, adventure, expedition or similar activity not considered as normal exercise, unless otherwise is stated in the insurance policy
- Costs that can be compensated, or already has been compensated, by law, convention or other insurance
- Costs for medical treatment caused by the policyholders negligence to follow treating doctors or Goudas instructions

- Costs for medical treatment if the policyholder has neglected to follow doctors recommendation to not commence the expatriate assignment
- Loss of income
- Costs connected to interrupted journey if the journey was interrupted when less than 48 hours of the planned expatriate assignment remained

## D. Extended coverage – Optional

### D.1 General conditions

The Extended Coverage is optional and is a supplement to the Basic Coverage. The Extended Coverage includes disability and death compensation due to accidental injury, illness or infection. The Extended Coverage also includes Liability Coverage, Legal Coverage and coverage areas for personal security.

If the insurance is taken out with Extended Coverage this is stated in the insurance policy.

Maximum insurance sum is stated in the insurance policy.

The insurance is valid without excess for all compensation areas except section D.2.4 Legal Coverage, unless otherwise is stated in the insurance policy.

### D.2 Coverage

#### D.2.1 Disability and death compensation due to accidental injury

The insurance covers permanent medical disability and death due to accidental injury occurring during the expatriate assignment.

##### D.2.1.1 Coverage for medical disability due to accidental injury

The insurance cover medical disability and compensation is based on the degree of disability. Medical disability is defined as a permanent reduction of bodily functions resulting from the accidental injury. Medical disability also includes disfiguring scars, permanent ache and loss of sense or internal organ. The medical disability is determined regardless of whether or not the policyholders work capacity is effected.

The policyholder is entitled to disability compensation if the accidental injury causes disability within three years from the accident. Disability can be determines at the earliest after 12 months counting from the accident. Compensation will be paid as soon as the definite degree of disability has been determined. If no further treatment is required and it is possible to determine the permanent disability earlier than 12 months compensation will be paid as soon as the disability is determined. The permanent disability shall, if it is possible, be determined within three years from the accident.

The determination of the permanent disability can however be postponed as long as it is medically necessary.

The determination of medical disability is based on physical injuries that was caused by accident and that can be objectively determined. The medical degree of disability is determined in accordance with a table drawn up by the Swedish insurance line of business. If the accident has caused multiple injuries, payment will be made based on one degree of disability and will not exceed the maximum insurance sum. If the functioning level of the injured body part was already reduced before the accident, the previous medical degree of disability will be deducted.

If the policyholder is deceased before the right to medical disability has occurred, no compensation for disability will be made.

If the injury caused by accident is significantly deteriorated, the policyholder is entitled to have his/her degree of disability re-examined. Such re-examination must however be made within ten years from the accident.

##### D.2.1.1.1 Means of assistance for disability

The policyholder can also claim compensation for means of assistance and other medical measures prescribed by doctor as deemed necessary to relieve the discomfort caused by the disability and for which the policyholder is not receiving compensation from elsewhere. Such claim can be made first after the permanent medical disability has occurred and within three years thereafter. The insurance only cover costs that have been pre-authorized. Maximum insurance sum is 50 000 SEK.

##### D.2.1.2 Death benefit

Death benefit is payable provided the accident leads to death within three years from the day of the accident. Death benefit is payable to the estate of the deceased. Should death occur after the right to medical disability has occurred, but before the final payment is made, the death benefit is reduced with amount corresponding to what has already been paid out as medial disability.

##### D.2.1.2.1 Beneficiary

If the policyholder wishes to appoint one or more special beneficiaries this must be reported to Gouda in writing. Forms can be ordered by contacting Gouda by telephone (+46 8 615 28 00) or can be downloaded from [www.gouda-rf.se](http://www.gouda-rf.se).

If the policyholder has not reported any special beneficiaries the death benefit will be paid to

- Primarily the policyholder's
  - wife/husband, registered partner or person with whom the policyholder lives with in a quasi-marital relationship (50 %)
  - children (50 %)
- Secondly, of beneficiary stated above does not exist, the policyholder's legal heirs

#### **D.2.1.2.2 Payment**

Death benefit is paid to beneficiary.

Beneficiary can not be changed by will.

Wife/husband or registered partner who is a beneficiary will cease to be beneficiary if an application of divorce or an application of dissolution of registered partnership has been submitted to applicable authority.

Death benefit to legal heirs will be divided among the legal heirs according to legislation in the Swedish Inheritance Code (Ärvdabalken).

#### **D.2.1.3 Security directives and limitations**

- Maximum insurance sum for death benefit for policyholder 70 years old and older is limited to 100 000 SEK and for medical disability to 300 000 SEK. The maximum insurance sum for death benefit for co-insured children under the age of 18 years is limited to 50 000 SEK.

#### **D.2.1.4 Exceptions**

The insurance does not cover

- Injury by sudden exertion that causes for example muscle rupture or lumbago
- Injury caused due to use of narcotics, performance-enhancing drugs and other similar substances
- Injury caused by bacterial infection, viral infection or other infection
- Injury caused due to use of medical substances or due to medical procedure, treatment or examination unless it is a direct consequence of an accidental injury covered by the insurance
- Such condition, even if diagnosed after an accident, that cannot according to medical experience be regarded as connected to an accidental injury, but to an illness, disability or morbid change
- Suicide or attempted suicide
- Injury connected to limitations in A.5.5
- Accidental injury caused while participating in hazardous sporting activity, adventure or expedition not considered normal exercise

#### **D.2.2 Disability and death benefit due to illness or contamination**

The insurance covers permanent medical disability and death benefit due to illness or contamination occurring during the expatriate assignment.

##### **D.2.2.1 Coverage for medical disability due to illness or disease due to contamination**

The insurance cover medical disability if the policyholder becomes ill or suffers from disease due to contamination that leads to a reduction of the policyholders physical or mental bodily functions and where the medical disability is determined to at least 5 %.

The degree of disability is determined when the condition has been stabilized, but no later than three years from when the illness or disease due to contamination occurred. Compensation can be paid as soon as the degree of disability has been determined, but at the earliest after 12 months counting from when the illness or disease occurred.

The medical degree of disability is determined in accordance with a table drawn up by the Swedish insurance line of business. If the illness/disease has caused multiple injuries, payment will not exceed the maximum insurance sum.

If the illness/disease is significantly deteriorated after disability has been determined, the policyholder is entitled to have his/her degree of disability re-examined. Such re-examination must however be made within ten years from the when the illness/disease occurred.

##### **D.2.2.1.1 Means for assistance for disability**

The policyholder can also claim compensation for means of assistance and other medical measures prescribed by doctor as deemed necessary to relieve the discomfort caused by the disability and for which the policyholder is not receiving compensation from elsewhere. Such claim can be made first after the permanent medical disability has occurred and within three years thereafter. The insurance only cover costs that have been pre-authorized. Maximum insurance sum is 50.000 SEK.

##### **D.2.2.2 Death benefit due to illness or disease due to contamination**

The insurance cover death benefit if illness or disease due to contamination occurred during the expatriate assignment causes death.

##### **D.2.2.2.1 Illness**

Death benefit is payable if the policyholder is diseased due to acute illness during the expatriate assignment and during the policy period.

Death benefit is also payable if the policyholder is diseased due to acute illness occurring during the expatriate assignment and during the policy period, when death occurs within 14 days from the return to the country of origin, given that the journey back to the country of origin was in direct connection to the illness/disease.

##### **D.2.2.2.2 Disease due to contamination**

Death benefit is payable if the policyholder is diseased due to disease caused by bacteria, virus or other infection, when death occurs within three years counting from when the policyholder was infected.

##### **D.2.2.2.3 Beneficiary**

If the policyholder wishes to appoint one or more special beneficiaries this must be reported to Gouda in writing. Forms can be ordered by contacting Gouda by telephone (+46 8 615 28 00) or can be downloaded from [www.gouda-rf.se](http://www.gouda-rf.se).



If the policyholder has not reported any special beneficiaries the death benefit will be paid to

- Primarily the policyholder's
  - wife/husband, registered partner or person with whom the policyholder lives with in a quasi-marital relationship (50 %)
  - children (50 %)
- Secondly, of beneficiary stated above does not exist, the policyholder's legal heirs

#### **D.2.2.2.4 Payment**

Death benefit is paid to beneficiary.

Beneficiary can not be changed by will.

Wife/husband or registered partner who is a beneficiary will cease to be beneficiary if an application of divorce or an application of dissolution of registered partnership has been submitted to applicable authority.

Death benefit to legal heirs will be divided among the legal heirs according to legislation in the Swedish Inheritance Code (Ärvdabalken 1981:359 / 1981:359).

#### **D.2.2.3 Security directives and limitations**

- Special conditions that extend policy coverage or exclude policy exceptions can be agreed. Such agreement must be stated in the insurance policy.
- An illness is considered to have occurred when deterioration of health for the first time is detected by a doctor. The policyholder must be able to verify when and where such health deterioration occurred.
- If the policyholder suffers from disease due to contamination he/she is obliged to immediately visit a doctor at the place of residence.
- In case of death that might lead to death benefit Gouda must be without delay
- If the policyholder is diseased due to illness or disease, medical and death certificate, verifying that death was caused by illness or disease that occurred during the expatriate assignment, must be sent to Gouda. Such documentation must be presented by the beneficiaries.
- The policyholder is obliged to follow vaccination recommendations stated by the World Health Organisation and by the Swedish Institute for Infectious Disease Control and take other preventive measures.
- To be entitled to disability compensation for mental illness the policyholder must have been insured by Gouda coherent for at least two years before the illness occurred.

#### **D.2.2.4 Exceptions**

The insurance do not cover

- Medical disability or death benefit if the illness or disease that caused disability or death occurred before commencing the expatriate assignment and the first day of coverage.
- Death caused by accidental injury
- Death caused by policyholders use of alcohol, narcotics, performance-enhancing substances, medication or similar substances
- Suicide
- Claim occurring during journeys that according to section A "General Terms and Conditions" are not covered by the insurance
- Death due to illness or disease if the illness or disease has occurred after journey to country struck by war or war like event prior to the policyholders arrival in the country. This also apply if the policyholder choose not to participate in evacuation or if policyholder choose to stay in such country in more than 90 days if the country is struck by war or warlike event after the policyholders arrival

Disability compensation or death benefit do only apply if the illness or point of infection that has led to disability or death occur before the policyholder 65:th birthday.

#### **D.2.3 Liability coverage**

The insurance is valid when someone claims compensation from the policyholder, as a private individual, for personal injury or material damage caused by the policyholder during the expatriate assignment.

The insurance also cover economic damage if it is a direct consequence of a covered personal injury or covered property damage.

##### **D.2.3.1 Goudas responsibility**

If the policyholder is held responsible for damage covered by the liability coverage in this insurance, Gouda will

- Evaluated whether the policyholder is liable or not
- Negotiate with the claimant
- Assign legal representation if needed
- Represent the policyholder in trial and pay for connected legal expenses if such expenses are not paid for by the other
- Pay for damages that the policyholder is liable for in compliance with current law relating to claims for damage.

##### **D.2.3.2 Security directives and limitations**

- Maximum insurance sum for liability coverage is stated in the insurance policy. Stated amount is maximum compensation per incident even if multiple policyholders are held liable.
- If multiple damages occur by one single cause they are considered as one incident

- If policyholder is held liable for personal injury against person domiciled in Sweden, the maximum insurance sum is limited to reasonable compensation for personal injury in compliance with Swedish damage law.
- Incident that might lead to liability must immediately be reported to Gouda. A filled out claim form must be sent in together with a detailed description of the incident and a written claim from the claimant
- The policyholder is obliged to, without delay, provide Gouda with all information and documentation of importance for the claims handling.
- The policyholder must take reasonable measures to prevent claims that might occur and limit claims that have already occurred.
- The policyholder must cooperate in recovery against third party.
- If the policyholder is summoned to court Gouda must be notified immediately
- If Gouda requires, the policyholder must cooperate in settlements. If such settlement is agreed, Gouda can not be held liable to expenses or damage that occurs after such settlement.

#### **D.2.3.3 Exceptions**

Liability coverage can not be provided for

- Damage to property that was rented, borrowed or leased or property kept for repair or similar, except if such property was kept purely temporary. Note: Damage to hotel room, other rented housing or inventories in such rented premises are covered by the liability coverage given the damage is not covered by other insurance.
- Damage connected the policyholders profession
- Damage due to natural tear, negligence, criminal or intentional act
- Damage the policyholder could be liable for as owner, user or driver of motor vehicle (except for wheelchair), steam boat, motor boat, sail boat, scooter, hovercraft, hydro copter, aircraft, air balloon, paraglide, hang glider or similar. Note: The insurance do however cover personal injury caused by boat if the boat has an engine with no more than 10 horse powers or sails measuring maximum 10 square meters.
- Damage the policyholder could be liable for as owner of a property, as possessor of a ground lease or as an owner of an apartment
- Nuclear damage the policyholder could be liable for in compliance with Swedish nuclear liability legislation or equal legislation abroad
- Damage that direct or indirect is caused or in other way is connected to war, warlike event, civil war, revolution, riot or similar disturbance

- Damage caused by a ship or an air plane changing its course due to policyholders illness or injury
- If the policyholder wilfully state, conceal or hide anything of significance for the assessment of the damage
- If the policyholder accepts liability, approves the amount of damage pay the damage without Goudas approval
- Pure economic damage without connection to personal injury or property damage.
- Liability over and above current Swedish Law on Damages 1972:207 (Skadeståndslagen)
- Damage to next of kin
- Damage to person covered by the same expatriate insurance as the policyholder
- Damage by contamination or similar

#### **D.2.4 Legal coverage .**

The insurance cover necessary and reasonable costs for representation and trial if a dispute occur during the expatriate assignment and if costs connected to such dispute can not be covered be legal aid or counter part. The insurance covers the policyholder as a private individual in his/her capacity as traveller and not in relation to his/her profession.

In the event of payment being made under this insurance Gouda shall be entitled to recovery from third parties to the extent that Gouda has indemnified the policyholder.

Legal coverage applies with an excess of 20 % of costs arisen but no less than 1.000 SEK

##### **D.2.4.1 Expenses covered by the insurance**

- Expenses for legal representation in District court or expenses arising in Court of Appeal or Supreme Court after trial in District Court
- Expenses for arbitrary trial
- Expenses for trial and damage sentenced in District Court. Court of Appeal, Supreme Court or Arbitrary Trial
- Expenses due to settlement during trial if it obvious that the policyholder would have been liable to higher amount of damage if the dispute had been settled by court.
- Necessary and reasonable expenses for a reasonable period of time for legal representation
- Necessary and reasonable expenses for investigation prior to trial
- Expenses connecting to prove the policyholders case in trial or arbitrary
- Processing fees during trial

#### **D.2.4.2 Legal representation**

The policyholder must choose a legal representative suitable with regards to the policyholder's place of residence and the nature of the dispute. The legal representative must be

- A member of the Swedish Bar Association or a lawyer employed by an advocate
- Be able to verify that he/she has been assigned council for a case some time during the past three years in accordance with the legal aid act in disputes of a similar character and are still suitable for such council, or otherwise in a satisfactory way that he/she is particularly suitable for the assignment.

The policyholder and Gouda are entitled to demand arbitration at the Swedish Bar Association, or equal foreign association, authority, concerning whether or not the representative's costs and fees are reasonable and the representative must agree to such arbitration. Legal representative must always be pre-approved by Gouda if a dispute is to be settled abroad.

#### **D.2.4.3 Security directives and limitations**

- If multiple disputes occur that all arise from one single event or one single circumstance, such disputes are considered as one single dispute. If the policyholder and another insured person are on the same side in a dispute this will be considered as one single dispute
- In order to receive compensation for costs the policyholder is obliged to hire a representative according to the regulations in D.2.4.2.
- The policyholder must cooperate in recovery against third party.
- If the policyholder him-/herself is a lawyer he/she can not represent him-/herself in a dispute.
- As soon as a dispute occurs, or as soon as the suspicion of a dispute occurs, Gouda must be notified.
- The policyholder and his/her representative must provide Gouda with continuous reports through out the legal process.

#### **D.2.4.4 Exceptions**

The insurance do not provide coverage

- If the policyholder forsake his/her right to compensation from counter part
- For dispute connected to criminal offence
- For costs connected to dispute that can by administrative authorities
- In dispute connected to occupational or official duties or other forms of professional activities
- For costs connected to disputed regarding divorce proceedings or other domestic disputes
- In dispute concerning economic obligations which are of unusual character or extent for a private person

- In dispute concerning bail and claims or demands transferred to the policyholder
- In dispute concerning the policyholder as owner, user or driver of motor vehicle, trailer, aircraft steam boat, motor boat, sail boat or scooter. Note: The insurance do however cover the policyholder as a driver or user of motor vehicle, trailer, motor boat or sail boat if the policyholder has temporarily borrowed or rented such vehicle outside the Nordic Region.
- In dispute concerning damage due to policyholder's criminal act, or suspicion of criminal act.
- If the policyholder cant prove a justifiable interest in the dispute being processed
- For policyholders own work, loss of income, journeys, room and board or other additional expenses
- For costs for execution of verdict
- For additional costs if the policyholder engage several representatives or changes representatives
- For remuneration to arbitrators
- For processing costs or costs to representatives if the policyholder has had such costs covered by damage stated in court
- If the policyholder neglect to appear in trial, or similar
- If the policyholder is entitled to compensation/coverage from other insurance, government or other

#### **D.2.5 Personal security and crisis management .**

##### **D.2.5.1 Personal injury due to assault**

The insurance applies if the policyholder, during the expatriate assignment, suffers from personal injury due to assault or intentional violence.

Compensation will be determined and based upon the regulations in the Swedish Damage Law, chapter 2, paragraph 2 and chapter 5.

##### **D.2.5.1.1 Security directives and limitations**

- If multiple injuries occur from one single incident, such damages are considered on single injury.
- Injury must be reported to Gouda as soon as possible
- The policyholder must prove that he/she is entitled to damage and that the offender is unknown or has no capacity to pay the damage
- The policyholder must, immediately when suffering from the injury, report the incident to the police at the place of residence and immediately visit a doctor for medical treatment and assessment of the injuries.
- Police report and medical report must be sent to Gouda in originals.
- If the incident leads to prosecution the policyholder is obliged to, if required by Gouda, sue for damages in court and Gouda will then pay for connected legal expenses

#### **D.2.5.1.2 Exceptions**

The insurance do not provide coverage

- If the policyholder was injured during influence of alcohol, narcotics or similar substances, medicines or performance-enhancing substances. Note: This does not apply in case of rape or sexual assault.
- If the offender is known or/and the offender has capacity to pay damage
- If the policyholder without reasonable cause exposes him/her to the risk of being injured
- If the policyholder, in connection to the personal injury, is found guilty of intentional act tat according to Swedish law might lead to imprisonment or fines
- If the offender is next of kin to the policyholder
- If the injury, direct or indirect, is connected to war, warlike event, civil war, revolution or riot.
- For damage based on consent
- For damage transferred from the person entitled to compensation
- For damage covered by other liability, for example the offender or other insurance.

#### **D.2.5.2 Evacuation**

If the Swedish Foreign Ministry has ordered evacuation from area/ country where the policyholder is situated during his expatriate assignment, due to war, warlike event, terror, natural disaster or life threatening epidemic, the insurance covers necessary and reasonable costs for transportation, room and board in connection to the evacuation to Sweden or to closest safety area.

##### **D.2.5.2.1 Security directives and limitations**

- Immediately contact Gouda in case of event that might lead to evacuation.
- The policyholder is obliged to follow instructions/orders from the Swedish Foreign Ministry and from local authorities.
- In order to receive compensation for self paid costs the policyholder is obliged to present original receipts.
- The insurance does not cover costs that can be compensated from elsewhere
- The insurance only provide compensation if the policyholder is evacuated immediately when evacuation is possible. If the policyholder choose not to participate in an evacuation, and chooses to stay in the area/country, the insurance will not provide compensation for evacuation at a later point.

##### **D.2.5.2.2 Exceptions**

The insurance does not provide coverage if the policyholder travel to a country already struck by war, warlike event, riot or similar disturbance.

The insurance does not provide coverage if the policyholder has participated in the disturbance as a reporter or similar.

##### **D.2.5.3 Inability to exit area/country struck by war**

If the policyholder during his/her expatriate assignment is detained in the place of residence due to war, warlike event, riot or similar disturbance, and misses his/her original journey back to the country of origin, the insurance cover necessary and reasonable costs for room and board for maximum 90 days counting from the day of the original journey back to the country of origin.

##### **D.2.5.3.1 Security directives and limitations**

- Contact Gouda immediately if the policyholder is unable to exit the place of residence.
- In order to receive compensation for self paid costs the policyholder is obliged to present original receipts.

##### **D.2.5.3.2 Exceptions**

- The insurance does not compensate costs for room and board occurred before the day of the original journey back to the country of origin.
- The insurance does not provide coverage if the policyholder travel to a country already struck by war, warlike event, riot or similar disturbance.
- The insurance does not provide coverage if the policyholder has participated in the disturbance as a reporter or similar.
- The insurance does not provide coverage if the inability to exit the area/country of residence occur after, or due to, the policyholders neglect to participate in evacuation according to D.2.5.2.

##### **D.2.5.4 Kidnapping- or hostage situation**

The insurance provide coverage

- If the policyholder is kidnapped or taken hostage during the expatriate assignment.
- For physical and psychological damage for the period of time the policyholder is being kept as hostage or kidnapped, but no longer than for 90 days. Maximum daily compensation amount is stated in the insurance policy.
- For necessary and reasonable costs for room and board and travel expenses (round trip) for two next of kin to the area/ country where the policyholder is situated.
- For additional travel expenses for the policyholders journey back to the country of origin given that Goudas doctors assesses such journey as necessary.

##### **D.2.5.4.1 Security directives and limitations**

- Contact Gouda as soon as a kidnapping- or hostage situation occurs.
- Kidnapping or hostage situation must immediately b reported to the police.

- Journey for next of kin must be pre-authorized by Gouda.
- In order to receive compensation for self paid costs original receipt must be presented.

#### **D.2.5.4.2 Exceptions**

- The insurance does not cover travel expenses for next of kin's journey if the kidnapping or hostage situation takes place in an area/country struck by war, warlike event or similar disturbance.
- The insurance does not provide coverage for search and rescue costs.
- The insurance does not cover ransom or similar
- The insurance does not provide coverage if the policyholder travel to area/country struck by war, warlike event, riot or similar disturbance. The insurance does not provide coverage if the policyholder has participated in the disturbance as a reporter or similar.

## **E. Property coverage – Optional**

### **E.1 General terms and conditions**

Property coverage is optional. The coverage area provides coverage when a sudden and unforeseen theft, loss or damage to insured property occurs. The insurance only covers direct economic damage for the stolen, lost or damaged property. Indirect damage is not covered by the insurance.

If the insurance is taken out with property coverage this is stated in the insurance policy.

Maximum insurance sum is stated in the insurance policy.

The property coverage is valid with excess 500 SEK per incident.

### **E.2 Coverage**

#### **E.2.1 Insured property and insurance sums**

The insurance covers property and insurance sums stated below:

#### **Property damage in policyholder's home in the place of residence:**

- Personal effects(per household):  
Maximum amount is stated in the insurance policy, of which:
  - watches and jewellery max. 25,000 SEK
- Valuable documents: max. 15,000 SEK
- Money: max. 5,000 SEK
- Additional costs due to damage: max. 3,000 SEK  
Property damage outside the home, but within the place of residence:
- Personal effects (per household):  
Max. 50,000 SEK, of which watches and jewellery max. 25,000 SEK

- Valuable documents: max. 15,000 SEK
- Money: max. 5,000 SEK
- Additional costs due to damage: max. 3,000 SEK  
Property damage when travelling outside the place of residence:
- Personal effects (per family):  
Max. 50,000 SEK, of which theft prone property max. 20,000 SEK/family
- Policyholders property: max. 20,000 SEK/employee
- Travelling documents: max 20,000 SEK/family
- Money: max. 5,000 SEK/family

Personal effects are defined as furniture, consumer electronics, kitchen utensils, clothes, books and equal personal belongings owned, rented or borrowed by the policyholder for personal use. Permanent inventories in the home, money, valuable documents, coin-/bill-/stamp collection are not defined as personal effects. Valuable documents are defined as bonds, shares, bank books, stamps, valuable coupons, travel documents and similar. Additional expenses due to damage is defined as an additional expense for journey to police station, additional expense to cancel a credit card, cell phone or similar. All such expenses must be verified with original receipts.

#### **E.2.2 Valuation and compensation**

Depending on the circumstances, Gouda has the right to decide to compensate the policyholder with a replacement object or with a monetary compensation. Gouda also has the right to decide where replacement object shall be bought.

Property compensated by Gouda belongs to Gouda. If compensated object is rediscovered it must immediately be returned to Gouda or else compensation must be reimbursed to Gouda.

Property is valued and compensated taking in to account age, wear and tear, modernity, functionality and similar factors, but without considering sentimental values. Compensation is calculated as follows:

#### **According to market value**

Property is valued primarily according to market value. Market value is defined as the price for equivalent property, of the same type and in the same condition, at the day the damage occurred. Such valuation might lead to significant devaluation for example computers, recordings, computer equipment and mobile telephones.

### According to fixed depreciation

If valuation according to market value is not possible the property is valued according to fixed depreciation:

- 0-2 years: No depreciation
- Up to 3 years: -20 % in age depreciation
- Up to 4 years: -40 % in age depreciation
- Up to 5 years: -60 % in age depreciation
- Older than 5 years: -80 % in age depreciation

If the property was in a functional condition at the time of damage depreciation will never exceed 80 %, unless the property was

### Special valuation terms

Consumer goods, such as cosmetics, perfume, toiletries, sanitary articles and similar are never compensated with more than 50 % of the original purchase price.

Computer media, photographs, film- and tape recordings and home made objects that lack market value are never compensated with more than the material costs.

## E.3 Security directives and limitations

- Property damage must be reported to Gouda as soon as possible and no later than within 6 months from when the policyholder became aware that he/she could claim for compensation. Claim must be made in writing using Gouda's claim form.
- The policyholder must be able to verify that he/she was the owner of the object by presenting original purchase receipt.
- Theft, burglary, loss and robbery must always be reported to the policy at the place where the damage occurred. Police report must be sent to Gouda in original.
- Damage that occurs in a hotel or during transport must also be reported to hotel or transporting company. Certificate from the hotel or transporting company must be sent to Gouda in original.
- Insured property must be handled and stored so that theft as far as possible is prevented.
- Theft prone property, money, valuable documents and other valuable property must always be kept in the policyholder's immediate reach and sight.
- When leaving the home in the place of residence the policyholder must always lock all doors and windows. Key must not be stored anywhere nearby the home or be marked and stored so that unauthorized person can determine its use.
- Bike must be stored using a permanently installed bike lock, pad lock, chain or similar.
- Valuable documents, theft prone property and money kept in the home or in hotel room must, besides locked doors and windows, be stored in a locked space inside the room, for example a locked locker or a locked drawer.

- Valuable documents, theft prone property or money must not be stored in a motor vehicle if the vehicle is outside the policyholders reach and sight.
- Valuable documents, theft prone property and money must not be checked in or transported in other way outside the policyholders reach and sight.
- If the policyholder has received compensation for luggage delay according to compensation area F and also is entitled to compensation for loss/damage to property, the compensation for lost/damaged property will be reduced with the amount already received in compensation for delay.

If the policyholder does not fulfil these security directives and requirements of due care and attention compensation will be reduced or denied depending on the circumstances.

## E.4 Exceptions

The insurance does not cover:

- Property kept intended for sale, processing or demonstration, sample collections, give-aways and similar.
- Stamps, coins and bills with collector's value.
- Animals
- Motor vehicles, trailers and similar vehicles.
- Steam boat, motor boat, scooter, sail boat, hovercraft, hydro copter, aircraft, air balloon, paraglide, hang glider or similar.
- Weapons
- Spare parts or equipments to property stated above
- Indirect damage, such as loss of income, own work on photographs, films, tape recordings, computer programming, modelling, own value in reporting a claim or similar.

Incidents/claims not covered by the insurance

- Theft from garage, separate basement, attic storage area or other similar storage space.
- Loss due to use of credit card, cash card, bank draft, account or similar, regardless of whether such use was permitted or not.
- damages, for example scratches or dents, that do not effect an objects usability.
- Damage by wear and tear, use, self destruction, age or by improper packaging.
- Damage caused by animals or insects
- Damage to sporting equipment during use of the equipment
- Loss of money or valuable documents that have been left behind, lost or misplaced, even if they are stolen at later point. If such property is lost and it can't be determined, or made likely, how the property was lost, the property is assessed as left behind, lost or misplaced.



- Money, valuable documents and theft prone property left behind in a motor vehicle or checked in or forwarded for transportation
- Theft from unlocked home, unlocked hotel room, unlocked motor vehicle or similar
- Compensation covered by other insurance, law, damage or similar.

## F. Delay – Optional

### F.1 General terms and conditions

Coverage area "Delay" is optional. The coverage area provides coverage if the policyholder suffers from delay with public transportation, luggage delay or missed departure.

If the insurance is taken out with optional coverage for delay this is stated in the insurance policy.

Maximum insurance sum is stated in the insurance policy.

The coverage area is valid without excess.

### F.2 Coverage

#### F.2.1 Delay – public transportation

The insurance covers necessary and reasonable additional costs if the public transportation the policyholder travels with is delayed more than 3 hours.

The insurance covers necessary and reasonable additional costs for purchase in direct connection to the delay.

#### F.2.2 Luggage delay

The insurance covers necessary and reasonable costs for clothing and sanitary items if the policyholder during his/her expatriate assignment suffers from luggage delay upon arriving to a destination outside Sweden.

Additional compensation applies if luggage delay exceeds 48 hours. The insurance also covers luggage delay in connection with journey back to Sweden.

#### F.2.3 Missed departure

The insurance covers necessary and reasonable additional costs for missed pre-booked departure, given that the incident the causes the missed departure occur during transportation to the place of departure when starting the expatriate assignment or during transportation to the place of departure when leaving the expatriate assignment.

The insurance also covers additional costs to catch up or connect to the original journey. If it is not possible to connect to the original journey or if more than 50 % of the travelling period and the expatriate assignment is missed the policyholder will be compensate with amount equivalent to the price of the journey.

The insurance covers the following events:

- Traffic accident
- Unforeseen obstacle in traffic
- Unforeseen obstacle due to weather
- Technical problems with the transportation transporting the policyholder to place of departure when starting or ending the expatriate assignment.

#### F.2.4 Insurance sum

The insurance applies with the following insurance sums:

- Delay – public transportation: max 3,000 SEK (max 6,000 SEK per family)
- Luggage delay:
  - up to 48 hours: max 3,000 SEK (max 6 000 SEK per family)
  - from 48 hours: additional 3,000 SEK (max 6,000 SEK per family)
- Missed departure: max 25,000 SEK per incident/claim and family.

### F.3 Security directives and limitations

- Public transportation delay must be verified with certificate from the transporting company.
- Luggage delay must be verified with a PIR-report.
- Missed departure must be verified with police report, certificate from transporting company, authority or similar.
- Before departure the policyholder is obliged to plan his/her transportation to the place of departure so that he/she will be at the place of departure no later than two hours before departure, unless other minimum connecting time is stated in writing by the transporting company.
- When planning transportation to the place of departure the policyholder also needs to take in to consideration expected weather changes and traffic situation
- All costs must be verified with original receipts.
- All purchases must be made in direct connection to delay/luggage delay. Before booking a new ticket Gouda must be contacted.
- If the policyholder has received compensation for luggage delay according to compensation area F and also is entitled to compensation for loss/damage to property according to coverage area E, the compensation for lost/damaged property will be reduced with the amount already received in compensation for delay.

#### **F.4 Exceptions**

- The insurance does not cover costs that can be compensated from transporting company, travel agency, other insurance company, law or other.
- The insurance does not cover costs due to bankruptcy or official act.
- The insurance does not cover delay due to strike, union acts or lock out that has been announced or broken out before the expatriate assignment started.
- The insurance does not cover luggage delay for luggage checked in or forwarded with transportation not carrying the policyholder him-/herself.

### **G. Normal and routine dental treatment – Optional**

#### **G.1 General terms and conditions**

If the insurance is taken out with optional coverage for normal and routine dental treatment this is stated in the insurance policy.

Maximum insurance sum, per policyholder and calendar year, is 15,000 SEK.

The coverage area is valid with an excess of 30 % of the damage costs.

#### **G.2 Coverage**

The insurance covers necessary and reasonable costs during the expatriate assignment for normal and routine dental treatment and check-ups at dentists and dental hygienist.

#### **G.3 Security directives and limitations**

The policyholder must, if possible, contact Gouda or Gouda Alarm before visiting the dentist to have costs pre-authorized.

If the policyholder pays for such costs him-/herself he/she must report this to Gouda by sending in a filled out claim form together with original receipts and dental certificate describing the treatment.

#### **G.4 Exceptions**

The insurance does not cover

- Cosmetic dental treatment or cosmetic surgery
- Orthodontics
- Dental treatment due to condition that already existed when the policyholder entered the policy period and started the expatriate assignment.
- Costs that can be compensated from elsewhere
- Costs for journey to dentist or dental hygienist .

### **H. Preventive health care – Optional**

#### **H.1 General terms and conditions**

If the insurance is taken out with optional coverage for preventive health care this is stated in the insurance policy.

Maximum insurance sum, per policyholder and calendar year, is 5,000 SEK.

The coverage area is valid with an excess of 20 % of the damage costs.

#### **H.2 Coverage**

The insurance covers necessary and reasonable costs during the expatriate assignment for

- Annual health check-up
- Annual gynaecological check-up
- Annual mammography
- Annual check-up for prostate cancer
- vaccinations

#### **H.3 Security directives and limitations**

- The policyholder must, if possible, contact Gouda or Gouda Alarm before visiting the doctor/provider to have costs pre-authorized.
- If the policyholder pays for such costs him-/herself he/she must report this to Gouda by sending in a filled out claim form together with original receipts and dental certificate describing the treatment.

#### **H.4 Exceptions**

The insurance does not cover

- Preventive health care during the first six months of the expatriate assignment
- Preventive health care provided by the employer
- Check-ups and other preventive treatment due to a condition that already existed when the policyholder entered the policy period and started the expatriate assignment.
- Costs that can be compensated from elsewhere
- Costs for journey to doctor or other treatment provider.

### **I. Children's health care – Optional**

#### **I.1 General terms and conditions**

If the insurance is taken out with optional coverage for children's health care this is stated in the insurance policy.

Maximum insurance sum per insured child and calendar year is 10,000 SEK.

This coverage area applies for co-insured children up to age of 18 years, unless otherwise is agreed.

The coverage area is valid without excess.

## **I.2 Coverage**

The insurance covers necessary and reasonable costs during the expatriate assignment for:

- vaccinations
- health check-ups
- orthodontics

## **I.3 Security directives and limitations**

- The policyholder must, if possible, contact Gouda or Gouda Alarm before visiting a doctor/provider to have costs pre-authorized.
- If the policyholder pays for such costs him-/herself he/she must report this to Gouda by sending in a filled out claim form together with original receipts and dental certificate describing the treatment.

## **I.4 Exceptions**

The insurance does not cover

- Check-ups and other preventive treatment due to a condition that already existed when the policyholder entered the policy period and started the expatriate assignment.
- Costs that can be compensated from elsewhere
- Costs for journey to doctor or other treatment provider.

# **J. Pregnancy – Optional**

## **J.1 General terms and conditions**

If the insurance is taken out with optional coverage for pregnancy it is stated in the insurance policy.

Maximum insurance sum per policyholder and calendar year is 100,000 SEK.

The coverage area is valid without excess.

## **J.2 Coverage**

The insurance covers necessary and reasonable costs during the expatriate assignment for:

- Routine check-ups during pregnancy
- Maximum three exams with ultra sound, given there are no complications to the pregnancy

- In case of complications during pregnancy the insurance covers additional necessary ultra sound examinations.
- Delivery
- Costs for caesarean given such surgery is medically necessary and pre-authorized by Gouda
- In-patient hospital costs for the mother in connection to delivery
- Additional costs for journey and housing for the father given delivery can not be performed within reasonable distance from the home at the place of residence
- First medical check-up for mother and child after delivery
- Costs for the new borne baby for maximum 28 days (se special conditions regarding continuous treatment in coverage area A.1).

If medical complications should occur during pregnancy, the insurance covers necessary and reasonable costs for medical treatment and the maximum sum insured for compensation area "J Pregnancy" does not apply.

## **J.3 Security directives and limitations**

- The policyholder is obliged to always contact Gouda or Gouda Alarm before his/her first visit to a doctor to have costs pre-authorized.
- All self paid costs must be reported to Gouda with a filled out claim form, medical records and original receipts.

## **J.4 Exceptions**

The insurance does not cover

- Costs connected to pregnancy if costs occur outside the country of residence (during the expatriate assignment)
- Costs connected to pregnancy if pregnancy occur during the first ten month of the expatriate assignment
- Costs covered by other
- Travel expenses connected to pregnancy related visit to doctor

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