



Corporate Expatriate Insurance

Appendix to terms and conditions 705

Effective January 2013

Contents

§1	3	§7 Exceptions and limitations	
§2	3	§8 Filing a claim	4
§3 Medical expenses	3	§9 Payment of compensation and regulations	
§4 Dental treatment	3	for interest of delay	4
§5 Expenses for travel and transportation	3		
§6 Pregnancy and delivery	4		

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Insurance terms and conditions 705

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.

Appendix to policy conditions no 705, Insurance for expatriates EXPAT Business

This appendix applies in addition to, and above, what is stated in general policy conditions 705.

Regulation in policy condition 705 that, in comparison with this appendix, is detrimental to the insured does not apply to insurance taken out with additional coverage "LFU-coverage". It is stated on the insurance policy if such additional coverage has been taken out.

Regulations regarding medical expenses during secondment abroad

§1

This insurance coverage applies for employee serving on a secondment abroad on behalf of Swedish employer that directly before commencing his/her secondment abroad was covered under Swedish occupational insurance, unemployment insurance or who served on a secondment abroad.

Insurance for medical expense shall also apply to the insured's accompanying spouse and child under 21 years of age, if the insured and his/her employer has agreed that spouse and child are to accompany the insured in his/her secondment abroad.

This insurance coverage cease to apply upon re-entering the social security system in Sweden.

§2

§2 If insured, during the policy period, suffers from illness and accidental injury (claim/incident) compensation apply according to regulations below.

Accidental injury is defined as a bodily injury suffered unwillingly through sudden external violence.

The insurance cover costs for medical treatment prescribed by licensed doctor or dentist.

Compensation is payable provided costs are not covered by other party, legislation or convention.

§3 Medical expenses

Compensation is payable for necessary and reasonable medical expenses, hospital care, treatment, medication and other means of assistance prescribed by licensed doctor for a specific illness or accidental injury covered under this insurance.

§4 Dental treatment

Compensation is payable for dental treatment due to accidental dental injury and for dental illness requiring oral surgery and that cannot be attributed to normal dental care. Compensation is also payable for temporary emergency treatment, regardless of how the need for emergency treatment occurred.

Treatments and expenses must, except for necessary emergency treatment, be pre-authorized by Gouda. If, at the time of the incident, insured suffers from pathological or abnormal medical changes, compensation is only payable for damage that can be assumed to have had occurred if such changes had not existed.

Damage to permanent denture is compensated according to corresponding regulations for natural teeth. This also applies to removable dentures if damaged when they were placed in the mouth.

Accidental dental injury is compensated for maximum five years counting from the day of the injury, given that dental treatment is commenced within three years from the day of the injury.

If final treatment have to be postponed due to insured's age, such treatment is however covered if treatment is performed before the insured reaches the age of 25. The insurance furthermore cover such treatment up until the insured reaches the age of 30, given that Gouda has determined coverage and pre-authorized treatment before the insured reaches the age of 25.

Dental treatment due to other cause than accidental injury is only compensated during the policy period.

§5 Expenses for travel and transportation

Compensation is payable for necessary and reasonable travel expenses in conjunction with hospital care, medical treatment, dental treatment and other treatment prescribed by licensed doctor and covered under this insurance.

Compensation is payable for additional expenses, caused by illness or accidental injury, for repatriation of the insured and his/her insured family members, given that the repatriation and the means for transportation is prescribed by licensed doctor. Compensation is also payable for journey back to the place of residence. Repatriation is compensated only if it is carried out within three years counting from the first doctor's visit.

If illness or accidental injury leads to death within a year, compensation is payable for necessary and reasonable expenses for bringing a deceased insured and his/her insured family back to the country of origin. Compensation is also payable for other necessary arrangement connected to such transportation.

The insurance furthermore cover necessary and reasonable additional expenses for room and board, for maximum 60 days, in conjunction to such repatriation and transportation.

§6 Pregnancy and delivery

Compensation is payable for necessary and reasonable expenses for regular check-ups during pregnancy and expenses in conjunction to delivery.

§7 Exceptions and limitations

If the insured, before entering into the policy period, has had symptoms (that can be objectively determined) due to accidental injury or illness compensation is only payable for additional expenses due to acute deterioration of such accidental injury or illness.

The insurance does not cover medical expenses if the insured has been dissuaded by a doctor to commence his/her secondment abroad.

Compensation is payable for expenses if insured suffers from illness or accidental injury caused by war or political disturbance, given that the insured has not participated in the war or the political disturbance.

§8 Filing a claim

The insured is obliged to visit doctor without delay when illness or accidental injury occur. The insured must furthermore follow treating doctor's orders and prescription and follow Gouda's directives.

Gouda has the right to decide if treatment due to illness or accidental injury is to be carried out in Sweden or in the country of residence.

Claim must be reported as soon as possible when incident occur.

All documents and information of significance for assessing a claim shall be collected and provided by the insured without any cost for Gouda. If Gouda demands a certain doctor's certificate is however

paid by Gouda. Gouda has the right to demand that an insured undergoes a physical exam at an appointed doctor. Should travel expenses occur in conjunction with such physical exam compensation is payable for necessary and reasonable travel expenses.

Permission for assessment on Gouda's liability regarding information from doctor, hospital, other health institution, social security insurance or other insurance must be given if requested.

All expense claims must be verified with original receipts or equivalent documentation. If the claimant is not the insured he/she must verify his/her right to compensation.

§9 Payment of compensation and regulations for interest of delay

Compensation shall be paid out within one month after the right to compensation enters into force and after the claimant has fulfilled his/her obligations when filing the claim.

If payment is delayed Gouda will paid interest of delay according to the Swedish Act of Interest. Interest of delay is not paid if the interest amount is smaller than 0,5 % of the price base amount according to the Swedish National Insurance Act.

If Gouda have paid compensation Gouda will take over the insured's right to compensation from third party for the covered injury in question.

This appendix is in force from January 1st 2013.

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