



Corporate Travel Insurance

Terms and conditions 702

Effective January 2016

Contents

A. General terms and conditions	3	G. Normal and routine dental	
B. When damage occur b.1 Measures to take	7	treatment – Optional	22
C. Basic coverage – Mandatory	10	H. Preventive health care – Optional	22
D. Extended coverage – Optional	13	I. Children's health care – Optional	22
E. Property coverage – Optional	19	J. Pregnancy – Optional	23
F. Delay – Optional	21		

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

Insurance terms and conditions 702

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 policyholders can take out insurance for employees, owners and share-owners. The coverage can be extended to cover members of the board, special invited guests and co-travelling spouses/children/partners. If such extended coverage is taken out this is stated in the insurance policy.

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 is taken out for a 12 month-period. This period states the period of validity, given that insurance premium is settled. The policy period is stated in the insurance policy.

The insurance is valid for person covered by the insurance while on business trip during the policy period. The business trip commences when the person insured leaves his/her home or work place in the country of origin. The business trip is terminated when the person insured returns to one of these places.

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

The insurance coverage also includes coverage during vacation if vacation is taken out in direct connection to a business trip. The time period for the vacation must, however, not exceed half of the pre-determined time used for the business trip.

The insurance is valid for business trips that last for maximum 180 days, unless otherwise is stated in the insurance policy.

A.3 Where is the insurance valid

The insurance is geographically valid in the area stated in the insurance policy. Damage that occurs outside this stated area is not covered by the insurance.

Gouda must always be contacted before commencing a business trip to risk areas. The insurance is not valid in countries/areas where the Swedish Foreign Ministry advise against journeys. See special conditions in section C.9.3 and C.9.5.

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.

For accumulated risks during group business trips special conditions in A.5.10 apply.

A.5 Other general terms and conditions

A.5.1 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.5.2 Excess

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

A.5.3 General limitations and exceptions

The insurance does not cover

- damage caused with intent or gross negligence
- damage 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
- damage during journey between the insured person's home and place of work in the country of domicile or during commuting journeys
- damage caused during the insured persons participation in scientific expedition
- pilots and co-pilots for coverage during flight
- employees at nuclear-/power plant while performing their craft/duty
- damage caused, direct or indirect, during use or handling of radio active material
- damage due to the insured person's illegal action. This also applies to his/her beneficiary or legal heir
- off-shore personnel
- damage, direct or indirect, due to strike, lock-out, arrest, confiscation or other official action, unless otherwise is stated under a specific compensation area

- damage/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
- damage, direct or indirect, due to war or warlike events (see special conditions in section C.9.3 War damage).

A.5.4 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, Gouda's responsibility as an insurer starts on the first day of the policy period. If payment is delayed, Gouda's responsibility will start first when the premium has been paid.

Insurance premium for renewed insurance must be paid no later than on the first day of the new policy period. However, no earlier than one month after Gouda has sent out a premium invoice. If premium is not paid in time the insurance will be terminated. If premium is paid

after due date the insurance will again be valid, but only from the day when the payment is made.

A.5.5 Additional premium

What is stated in A.5.4 above also apply to additional premium taken out during the policy period due to extended coverage.

A.5.6 Reimbursement of premium

If the insurance contract is terminated or if premium has been lowered according to A.5.7, below, unused part of paid insurance premium exceeding 200 SEK will be reimbursed.

If damage, covered under policy conditions has occurred, and amount that equals the amount of the damage will be considered as used premium.

A.5.7 Setting the insurance premium

When setting the insurance premium an individual risk evaluation will be made that might lead to deviations from standard premium. The premium set when entering the policy period is an estimation based on number of travelling days or number of employees from previous year, unless otherwise is stated in the insurance policy. If the definite premium is higher than paid estimated premium the policyholder is obliged to paid additional premium. If the definite premium is lower than paid estimated premium the difference will be reimbursed to the policyholder, but only if the estimated premium exceeds minimum premium.

For policyholder with fixed annual premium the premium is fixed given that the number of travelling days or number of employees has not exceeded the limit stated in the insurance policy. If this limit is exceeded the policyholder is obliged to inform Gouda without delay. Gouda will thereafter make necessary corrections in the insurance policy and make a new premium calculation based on

the new information. If the new premium exceeds the paid premium the policyholder is obliged to pay additional premium. If the policyholder does not report their number of travelling days or number of employees, or if definitive premium hasn't been settled within 14 days, Gouda is entitled to terminate the contract.

A.5.8 Duty of disclosure

Company interested in taking out this business travel insurance 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 Gouda's questions truthfully and without leaving information out. The company insured is also obliged to provide information, without request, that might have affect on Gouda's 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, and that is of importance for Gouda's risk assessment, has been provided to Gouda, is oblige 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.5.9 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.5.10 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.

Maximum compensation for claims connected to accumulated risk is stated in the insurance policy.

A.5.11 Period of validity and renewal of contract

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 and ends after 12 months, 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.

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.5.12 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.5.12.1 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.5.12.2 Insurers right to terminate insurance during policy period

The insurer 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 Gouda's 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.

A.5.12.3 Termination of automatic renewal

If insurance premium for renewed policy period is not settled within stated due date, the policy is terminated seven days after Gouda has sent out a written due date reminder.

A.5.13 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. The policyholder is also obliged to preserve Gouda's rights towards a third party.

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.5.14 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.

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

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 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.5.15 Double coverage

If the same interest have 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.5.16 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.5.17 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.5.18 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.5.19 Swedish Insurance Contract Act 2005:104 (Försäkringsavtalslagen)

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

A.5.20 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.5.21 Insurer

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

A.5.22 Complaints and appeals

If the policyholder has questions regarding claims handling or questions regarding a decision in an insurance claim, or if the policyholder does not agree in Gouda's 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 asks 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 Gouda's decision, the policyholder can turn to external authorities for counselling and external appeal:

Konsumenternas Försäkringsbyrå

An insurance bureau for consumers instated to give advice to policyholders and insurers regarding insurance policies.

Konsumenternas Försäkringsbyrå

Klara Norra Kyrkogata 33
111 22 Stockholm
Telefon: 08-22 58 00

Swedish National Board for Consumer Complaints (Allmänna Reklamations-nämnden ARN)

ARN has a special department for consumer insurance issues. The board does not handle issues of negligence or injury due to motor vehicle accidents. The service is free of charge.

Allmänna Reklamationsnämnden

Box 174
101 23 Stockholm
Telefon: 08-555 017 00

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 proceed 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 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 Gouda's evaluation of coverage, compensation will be rejected or reduced, depending on the circumstances.

The company insured and the policyholder 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 business trip, or during vacation directly connected to the business trip.
- Gouda, or other acting on behalf of Gouda, has the right to search and collect information about the policyholder's 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 Gouda's 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

A.C. Meyers Vænge 9

2450 København

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 8 153 61 71

E-mail: businessclaims@gouda-rf.se

Box 3031

103 61 STOCKHOLM

Sweden

All claims must be reported in writing by filling out Gouda's claim form. The policyholder can download the claim form on 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.

Guide – when damage occur

Coverage	Policyholders responsibility
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 Gouda's assistance, they 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.
Medical escort	Contact Gouda Alarm if a need for medical escort occur. All costs must be pre-authorized and documented with original receipts.
Replacement person, resumed business trip	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. Costs for resuming interrupted business trip must be pre-authorized by Gouda and the reason for interrupting the business trip must be certified as stated above.
Unused travel expense	A filled out claim form, together with unused travel documents and a certificate verifying the reason for not using the travel expenses, must be sent to Gouda.
Delay and missed departure	A filled out claim form, together with certificate from transporter/travel agency and original receipts, must be sent to Gouda.
Disability-/death benefit	Contact Gouda for further instructions.
Death benefit (illness or contamination)	Contact Gouda for further instructions.
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.
Luggage delay	The policyholder must send a filled out claim form to Gouda together with PIR-report and original receipts.
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.
Acute crisis aid/ Psychological crisis management	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.
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.
War damage	Immediately contact Gouda or Gouda Alarm.
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.
Elimination of excess	A filled out claim form, together with certificate verifying the business trip, written decision from responsible insurer and receipt/other document showing the excess paid.

C. General terms

C.1 Medical costs

The policy covers necessary and reasonable costs if the policyholder suffers from acute illness, injury or accident during business trip. Costs covered are state below.

Maximum sum insured is state in the insurance policy.

C.1.1 Costs covered

- Medical costs
Costs for acute medical treatment, hospitalization, medicine, treatment and means for assistance prescribed by treating doctor. For treatment in Sweden the insurance only cover costs if the policyholder lack private health insurance and if the treatment is given within the public health care system.
- Medical transport
Costs for journeys connected to doctor's visit, visit to nurse, hospital treatment and prescribed physiotherapy. Journey by own car is compensated for actual cost, but no higher than according to Swedish mileage standard.
- Ambulance
Costs for ambulance and air ambulance given that such costs are pre-authorized by Gouda or Gouda Alarm.
- Repatriation due to illness/accident
Additional costs for repatriation of the policyholder, given that repatriation is prescribed as medically necessary by treating doctor and that costs are pre-authorized by Gouda. Insurance also cover additional costs for journey for co-insured spouse/partner and child.
- Repatriation of remains
Costs for repatriation of remains if the policyholder is deceased, or costs for local burial.
- Alternative medical treatment
Costs for chiropractic treatment, physio-therapy or similar alternative medical treatment, given that such treatment is prescribed by licensed doctor.
- Medical certificate
Costs for medical certificate requested by Gouda.
- Additional costs during hospitalization Additional personal costs such as costs for magazines, books or TV.
- Acute dental treatment
Costs for temporary dental treatment during business trip.
- Dental treatment due to accidental injury
Costs for acute treatment due to accidental injury.
- Changed accommodations
Additional costs for maximum 60 days for food, housing and journey home if the business trip is prolonged due to illness or injury, given that the illness/injury is covered by the insurance and that treating doctor can certify the need to prolong the journey.
- Damaged clothes
The insurance cover clothes that are damaged in accident/injury covered by the insurance given that the injury led to physical examination by doctor or nurse.
- Summoning
Additional costs for next of kin for journey, food and housing for two 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.
- Medical escort
Costs for prescribed medical escort for maximum 60 days given that the escort is pre-authorized by Gouda.
- Journey with special transportation
Costs for journeys between home and regular place of work are covered if an accidental injury requires a recovery period, if the injury has been object to medical treatment. The need for special transportation must be prescribed by licensed doctor.
- Training and rehabilitation
Costs for training and rehabilitation in order for the policyholder to regain his/her work capacity if the policyholder has suffered from accidental injury leading to medical disability of at least 5 %.
- Convalescence compensation
Monthly compensation for maximum 6 month given that the policyholder is prescribed full sick leave for at least 30 days.
- Adjustment in technical environment
Insurance cover costs for adjustments in the policyholder's technical work- and home environment, if the policyholder suffers from accidental injury leading to medical disability of at least 5 %, in order to ease the degree of disability and to regain work capacity. Maximum compensation: 3 years from the day of the accident.
- Means of assistance
Costs for orthopedic means of assistance if the policyholder suffers from accidental injury leading to medical disability of at least 5 %. Such means of assistance must be prescribed by doctor and bought within 3 years from the day of the accident.
- Replacement person
Additional costs for finding a replacement person, if the policyholder is deceased or due to accidental injury will not be able to regain enough work capacity to perform his/her regular job. Compensation is given within a year from the day of the accident.

C.1.2 Compensation period

The insurance covers

- costs for acute illness up to one year from the first doctor's visit, unless otherwise is stated in policy conditions.
- costs for accidental injury and dental injury for up to three years from the day of the accident.
- non-accidental acute dental treatment are only covered if such treatment is temporary and in direct connection with, when the problems occurred.

C.1.3 Limitations and security directives

- The insurance does not cover costs that are not specified in C.1.1.
- The insurance does not cover costs connected to a medical condition that has shown symptoms before starting the business trip. The insurance do however cover an unexpected sudden deterioration of an existing condition, but only until the acute phase is over and the condition is as stabile as it was before the deterioration. This will apply even if the policyholder is still given treatment
- Costs expected to exceed 10 000 SEK must be pre-authorized by Gouda.
- Journey for next of kin must always be pre-authorized by Gouda.
- Gouda is always entitled to transport the policyholder back to Sweden for treatment.
- For a claim to be covered by the insurance, first doctors visit must be made during the business trip covered by the insurance or during vacation trip in direct connection with such business trip.
- All treatment and all certificates must by carried out by licensed an un-bias doctor.
- All costs must be verified with original receipts.

C.1.4 Exceptions

The insurance does not cover

- 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
- costs for medication not prescribed by a licensed doctor
- costs for acute dental treatment due to policyholder's negligence to undergo normal and routine dental treatment at least every 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 Gouda's instructions
- costs for medical treatment if the policyholder has neglected to follow doctors recommendation to not commence the business trip
- loss of income.

C.2 Travel guarantee

The insurance entitles the policyholder compensation for necessary and reasonable costs if the business trip can not be carried out as planned. Events and costs that are covered are stated below.

Maximum insurance sum is stated in the insurance policy.

C.2.1 Escort.

The insurance covers costs for escort if the policyholder must be escorted to hospital, other treatment facility, other city or other country if such need for care is prescribed by treating doctor. The insurance covers costs for maximum 60 days up to two escorting co-travelers or for co-travelling spouse, partner and child if such person is covered by the same insurance.

C.2.1.1 Costs covered

- Additional costs for journey.
- Additional costs for food and housing.
- Costs for escort to resume his/her ordinary trip after finishing the escorting mission.

C.2.1.2 Limitations and security directives

- Costs for resuming ordinary trip are only compensated if the trip is resumed within ten days after finishing the escorting mission.
- The need for escort must be prescribed by treating doctor.
- All costs must be pre-authorized by Gouda or Gouda Alarm.

- Both the person ill/injured and the escort must be insured by Gouda.
- All costs must be verified with original receipt.

C.2.1.3 Exceptions

- The insurance does not cover cost for escort if the illness or injury itself is not covered by the insurance.
- The insurance does not cover costs for escort in Sweden.
- The insurance does not cover costs for resuming original trip if less than 48 hours remained of such trip when commencing the escorting mission.

C.2.2 Interrupted journey .

The insurance covers costs if the policyholder must interrupt his/her business trip and return to Sweden due to

- next of kin or close colleague in Sweden suffers from serious illness, injury or is deceased
- co-insured close colleague or co-insured family member suffers from serious illness or injury, 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.
- other sudden and unexpected incident occurs that makes it impossible for the policyholder to fulfill his business assignment.

C.2.2.1 Costs covered

- Additional costs for journey to Sweden.
- Additional costs for food and housing caused by the interrupted journey.

C.2.2.2 Limitations and security directives

- The journey to Sweden must be pre-authorized by Gouda or Gouda Alarm.
- The insurance only covers travel expenses in economy class or by car.
- Journey by own car is compensated according to Swedish mileage standard.
- The cause for the interrupted journey must be verified by certificate from doctor or similar.
- All costs must be verified with original receipts.
- The insurance only covers travel expenses for interrupted journey due to damage or break-in in the policyholder's home if it is the policyholder's regular residence (not summer house or other temporary home).

C.2.2.3 Exceptions

- Insurance does not cover costs that can be compensated by other party.
- The insurance does not cover costs if the journey is interrupted when less than 48 hours remained of the original business trip.

C.2.3 Replacement person, resumed journey and reimbursement of travel costs

If a policyholder must interrupt his/her business trip the insurance covers

- costs for replacing the policyholder
- costs for resuming the business trip if business trip is interrupted due to acute illness or injury
- unused travel expenses if replacement person is not sent out and the business trip is not resumed.

C.2.3.1 Replacement person

The insurance covers interrupted journey if the policyholder must interrupt his/her journey, or can not fulfill his business assignment as planned, and therefore immediately must be replaced by other person employed with the company insured. The insurance covers if

- the policyholder can not fulfill his business assignment due to serious, acute illness, injury or death.
- policyholder's must return to Sweden due to next of kin or close colleague in Sweden suffers from serious acute illness, injury or death.
- co-travelling close colleague or co-travelling family member suffers from serious acute illness, injury or death.
- serious damage to or break-in in the policyholder's home or work place occur that requires the policyholder's immediate presence.
- other sudden and unexpected incident occurs that makes it impossible for the policyholder to fulfill his business assignment.

C.2.3.1.1 Costs covered

- Additional travel expenses for replacement person in economy class or by car.

C.2.3.1.2 Limitations and security directives

- All costs must be verified with original receipts.
- The policyholder's lack of work capacity and number of sick days must be verified by licensed and unbiased doctor.
- Break-in and damage in policyholder's home must be verified with police report or similar.
- Journey for replacement person must be pre-authorized by Gouda or Gouda Alarm.
- The policyholder must be able to verify the necessity of a replacement person in writing.

C.2.3.1.3 Exceptions

- Insurance does not cover costs that can be compensated by other party.
- Insurance does not cover costs for replacement person if the reason for the policyholder's lack of work capacity is not covered by the insurance.
- The insurance does not cover costs if the policyholder's lack of work capacity, occurs when less than 48 hours remained of the original business trip.

C.2.3.2 Resumed business trip

If the policyholder, after interrupting a business trip, resumes the business trip, the insurance cover travel expenses for journey back to where the business trip was interrupted. The insurance cover such costs if the business trip was interrupted due to policyholders, next of kin's or close colleague's acute illness, injury or death, or if the policyholder interrupted the business trip due to serious damage to or break-in in the policyholder's home or work place occur, that requires the policyholder's immediate presence. The policyholder is entitled to compensation even if a replacement person has been sent out.

C.2.3.2.1 Costs covered

- Travel expenses for round trip journey in economy class or by car.

C.2.3.2.2 Limitations and security directives

- The insurance only cover costs if business trip is resumed within three months from when the trip was interrupted.
- All costs must be verified with original receipt.
- Policyholder's lack of work capacity and number of sick days must be verified by licensed doctor.
- Break-in and damage in policyholders home must be verified with police report or similar
- Journey to resume business trip must be pre-authorized by Gouda.

C.2.3.2.3 Exceptions

- Insurance does not cover costs that can be compensated by other party.
- The insurance does not cover costs if the reason for the policyholder's lack of work capacity is not covered by the insurance.
- The insurance does not cover costs if the policyholder's lack of work capacity occurs when less than 48 hours remained of the original business trip.

C.2.3.3 Reimbursement of travel costs

If replacement person according to C.2.3.1 has not been sent out, or if the policyholder does not resume his business trip according to C.2.3.2, the insurance cover reimbursement of travel costs for the time remaining when, the business trip was interrupted. Insurance cover interrupted business trips due to reasons stated in C.2.3.1 and C.2.3.2.

C.2.3.3.1 How compensation is calculated

- The policyholder is entitled compensation with one day share for every day that can not be used as planned. One day share equals the total cost for the business trip divided with the total number of travelling days.
- The total cost for a business trip can only include costs for journey and housing.

C.2.3.3.2 Limitations and security directives

- The policyholder's lack of work capacity and number of sick days must be verified by license and un-bias doctor.
- In case of break in or damage to policyholder's home such incident must be verified with police report or similar.
- The total price and number of travelling days for the business trip must be verified with tickets, invoice from travel agency or similar.

C.2.3.3.3 Exceptions

- Insurance does not cover costs that can be compensated by other party.
- The insurance does not cover costs if the reason for the policyholder's lack of work capacity is not covered by the insurance

C.2.4 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.

C.2.4.1 Costs covered by the insurance

- Additional costs when a public transport is delayed.

C.2.4.2 Security directives

- Insurance only cover delays exceeding three hours.
- All purchases must be made during the delay.
- Delay must be verified with certificate from transporter or travel agency.
- All costs must be verified with original receipts.

C.2.4.3 Exceptions

The insurance does not cover

- Costs that can be compensated by other party.
- Costs due to delay caused by bankruptcy or official act.
- Costs due to strike, union acts or lock out that has been announced or broken out before the business trip started.

C.2.5 Missed departure

The insurance cover necessary and reasonable additional costs if the policyholder is delayed during direct journey to the place of departure when starting the business trip. The insurance also cover necessary and reasonable additional costs if the policyholder is delayed during the direct journey to the place of departure when returning to the country of origin and therefore miss the departure.

C.2.5.1 Costs covered by the insurance

- Additional costs in order to catch up/connect to the original trip during direct journey from the country of origin, during direct journey back to the country of origin or during a direct connecting journey.
- If it is not possible to connect to the original trip or if the policyholder loses more than half of the original number of travelling days the policyholder can be compensated for costs equaling the costs for the original trip.

C.2.5.2 Security directives

- 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.
- For connecting flights, the policyholder must plan his/her journey that he/she will be at the place of the connection flight no later than two hours before departure.
- Before booking a new ticket, Gouda must be contacted.
- All costs must be verified with original receipts.

C.2.5.3 Exceptions

The insurance does not cover

- costs that can be compensated by other party
- costs connected to missed departure due to bankruptcy or official act.
- costs connected to missed departure due to strike, union acts or lock out that has been announced or broken out before the business trip started.

C.3 Disability and death benefit due to accident

The insurance covers permanent medical/ economic disability and death due to accidental injury occurring during the business trip.

Maximum compensation is stated in the insurance policy.

C.3.1 Medical disability due to accident

The insurance cover medical disability and compensation and 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 affected.

The policyholder is entitled to disability compensation if the accidental injury causes disability within three years from the accident. Disability can be determined 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.

C.3.1.1 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.

C.3.2 Economic disability due to accident

The insurance covers economic disability if the policyholder, due to the accident, permanently reduces his/her work capacity with at least 50 %.

The reduced work capacity is deemed permanent when all possibilities to work has been tried and when the Swedish Social Insurance Office has granted early retirement (at least 50 %). The right to disability becomes effective when the policyholder continuously has received compensation from the Swedish Social Insurance Office for early retirement for three years. Gouda will thereafter investigate the right to and the degree of disability. If the policyholder is 60 years old or older when granted compensation for early retirement or if the right to economic disability occur after turning 60, no compensation for economic disability will be paid even if the accident occurred earlier.

If the policyholder has already received compensation for medical disability, compensation for economic disability will be reduced with amount corresponding to what has already been paid out.

C.3.3 Death benefit due to accident

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 medical disability.

C.3.3.1 Beneficiary

If the policyholder has not reported any special beneficiaries the death benefit will be paid to the policyholder's wife/husband, registered partner or person with whom the policyholder lives with in a quasi-marital relationship and children or, if such beneficiaries do not exist, legal heirs.

C.3.4 Exceptions, limitations and security directives

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.5.3
- accidental injury caused while participating in hazardous sporting activity, adventure or expedition not considered normal exercise
- compensation for both medical and economic disability. Policyholder will receive compensation according to which of them gives the highest compensation
- policyholder over 60 years old is only entitled to medical disability, not economic disability
- maximum sum insured for policyholders over 70 years is 100 000 SEK for death benefit and 300 000 SEK for disability. Maximum sum insured for co-insured children under 18 years is 50 000 SEK.

C.4 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 business trip.

C.4.1 Medical disability due to illness or 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 policyholder's physical or mental bodily functions and where the medical disability is determined to at least 5 %. The insurance covers physical as well as mental disorder caused by illness or contamination.

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 when the illness/disease occurred.

C.4.1.1 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.

C.4.2 Economic disability due to illness or contamination

The insurance covers economic disability if the policyholder, due to illness/contamination, permanently reduces his/her work capacity with at least 50 %.

The reduced work capacity is deemed permanent when all possibilities to work has been tried and when the Swedish Social Insurance Office has granted early retirement (at least 50 %). The right to disability becomes effective when the policyholder continuously has received compensation from the Swedish Social Insurance Office for early retirement for three years. Gouda will thereafter investigate the right to and the degree of disability. If the policyholder is 60 years old or older when granted compensation for early retirement or if the right to economic disability occur after turning 60, no compensation for economic disability will be paid even if the illness/ contamination occurred earlier.

If the policyholder has already received compensation for medical disability, compensation for economic disability will be reduced with amount corresponding to what has already been paid out.

C.4.3 Death benefit due to illness

Death benefit is payable provided the illness/contamination occur during business trip and if death occur no later than 14 days after returning to the country of origin, given that the policyholder travelled directly to the country of origin after finishing his/her business trip.

C.4.4 Death benefit due to contamination

Death benefit is payable provided the policyholder is contaminated, during business trip and during policy period, by bacteria, virus or other contaminating substance that lead to death within one year from when the policyholder was contaminated.

C.4.5 Payment and beneficiary

- Death benefit is paid to beneficiaries.
- 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).

C.4.5.1 Legal beneficiaries

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.

C.4.5.2 Special appointed beneficiaries

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.

C.4.6 Limitations and security directives

- An illness is considered to have occurred when a 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.
- For accumulated risks exceeding 100 MSEK and 150 MSEK, all security directives and maximum sums insured stated in A.5.10 apply.

C.4.7 Exceptions

The insurance does not cover

- disability or death benefit if the illness or contamination that caused disability or death occurred before commencing the business trip and the first day of.
- disability or death benefit due to accident
- disability or death caused by policyholders use of alcohol, narcotics, performance-enhancing substances, medication or similar substances
- suicide
- journeys that fall outside the definition stated in A. General Terms and Conditions
- death and disability due to illness or contamination that has occurred after journey to country struck by war or war like event prior to the policyholder's arrival in the country. This also applies if the policyholder chooses not to participate in evacuation or if policyholder chooses to stay in such country in more than 90 days if the country is struck by war or warlike event after the policyholder's arrival.

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

C.5 Property coverage

The insurance covers property belonging to the policyholder and rented or borrowed property brought on the business trip. The insurance also covers gifts purchased during business trip. Coverage is provided when a sudden and unforeseen theft, loss or damage to insured property occur. The insurance only covers direct economic damage for the stolen, lost or damaged property. Indirect damage is not covered by the insurance.

Maximum insurance sum is stated in the insurance policy.

C.5.1 Insured property and covered costs

Insured property and covered costs are categorized as follows:

- Personal effects
 - Theft prone property
 - Other property
- Employers property
- Travel documents
- Money
- Additional costs connected to property claim
 - Journeys to police station or similar
 - Costs for blocking bank card, mobile telephone or similar
 - All costs must be verified with original receipts

C.5.2 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 %.

Special valuation terms

Consumer goods, such as cosmetics, perfume, toiletries, sanitary articles and similar are never compensate 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.

C.5.3 Due care and attention and security directives

- 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.
- 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, travel documents and other valuable property must always be kept in the policyholder's immediate reach and.
- When leaving the home in the place of residence the policyholder must always lock all doors and windows.
- Travel 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.
- Travel documents, theft prone property or money must not be stored in a motor vehicle if the vehicle is outside the policyholders reach and sight.
- Travel 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 does not fulfill these security directives and requirements of due care and attention compensation will be reduced or denied depending on the circumstances.

C.5.4 Exceptions

Property not covered

- property kept intended for sale, processing or demonstration, sample collections, give-aways and similar
- stamps, coins and bills with collector's value
- valuable documents
- animal
- motor vehicles, trailers and similar vehicles
- steam boat, motor boat, scooter, sail boat
- hovercraft, hydro copter, aircraft, air balloon, paraglide, hang glider or similar
- weapon
- spare parts or equipments to property stated above
- indirect damage, such as loss of income, own work on photographs, films, tape recordings, computer programming, model-ing, own value in reporting a claim or similar.

Incidents/claims not covered

- damages, for example scratches or dents, that do not effect an objects usability
- Damage by wear and tear, use, self destruction, age or by
- damage caused by improper packaging
- damage to sporting equipment during use of the equipment
- loss of money or travel 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. Other property left behind, lost or misplaced must always be reported to the police
- money, travel documents and theft prone property left behind in a motor vehicle or checked in or forwarded for transportation
- theft from unlocked motor vehicle or similar
- compensation covered by other insurance, law, damage or similar.

C.6 Luggage delay

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

Additional compensation applies if luggage delay exceeds 24 hours.

The insurance also covers luggage delay in connection with journey back to Sweden.

Maximum sum insured is stated in the insurance policy.

C.6.1 Limitations and security directives

- If the policyholder has received compensation for luggage delay for loss/damage to property, the compensation for lost/damaged property will be reduced with the amount already received in compensation for delay exceeding 24 hours
- All purchases must be made in direct connection to delay/luggage delay.
- Luggage delay must be verified with certificate from the transporting company (PIR-report).
- All costs must be verified with original receipts

C.6.2 Exceptions

Insurance does not cover

- luggage delay for luggage checked in or forwarded with transportation not carrying the policyholder him-/herself
- other costs than costs for clothes and sanitary items
- costs that can be compensated from other party
- luggage delay due to bankruptcy or official act
- luggage due to strike, union acts or lock out that has been announced or broken out before the business trip started.

C.7 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 business trip.

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

Maximum sum insured is stated in the insurance policy.

C.7.1 Gouda's 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.

C.7.2 Limitations and security directives

- 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.

C.7.3 Exceptions

The insurance does not cover

- 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 Gouda's 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.

C.8 Legal coverage

The insurance cover necessary and reasonable costs for representation and trial if a dispute occur during the business trip 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.

Maximum sum insured is stated in the insurance policy.

C.8.1 Costs covered

- Costs 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 policyholder's case in trial or arbitrary.
- Administrative trial costs.

C.8.2 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, or
- 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.

C.8.3 Limitations and security directives

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 C.8.2
- 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.

C.8.4 Exceptions

The insurance does not cover

- 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.

C.9 Personal security and crisis management

Maximum sum insured is stated in the insurance policy.

C.9.1 Acute crisis aid and psychological crisis treatment

This compensation area applies if the policyholder during a business trip 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.9.1.1 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.

C.9.1.2 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.

The insurance covers:

- maximum 10 sessions for the policyholder
- maximum 10 sessions for policyholders spouse/registered partner/co-habitant and child if the policyholder suffers from acute psychological crisis according to above.

C.9.1.3 Limitations and security directives

- Robbery, assault, rape and hostage situation must be reported to the police and police report must be sent to Gouda.
- Other incidents must be verified by doctors certificate, certificate from other local authorities or similar.
- All costs must be verified with original receipts
- All treatment must be carried out within 12 months from the day of the incident.
- Costs and the number of treatment sessions must be pre-authorized by Gouda.

C.9.2 Personal injury due to assault

C.9.2.1 Policy coverage

The insurance applies if the policyholder, during business trip, suffers from personal injury due to assault or intentional violence, given that the offender is unknown and/or can not pay for damages.

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

C.9.2.2 Limitations and security directives

- 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.

C.9.2.3 Exceptions

Insurance does not cover

- 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
- if the injury occurs during direct occupational or official duties or other forms of professional activities
- 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.

C.9.3 War damage

C.9.3.1 Policy coverage

If the policyholder is on business trip in a country or area that is struck by war, warlike event, riot or similar disturbance the insurance is valid for 90 days, except for, Personal injury due to assault, counting from the day the disturbance broke out, given that the policyholder was already in the country or area when the disturbance broke out.

C.9.3.2 Limitations and security directives

- If claim occurs during business trip in a country or area that is struck by war, warlike event, riot or similar disturbance all security directives stated under each compensation area will apply.
- Immediately contact Gouda if the country or area where the policyholder is situated is struck by war, warlike event, riot or similar disturbance.

C.9.3.3 Exceptions

The insurance does not cover

- if the policyholder in some way has taken part in the disturbances
- the insurance is not valid for war, warlike event, riot or similar disturbance if they occurred before the policyholder entered the country/area
- the insurance is not valid if the Swedish Foreign Ministry has ordered evacuation and the policyholder ignores such order.

C.9.4 Evacuation

C.9.4.1 Policy coverage

If the Swedish Foreign Ministry has ordered evacuation from area/ country where the policyholder is situated during his business trip, 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.

C.9.4.2 Security directives

- 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.

C.9.4.3 Limitations and exceptions

- The insurance does not cover costs that can be compensated from elsewhere.
- The insurance is not valid if the policyholder in some way has taken part in the disturbances leading to the evacuation.
- 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
- The insurance is not valid for war, warlike event, riot or similar disturbance if they occurred before the policyholder entered the country/area.

C.9.5 Inability to exit area/country struck by war

C.9.5.1 Policy coverage

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.

C.9.5.2 Security directives

- 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.

C.9.5.3 Limitations and 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 is not valid if the policyholder in some way has taken part in the disturbances
- 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 inability to exit the area/country of residence occur after, or due to, the policyholders neglect to participate in evacuation according to C.9.4.

C.9.6 Kidnapping- or hostage situation

C.9.6.1 Costs covered

The insurance provide coverage

- if the policyholder is kidnapped or taken hostage during a business trip
- 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 Gouda's doctors assesses such journey as necessary.

C.9.6.2 Security directives

- contact Gouda as soon as a kidnapping- or hostage situation occurs.
- kidnapping or hostage situation must immediately be 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.

C.9.6.3 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.

C.10 Excess elimination

If the policyholder suffers from excess cost due to claim, occurring in the country of origin during the policyholder's business trip, compensated by the policyholder's householder's comprehensive or automobile insurance, the insurance cover such excess cost.

The insurance also covers excess cost for claim due to damage on car, boat, motorcycle, moped and bike rented abroad by the policyholder during business trip.

Maximum sum insured is stated in the insurance policy.

C.10.1 Costs covered

The insurance cover excess costs

- if a claim is compensated by other insurance due to damage in the policyholder's permanent (uninhabited) home in the country of origin.
- if a claim is compensated by other insurance due to damage to the policyholders private car in the country of origin, given the car has not been used during the period of time when policyholder is away on business trip
- if a claim is compensated by other insurance due to damage to the policyholder's private car brought on the business trip
- if a claim is compensated by other insurance due to damage to car, boat, motorcycle, moped or bike rented abroad for private use by the policyholder during business trip

C.10.2 Limitations and security directives

- Claim must be reported to Gouda as soon as possible. A claim form must be sent to Gouda together with certificate from employer verifying the duration of the business trip, copy of decision from other insurance showing excess cost
- If compensation for excess cost is granted for a claim that is also covered under this insurance and if such claim would have lead to a depreciation of compensation due to policyholder not fulfilling a security directive or demand on due care and attention, the same degree of depreciation will apply on the compensation for excess cost.
- Excess cost due to damage to rented car, boat, motorcycle, moped and bike must be verified with original receipt.
- Compensation is granted only if the damage cost exceeds the excess cost. Note: this does not apply on damage to car, boat, motorcycle, moped or bike rented abroad.
- Before claim regarding excess can be handled by Gouda, compensation for the original claim must be granted by the other primary insurer.

C.10.3 Exceptions

The insurance does not cover

- machinery damage or legal damage covered by automobile insurance
- downtime compensation or costs for renting a car
- damage due to tear or neglect
- excess due to compensation for loss of profit
- loss of bonus
- excess for damage occurred during business trip that has lasted more than 30 days

C.11 Cancellation

This coverage area is optional If the insurance is taken out with optional coverage for cancellation it is stated in the insurance policy.

The insurance covers cancellation of journey bought at travel agency or other supplier for the policyholder's business trip. The insurance comes into force when the journey is binding for the policyholder/insured. The policy coverage is terminated when journey is commenced.

C.11.1 Policy coverage

The insurance cover loss due to cancellation caused by incident occurring before the policyholder commence his/her journey by leaving his/her home in the country of origin or ordinary work place if the journey commences there. Insurance only cover claim that has occurred during the policy period stated in the insurance policy.

Incidents covered by the insurance

- if policyholder suffers from sudden and unforeseen acute illness/injury, serious accidental injury or death.
- if policyholder's family member suffers from sudden and unforeseen acute illness/injury, serious accidental injury or death
- if policyholder suffers from serious damage to his/her permanent home, for example fire or break-in, given the incident demands the policyholder's immediate presence
- sudden and unforeseen environmental incident on, or close to, the journey's destination, defined as a catastrophe by local authorities.
- if the policyholder chooses to re-book a journey, due to same incidents as stated above, instead of cancelling it, the insurance cover costs for re-booking the journey.

C.11.2 Excess

The insurance is valid without excess.

C.11.3 Compensation

- The insurance cover loss due to cancellation caused by covered incident given that compensation is not paid by other transporting company, travel agency or other party
- Maximum sum insured is state in the insurance policy
- Compensation will be paid to the company insured.

C.11.4 Security directives

- The reason for the cancelled journey must be verified with certificate from doctor, police, other authority or similar.
- The policyholder must contact the travel agency and cancel the journey, fill out and send in a claim form to Gouda together with tickets and required certificates.

C.11.5 Exceptions

The insurance does not cover

- Claim cause or connected to war, warlike event, terror, political disturbance or nuclear process.
- If the policyholder, when booking/buying the journey, knew about or suspected that the incident leading to the cancellation could occur.
- Journey cancelled by airline/travel agency or due to bankruptcy.

Gouda Reseförsäkring
Box 3031
103 61 Stockholm
Sweden
Phone +46 08-615 28 00
Org. number: 516407-0384

E-mail: business@gouda-rf.se
gouda-rf.se

Part of Gjensidige-gruppen
Gjensidige Forsikring ASA, Norge
Org. number: 995 568 217