

# **GENERAL POLICY CONDITIONS**

## **CSN Insurance for Studies Abroad**

Conditions no 2090

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***NOTE: This is merely a translation of the original Swedish policy conditions and this translation does not constitute a legally binding part of the insurance contract between Gouda Reseförsäkring and our policyholders.***

## **INSURER**

Insurer for CSN Insurance for Studies Abroad is Gouda Reseförsäkring (Gouda), 516402-7897, filial to Goudse Schadeverzekering N.V.

## **A WHO IS COVERED UNDER THIS INSURANCE**

This insurance is available for students who are in receipt of a grant for studies from the Swedish National Board of Student Aid (CSN) for studies at an educational institute abroad, or who are undertaking examination work or internship as a part of his/her education. The insurance is also available for students who are not in receipt of grant for studies from CSN, but who have been accepted to an educational institute abroad that would entitle grant for studies abroad from CSN.

This insurance is also available for such student's accompanying spouse, cohabitant partner, registered partner and children (up to 18 years). Such policy must be taken out separately. In these policy conditions, the term "student" equals such accompanying person.

## **B WHEN THE INSURANCE IS VALID**

**B1** The insurance coverage comes into force on the day when the study course starts, given that the student has departed to the country of study. (**Note:** Special terms apply for students who have not applied for student grant from CSN, see B2.) If the students depart to the country of study after the study course starts the insurance coverage will come into force on the day of departure. Hereafter the insurance is valid under the policy period stated in the policy.

The insurance coverage will however always come into force on the day of departure, given that the student departs no earlier than 14 days prior to the start of the study course, even if the policy start date stated in the policy equals the day when the study course starts.

**B2** For student who has not applied for a student grant from CSN, the insurance coverage comes into force the day after insurance premium has been paid to Gouda, but no earlier than on the day of departure and no earlier than 14 days prior to the start of the study course.

**B3** If the study period is shorter than the policy period, the insurance coverage will still be in force in the country of study and during journey to Sweden during the remainder of the policy period. This, however, only apply if the study period equals minimum half the time of the policy period. If the study period is shorter than half the time of the policy period the insurance coverage will cease to be valid 14 days after the last day of the study period.

**B4** If studies are interrupted, the insurance ceases to be valid 14 days after the studies were interrupted.

- B5** If the policyholder returns to Sweden after finishing his/her studies, the insurance ceases to be valid when the policyholder returns to Sweden.

## **C WHERE THE INSURANCE IS VALID**

- C1** The insurance is valid in the country of study, given that the insurance has come into force, and coverage will apply:

**C1.1** during the study course

**C1.2** during scheduled study breaks

- C2** The insurance is also valid during journeys, given that such journey takes place during the policy period, and coverage will then apply:

**C2.1** when travelling from Sweden to the country of study in connection with the start of the study course, but no earlier than 14 days before the study course starts, and during journey from this country back to Sweden.

**C2.2** when travelling to/from Sweden during the study course, and during shorter stay in Sweden for a maximum period of 14 days during the study course.

**C2.3** when travelling to and during stay in Sweden during scheduled study breaks.

**C2.4** when travelling to and during shorter stay in third country (other than Sweden or the country of study) for a maximum period of 14 days.

## **D ADDITIONAL INSURANCE**

Policyholder covered by CSN Insurance for Studies Abroad may take out additional insurance.

- D1** Additional insurance must be taken out while the CSN Insurance for Studies Abroad is still valid.

**D2** Additional insurance can be taken out for journeys to/from the country of studies and during stay in third country for a longer period of time than 14 days.

**D3** Additional insurance can be taken out for prolonged stay in the country of study, or for journey to and stay in third country, in direct connection to interrupted or finished study course.

Please find more information about the additional insurance in section *”Sales, information and administration”*. The additional insurance is valid in accordance with general terms and conditions for CSN Insurance for Studies Abroad 2090, section E and onwards unless otherwise is stated in the policy conditions.

## **E DEDUCTIBLE**

The insurance is valid with deductible SEK 1 000 per claim for sections:

**J** Property coverage, **L** Liability coverage and **M** Legal coverage.

Other sections are valid without deductible.

## **F ILLNESS, INJURY AND ACCIDENT**

The insurance covers necessary and reasonable costs if the policyholder becomes acutely ill, suffers from accidental injury or costs for check-ups during pregnancy, delivery or abortion.

The student is recommended to always contact Gouda or Gouda Alarm before visiting a doctor and/or commencing treatment.

Costs covered under these policy conditions are specified in section F1-F9 below.

### **F1 Medical expenses and hospital treatment**

The student is entitled compensation for necessary and reasonable medical expenses, costs for hospital treatment, costs for medicine and aids prescribed and deemed necessary to treat the illness/injury by treating doctor.

The student must visit doctor in the country of study as soon as illness or injury occurs.

For hospital treatment in Sweden, the student is only entitled compensation for part of the treatment cost that do not equal normal cost of living. The normal cost of living per day is estimated to 2 % of the price basic amount.

Treatment by physiotherapist, naprapath or chiropractic must be prescribed by a licensed physician.

Should the student, when illness or accidental injury occurs, suffer from abnormal changes not normal considering the students age, the insurance only covers injury that can be assumed to have occurred even if the student did not suffer from such abnormal changes.

### ***Limitations***

The student shall primarily use public health care when staying in an EU/EES country.

Costs connected to sports injury requiring surgical procedure must always be pre-authorized by Global Medical Management Inc, (GMMI), Gouda or Gouda Alarm.

If the student suffers from illness or accidental injury requiring surgery of any kind, Gouda is always entitle to determine whether surgery and post-surgery treatment shall be performed in the country of study or in Sweden.

If accidental injury is assessed to require treatment for more than 90 days, Gouda reserves the right to decide whether treatment shall be performed in the country of study or in Sweden.

Medical treatment in Sweden will only be compensated if the student is treated within the public health system, and maximum compensation equals the high cost protection level (“Högekostnadsskydet”).

### ***Period of compensation***

In case of acute illness the student is entitled to compensation for costs that occur within 90 days counting from the first doctor’s visit. In case of accidental injury the student is entitled to compensation for costs that occur within three years counting from the day of the accident.

If emergency treatment is again needed concerning the same diagnosis recurring, the student must have been free of medical treatment, been off medication and free of symptoms for at least 60 days to be entitled to a new compensation period.

## **F2           Pregnancy, delivery and abortion**

The insurance cover costs check-ups during pregnancy, delivery and aborting that occur during the policy period, given that the pregnancy occurs during the policy period or, if policy has been extended, during previous policy and policy extension has been taken out without any gap between the policy periods. Pregnancy dates must be verified by licensed physician. All costs must be necessary and reasonable.

**Remark:** Additional insurance does not cover costs for check-ups during pregnancy, delivery or abortion.

### ***Limitations***

Gouda always reserves the right to determine whether abortion is to be performed in Sweden or in the country of study.

## **F3           Dental treatment**

### **Dental treatment due to accidental injury**

The student is entitled to compensation for dental treatment due to accidental injury. Damage to permanent dentures is compensated according to the same regulations as for normal teeth. This also applies to damaged removable dentures if such dentures were in the mouth when damaged.

The student must visit dentist in the country of study/place of stay immediately when injury/damage occur.

Except for acute dental treatment, all treatment and all costs must be pre-authorized by Gouda. An accidental injury is defined as an involuntary injury/damage occurring through sudden and unforeseen external violence, see also G3.

### ***Limitations***

Should the student, when accidental injury occurs, suffer from abnormal changes not normal considering the students age, the insurance only covers injury that can be assumed to have occurred even if the student did not suffer from such abnormal changes.

### ***Period of compensation***

The student is entitled to compensation for costs that occur within five years from the day of the accident.

### **Acute dental treatment**

The student is entitled to compensation for costs for temporary dental treatment due to acute dental problems.

The student must visit dentist in the country of study/place of stay immediately when the dental problems occur.

### ***Limitations***

The student is not entitled to compensation for normal and routine dental care and treatment or orthodontics. Permanent crowns are not considered temporary acute dental treatment and therefore not covered under these policy conditions.

### ***Period of compensation***

The student is entitled to compensation for costs that occur within 90 days counting from the first doctor's visit.

## **F4 Journeys for care and treatment**

The student is entitled to compensation for journey to doctor's visit, visit to nurse, hospital treatment and physiotherapy.

The student is also entitled to compensation for journeys in connection with dental treatment cover under this policy.

Journeys by private car are compensated with actual cost for gas per kilometre. Journeys within Sweden by private car are compensated with SEK 1,6 per kilometre.

## **F5 Additional costs for journey to Sweden**

If treating physician in the country of study/place of stay deems it necessary for the student to interrupt his/her stay due to medical reasons and return to Sweden, the insurance cover additional costs for transportation back to Sweden. The necessity as well as the means for transportation must be prescribed by treating physician and pre-authorized by GMMI, Gouda or Gouda Alarm.

The student is also entitled to compensation for journey back to the country of study, given that the student has been declared as fully recovered and no longer has a treatment need connected to the illness/injury that caused to transportation back to Sweden. Journey back to the country of study must also always be pre-authorized by Gouda.

Journey to Sweden is compensated if such journey takes place within 90 days from the first doctor's visit in case of illness, and within three years from the day of the accident in case of accidental injury.

## **F6 Repatriation of mortal remains**

The insurance cover costs for repatriation of mortal remains if the student is deceased due to illness or accidental injury.

GMMI, Gouda or Gouda must always pre-authorize repatriation of mortal remains. ,

The insurance cover costs for repatriation of mortal remains that occur within 90 days counting from the first doctor's visit in case of death due to illness, and within three years from the day of the accident in case of death due to accidental injury.

Instead of repatriation the insurance could cover necessary and reasonable costs for local funeral in the country of study/place of stay.

## **F7 Summoning in case of serious illness or death**

If the student suffers from serious illness or accidental injury and a physician deems it necessary to summon next of kin, the insurance covers necessary and reasonable travel expenses for round-trip-ticket to the country of study for two next of kin. The insurance also compensates costs for room and board. All costs must be pre-authorized by Gouda, GMMI or Gouda Alarm.

The same regulations apply if the policyholder is deceased and funeral will be held in the country of study.

For definition of next of kin, see section "*Definitions*".

## **F8 Changed accommodations**

If the student, due to accidental injury or illness and according to certificate from treating physician at the place of stay, needs to change his/her accommodations or prolong his/her journey, Gouda will cover additional costs for room and housing for a period of maximum 90 days counting from the first doctor's visit.

## **F9 Exceptions**

The insurance does not cover expenses for medical treatment, journeys or other expenses related to a pre-existing medical condition if the policyholder, when commencing his/her journey, is in need of treatment. If the policyholder during the policy period suffers from acute deterioration of such pre-existing medical condition the insurance does, however, cover additional medical expenses that occur due to the deterioration.

If a student receives care or treatment in Sweden, but does not qualify for Swedish Social Insurance, the policyholder is only entitled to compensation from this insurance as if he/she were qualified for Swedish Social Insurance.

### ***Limitations***

If the student causes accidental injury or illness using doping, narcotics or similar substances the insurance is valid in accordance with Q 6 “Provocation of insurance claim”.

#### **The insurance does not cover:**

- Accidental injury or illness caused due to the student’s use of doping, narcotics or similar substances. **Remark:** This does however not apply to sections F1, F4, F5 and F6.
- Expenses related to sterilization, fertility treatment or similar.
- Expenses that occur as a result of ship or airplane changing its course due to the student’s illness or injury.
- Expenses for stay at, or journey to/from, health resort, nursing home, convalescence home or similar.
- Private medical treatment or hospital care in Sweden.
- Expenses for journeys to/from school/work.
- Expenses covered by other party, law, constitution, convention or other insurance.
- Medical expenses or other expenses related to illness/injury that is a result of nuclear damage related to military activity in which the student is engaged.
- Additional expenses under section F5 that occur as a result of the student travelling to Sweden or back to the country of study without pre-authorization from Gouda.

## **G            DISABILITY AND DEATH COMPENSATION**

### **Coverage**

The insurance covers medical or economic disability if the student during the policy period suffers from accidental injury leading to permanent physical damage. The insurance also covers death compensation if the student is deceased due to accidental injury that occurs during the policy period.

The insurance also covers disfiguring scars, see section G5 below.

### ***Limitations***

For student participating in a pilot training program the following will apply:

- The insurance covers flying accidents that students suffer during pilot training if the student conducts his training together with a teacher holding a valid flying certificate.

The following will apply to students who do not participate in a pilot training program:

- The insurance cover flying accidents that a student suffers during private flight when the student is either flying the aircraft (as certified pilot) or is engaged in other function on board the aircraft.

## **G1 Insurance amount**

### **Medical disability**

In case of full medical disability (100 %) the insurance sum equals 15 price basic amounts (PBA).

### **Economic disability**

In case of full economic disability (100%) the insurance sum equals 10 price basic amounts (PBA).

### **Death compensation**

In case of death due to accidental injury the insurance sum is 1 price basic amount.

## **G2 Reporting a claim and prescription**

Accidental injury that could induce compensation must be reported to Gouda as soon as such injury occur and no later than within three years counting from when the student became aware of his/her right to report such claim.

If claim is not reported as stated above, the Swedish Insurance Contracts Act (FAL), chapter 7, § 2 and 4 will apply.

## **G3 Definition of accidental injury**

An accidental injury is defined as an involuntary bodily injury occurring through sudden and unforeseen external violence.

In case of injury due to frostbite, heat stroke, sunstroke, twist of knee or rupture of the Achilles tendon the requirement for “sudden” is disregarded and the time of injury will be determined to the day such injury starts to show symptoms.

### ***Limitations***

If the student causes accidental injury or illness using doping, narcotics or similar substances the insurance is valid in accordance with Q 6 “Provocation of insurance claim”.

### ***Exceptions***

The definition of accidental injury does not include:

- Injury due to intense exertion, for example muscle rupture or lumbago. Such injuries are not to be defined as accidental injuries due to lack of external violence.
- Injury caused by use of doping or narcotics.
- Injury caused by contamination, bacteria, virus or similar.

- Injury caused by use of medication or through surgical procedure or other medical treatment or examination, unless such treatment is a result of an accidental injury covered under these policy conditions.
- Condition that, according to medical experience, does not devolve upon an accidental injury, but upon illness, deformity or other lesion.

#### **G4            Disability**

If economic or medical disability is determined, the student will receive disability compensation with a proportionate share of the insurance amount in relation to the determined degree of disability.

The disability degree is determined primarily on basis of economic disability, if economic disability is determined, and secondly on basis of medical disability. The type of disability that induces the highest degree of disability will determine the disability compensation.

The student can never be compensated for both economic and medical disability.

#### **G5            Medical disability**

Medical disability is defined as a permanent physical damage, reducing of bodily functions, due to accidental injury. Medical disability does also include disfiguring scars, permanent ache and loss of sense or internal organs.

The student is entitled to compensation for medical disability if accidental injury leads to disability, and more than 12 months, but not more than three years, has passed since the day of the accident. Compensation will be paid out as soon as a permanent degree of disability can be determined.

The student is however entitled to compensation for medical disability if treatment is fully completed, and the degree of disability can be determined, earlier than 12 months after the day of the accident. Compensation will be paid out as soon as the degree of disability can be determined.

If determination of the degree of disability can not be determined within three years from the day of the accident, the determination of the degree of disability can be postponed as long as deemed necessary according to medical experience.

#### **G6            Determination of medical disability**

Determination of medical disability is made on basis of objectively determined physical damage caused by the accidental injury.. Determination of medical disability is made without regards to reduction of work capacity.

The degree of disability is determined on basis of tables "Gradering av medicinsk invaliditet 2004".

If multiple damages occur due to one accidental injury, maximum compensation can not exceed the degree of complete medical disability (100%).

If the student, prior to the accidental injury, suffered from a reduction of a bodily function in the part of his/her body that is now injured, such reduction of bodily function will be deducted from the determined degree of disability.

### **G7 Economic disability**

Economic disability is defined as permanent reduction by minimum 25 % of the students work capacity, due to accidental injury.

The student is entitled to compensation for economic disability if accidental injury lead to permanent reduction by minimum 25 % and the Swedish Social Insurance Office has granted sickness compensation by minimum 25 %. Compensation can be paid out at the earliest from the day sickness compensation is paid.

The students work capacity is determined permanently reduced when all other work options have been explored, regardless of occupation, and the Swedish Social Insurance Office as granted sickness compensation in accordance with the Swedish National Insurance Act. Furthermore the injury must, before the student enters into economic disability, have induced payment of medical disability.

If the student, prior to the accidental injury, had been granted partial activity compensation, the student can only claim compensation for economic disability corresponding to the part of his/her work capacity that remained when he/she was granted activity compensation.

If the student, prior to the accidental injury, had been granted full activity compensation, the student is not entitled to claim compensation for economic disability.

### **G8 Death benefit**

Death benefit is payable if accidental injury lead to death within three years from the day of the accident.

Death benefit is always paid the estate of the deceased.

Should the accidental injury lead to death before the right to disability has been determined the right to disability compensation is forfeited.

Should the accidental injury lead to death after the right to disability has been determined but before compensation has been paid, compensation corresponding to determined degree of disability will be paid to the estate of the deceased.

### **G9 Re-assessment**

If the student, after the degree of disability has been determined, is severely deteriorated, or if the students work capacity is further reduced, the student is entitled to have his/her degree of disability re-assessed. Such re-assessment must however be made within ten years from the day of the accident.

### **G10 Means of assistance**

In addition to disability compensation, the student is entitled to compensation for means of assistance and other medical measures prescribed by doctor in order to ease and relieve the state of invalidity, given that such means of assistance and medical measures are not reimbursable from other party by law, constitution or similar.

Maximum insurance amount is 1 price basic amount and all expenses are to be pre-authorized by Gouda.

## **G11 Atomic nuclear process**

The insurance does not cover accidental injury caused by atomic nuclear process if the process is connected to military activity in which the student is occupied.

If the student has multiple insurances, the total insurance amount for all policies is limited to maximum SEK 250.000 for disability due to atomic nuclear process. Each insurance company will be responsible for its proportionate share of the total insurance amount.

## **H NEXT OF KIN'S ILLNESS, INJURY OR DEATH**

If next of kin in Sweden suffers from serious illness, accidental injury or death and the student must interrupt his/her stay, the insurance covers necessary and reasonable costs for journey back to Sweden. The insurance also compensates journey back to the country of study. Compensation is limited to one journey per illness/accidental injury. "Next of kin" is defined under section "Definitions".

Illness, accidental injury or death must be verified by medical certificate or death certificate.

Additional expenses for travelling to another country than Sweden are not covered under this insurance.

## **I CRISIS INSURANCE**

The insurance cover costs for crisis therapy if the student suffers from acute crisis due to:

- Robbery, assault, rape, attempted rape or severe threat
- Accidental injury
- Fire, explosion or burglary
- Motor vehicle accident
- Other similar and serious event

Crisis insurance is limited to ten sessions per claim and insured.

The insurance also cover costs for crisis therapy for the students parents, given that the student suffers from acute crisis/trauma due to accidental injury or unprovoked violence. Such crisis therapy is also limited to ten sessions per claim and insured.

All expenses for crisis therapy must be pre-authorized by Gouda, GMMI or Gouda Alarm.

The insurance only cover crisis therapy within 12 months from the day of the incident.

The insurance cover necessary and reasonable expenses for journeys to therapy sessions within Sweden if the student must travel further than 30 km to be able to receive his/her therapy treatment.

If the student due to medical reasons must be transported back to Sweden, Gouda, GMMI or Gouda Alarm must always pre-authorize such transportation.

### ***Student responsibility***

Robbery, assault, rape, attempted rape and severe threat must always be reported to local police. .

For therapy sessions in Sweden all expenses must be pre-authorized by Gouda.

## **J PROPERY COVERAGE**

### **J1 Insured property**

The insurance cover personal property belonging to the student or property rented or borrowed for the students personal use, given that such property is not covered under other insurance or in other way subject to compensation from other party.

### **J2 Insurance amount**

The insurance amount for personal property is limited to maximum SEK 30.000, of which:

- Theft prone property, (see section "Definitions") SEK 20.000
- Valuable documents SEK 20.000,
- PC/Laptop SEK 15.000,
- Bicycle SEK 8.000,
- Money (cash) SEK 3.000.

### **J3 Property not covered under this insurance**

- Drawings, blue-prints and manuscripts,
- Stamps, coins and bills with collectors value,
- Animals,
- Illegal property (use or possession), according to Swedish law or according to the law in the place of stay,
- Motor vehicle, trailer or similar. **Remark:** This exception does not apply to motor driven wheel chair.
- Steam boat, motor boat, scooter, sail boat. **Remark:** This exception does not apply to wind surfing board.
- Hover craft, hydro copter, air craft, air balloon, paraglider, wind glider, hang glider or similar.

The policy exclusion does also apply to spare parts and other equipment connected to excluded vehicles.

### **J4 Events covered under this insurance**

The insurance cover loss or damage to insured property, given that loss or damage occurs through sudden and unforeseen external event.

#### ***General security directives:***

Insured property must be kept and handled with normal care and attention in order to prevent loss or damage as far as possible. Theft prone property, valuable property or similar requires special care and attention and this also apply in situations where special attention should be considered. If the student does not fulfil the general security directives, compensation can be reduced. If the student gravely neglects the security directives, his/her right to compensation might be forfeited, see also section J4.4 below.

*Special limitations and security directives:*

**J4.1 Theft or vandalism in the students home in the country of study**

*Limitations*

The insurance does not cover theft or vandalism by someone who had permission to enter the student's home. This also apply if someone enters the students home using a key if the person entering the students home had permission to use the key.

*Security directives*

All front doors must be locked when the student leaves his/her home and windows must be kept locked from the inside. The student may not leave or hide a key anywhere near his home or mark and store the key in such way that unauthorized person can determine were the key may be used.

If the student shares residence with other people he/she must always lock the door to his/her own room when leaving the residence, using a key exclusive to the student.

**J4.2 Theft outside the students home**

The insurance covers theft, loss or damage to checked-in luggage during journey. If lost checked-in luggage has not been found within 30 days it is considered stolen. Theft, loss or damage to checked-in luggage must be verified with certificate from the transporter.

*Due care and attention*

Theft prone property, money (cash), valuable documents and travel documents must be kept and stored within the student's sight. If the student leave property in hotel room or similar, the room must be locked and money (cash), valuable documents, travel documents and theft prone property must be stored in a locked storing space, for example a safety deposit box, drawer or cabinet.

*Exceptions*

The insurance does not cover

- Property (also cash and valuable documents) that has been forgotten, left behind, dropped or mislaid, even if such property is later stolen. If property is lost and it can not be presumed likely how it was lost, such property is considered to be forgotten, left behind, dropped or mislaid.
- Theft of **theft prone property, money (cash) and valuable documents** that:
  - Is kept in tent, in or on motor vehicle, trailer, boat or similar.
  - Has been check-in,
  - Has been taken into care by transportation company, service station, hotel, restaurant or similar.
- Theft of other property that:
  - Is kept in unlocked hotel room, motor vehicle, boat, trailer, tent and similar.
  - Can be subject to compensation from other insurance, transportation company, hotel or other party.

### **J4.3 Theft or damage to bicycle**

#### ***Due care and attention***

Bicycle not in use must be kept locked with permanent bicycle lock, padlock and chain, D-shaped shackle lock or similar.

### **J4.4 Neglected security directives, care and attention**

If the student neglects to fulfil the requirements for due care and attention or other security directives the compensation can be reduced according to section J4. The size of the reduction can vary depending on the circumstances.

#### **General reduction due to neglected security directives:**

<b>Coverage section</b>	<b>Security directives</b>	<b>Reduction</b>
J4	General security directives	25%
J4.1	Doors, windows, key	50%
J4.3	Locked bicycle	
	100%	

According to General security directives in section J4, the right to compensation can be forfeited if in case of grave negligence.

### **J4.5 Robbery**

The insurance covers loss or damage by robbery, assault or similar theft including violence, given that the student immediately registers the theft or damage.

### **J4.6 Property damage not covered under this insurance**

- Damage through use, wear and tear, consumption, self destruction or age.
- Damage that do not effect the use or function of the property, for example scratches, dents etc.
- Damage due to inadequate/unsuitable packaging
- Damage caused by effects of weather. **Remark:** this does not apply to checked-in luggage.
- Damage caused by leakage of liquid or smearing substance
- Damage to sporting equipment during use
- Damage through staining, soiling, battering or tearing

#### ***Remark***

Damage through staining, soling, battering and tearing is however covered under this insurance if such damage occurs in connection to theft, robbery, assault, motor vehicle accident, fire, checked-in luggage, explosion, leakage from pipe system, or natural disaster.

## **K EVALUATION AND COMPENSATION OF PROPERTY**

### **K1 Terms and conditions for compensation**

Gouda is entitled to determine whether property is to be compensated through cash payment, repair or replacement. Gouda is furthermore entitled to determine where replacement or repair is to be carried out.

If property is lost or stolen the student is obliged to present written verification of the value of the property and verification showing that he/she owned the lost or stolen property. The requirements for such verifications are stricter for high value property and for theft prone property.

Maximum 20 CD- or DVD-records can be compensated per insurance event and insured.

If an object, for which compensation has been paid out, is retraced and returned to the student this object must immediately be handed over to Gouda.

If the student, instead of handing such object over to Gouda, wishes to keep the original object compensation must immediately be reimbursed to Gouda.

If property is partially or fully compensated from other party, for example transportation company, hotel etc, compensation from Gouda will be reduced with amount corresponding to such compensation from other party.

## **K2 Determination and calculation of compensation**

Compensation is determined on basis of the price level in Sweden on the day when the student files his/her claim, however no later than two months counting from the day when damage occurred.

Property is valued and compensated with regards to age, wear and tear, modernity, functionality and similar, but regardless of sentimental value.

Type of property	Percentage share of purchase price										
	Age										
	New	1y	2y	3y	4y	5y	6y	7y	8y	9y	10y
Glasses	100	100	60	50	40	30	20	20	20	20	20
Wrist watch (quartz)	100	100	100	65	60	55	45	35	25	20	20
Skiing- & golfing equipment	100	100	60	50	40	30	20	20	20	20	20
CD, DVD, games	100	50	50	50	50	50	50	50	50	50	50
Compact camera	100	100	60	50	40	30	20	20	20	20	20
Radio, stereo, TV	100	100	65	60	50	40	30	25	20	20	20
VCR, DVD-player, video camera	100	100	65	55	45	35	25	20	20	20	20
Digital camera, digital video camera	100	60	40	20	20	20	20	20	20	20	20

If property can not be valued according to the table above it will be valued after contacting a retailer/expert and according to what is stipulated below:

- If the value of the property is 2/3 or higher than the price for a new equivalent object – if such object exists – the student is entitled to compensation corresponding to the price for a new equivalent object. In order to obtain such compensation the student must replace the object within six months.

- If the value of the property is lower than 2/3 of the price for an equivalent object, the object will be valued according to its second hand value with regards to age, wear and tear and modernity.

### ***Limitations***

Photos, private film- and tape recordings etc and home made objects are valued on basis of market value, if such market value exists. If a market value can not be determined the property is valued on basis of costs for raw material.

## **L LIABILITY COVERAGE**

### **L1 Coverage**

The insurance coverage only applies to the student in his/her private capacity. The insurance does not cover any events connected to the student in his/her capacity as employee or when carrying out official duties. Furthermore the insurance excludes coverage for internships, regardless whether such internship is a part of students study program.

Coverage applies when someone claims damage for personal injury or material damage, if such injury/damage is covered under these policy conditions, and if the student causes such injury/damage during the policy period.

### **L2 Gouda's responsibility when injury/damage occur**

If the student is claimed liable for injury or damage Gouda will:

- Investigate liability,
- Negotiate with the claimant,
- Plead the students cause and pay for legal expenses if such expenses can not be compensated by other party,
- Pay damage, in accordance with applicable law, if the student is determined liable.

### **L3 Insurance amount**

Maximum insurance amount per injury/damage and student is SEK 10.000.000. If multiple damages occur from one single event, maximum compensation is still limited to SEK 10.000.000.

### **L4 Damage to rented residence**

The insurance cover damage to temporary residence and it's inventories, such as hotel or other rented residence, caused by the student.

### ***Exceptions***

Damage due to wear and tear or neglect is excluded from the insurance coverage. Exclusion also applies to damage caused by gross negligence or wilful act.

## **L5 Policy exclusions**

### ***Limitations***

The insurance does not cover liability over and above Swedish law.

### ***Exceptions***

The insurance does not cover:

- Damage to property that the student has rented, borrowed, kept for repaired etc or in any other way taken more than absolute temporary possession of.
- Damage caused by the student in his/her capacity as real estate owner, as holder of ground or as apartment owner abroad,
- Damage caused by wilful act, that according to Swedish law could lead to imprisonment,
- Damage caused by the student in his/her capacity as owner, driver or user of:
  - a) Motor vehicle during traffic.
  - b) Steam boat, motor boat, scooter, sailboat (except from wind surfing board), hover craft or hydro copter.
  - c) Air craft, air balloon, paraglider, wind glider, hang glider and similar.

### ***Remark***

If boat is equipped with either outboard motor (maximum 6 hp) or sail (maximum area 7,5 sqm), the insurance does however cover personal injury, but not material damage.

## **L6 Student responsibility if damage/injury occur**

If the student is claimed liable for damage/injury the student may not accept liability without pre-authorization from Gouda. If the student accepts liability or pays damage, such liability is not binding for Gouda.

If the student is summoned to court, he/she must immediately inform Gouda and follow instructions given by Gouda, otherwise verdict will not be binding for Gouda.

## **M LEGAL COVERAGE**

### **M1 Coverage**

The insurance coverage only applies to the student in his/her private capacity.

### **M2 When coverage will apply**

**M2.1** The student is entitled to legal coverage for dispute that occur during the policy period or for dispute that occur from event that takes place during the policy period.

**M2.2** If the student, when dispute occur, is no longer covered by CSN Insurance for Studies Abroad he/she may still be entitled to legal coverage, given that the event leading to the dispute occurred during the policy period and no more than ten years have passed since the event occurred.

### **M3 Disputes covered under policy condition**

**M3.1** The insurance cover dispute that can be tried by district court (except for small claims, less than 0,5 price basic amount, se M4.1) land court, Rents and Tenancies court, the Swedish National Water Supply and Sewage Tribunal, or dispute that after hearing in such court must be settled by Court of Appeal or Supreme Court, if motion for such new trial is granted.

#### ***Remark***

The insurance does not cover criminal offence or dispute that can only be tried by administrative authorities or special courts, for example Real Estate Registration Authority, Social Insurance Court, Rent Tribunals and Administrative Court of Appeal, County Administrative Board/Court, County Tax Court or the Supreme Administrative Court.

**M3.1.1** If dispute covered under these policy conditions must be pre-tried by for example executor, rent tribunals, the student is only entitled to compensation for expenses that occur after such pre-trial.

**M3.1.2** In dispute regarding construction of building the insurance only cover expenses that occur after the construction guaranteed has expired. This limitation does however not apply if the contractor, after final construction examination, deny to fulfil his contractual obligations.

### **M4 Disputes not cover under policy conditions**

**M4.1** Dispute defined as a small claim (amount less than 0,5 price basic amount) according to Swedish Code of Judicial Procedure, chapter 1, § 3d. Remark: This exclusion does not apply to disputes regarding this insurance contract.

**M4.2** Dispute regarding divorce or other disputes connected to divorce, such as custody, alimony, partition of joint property etc. This also applies to disputes regarding dissolution of registered partnership or cohabitation.

**M4.3** Disputes connected to employment or other business- or official duty.

**M4.4** Disputes regarding bail if the beneficiary is employed in business owned by the student.

**M4.5** Disputes regarding economic obligations considered unusual for a private individual, in measures of extent, type of obligation etc.

**M4.6** Disputes regarding claim transferred to the student – unless it is beyond doubt that such transfer had been made before the dispute occurred.

**M4.7** Disputes regarding the student in his/her capacity of real estate owner or holder of ground.

**M4.8** Disputes regarding the student in his/her capacity as owner, user or driver of motor vehicle, trailer or similar, air craft, ship, steam-, motor- or sail boat (except rowing boat and wind surfing board).

**M4.9** Disputes regarding damage or other claim due to suspicion or charge for intentional criminal act that could lead to legal penalty.

**M4.10** If the student does not have justified interest in having his/her claim tried. Such justified interest is not at hand if court or legal aid authority has denied application for legal aid on such grounds. This also applies if court or legal aid authority terminates legal aid.

**M4.11** Dispute regarding reduction of purchase sum or damage according to the Swedish Code of Land Laws, chapter 4, § 19 ("hidden defects") if the disputed amount is lower than one price basic amount.

## **M5 Requirements for legal representative**

The student is obliged to hire an adequate legal representative considering the nature of the dispute, the students place of stay and the legal representative must be member of the Swedish Bar Association (or equivalent association abroad), an attorney employed by a lawyer or public law firm. If dispute is handled outside Sweden, the legal representative must be pre-authorized by Gouda.

## **M6 Costs covered under policy conditions**

**M6.1** The student shall primarily apply for public legal aid. This insurance does not cover costs that can or could have been paid by public legal aid.

**M6.2** The student is entitled to compensation for necessary and reasonable costs specified below, given that such costs are not payable from other party or the public funds. This means that costs will not be compensated by Gouda if the student waives his/her possibility to receive compensation from counter part. If the student is adjudged damage covering his/her legal expenses he/she will not receive compensation for such costs from Gouda.

**M6.2.1** Fees and expenses for legal representative.

**M6.2.2** Expenses for pre-trial investigation, given that such investigation has been ordered by the student's legal representative or that the Swedish National Board for Consumer Complaints considers the dispute irresolvable unless such investigation is carried out.

**M6.2.3** Expenses for demonstration of evidence in court and arbitration.

**M6.2.4** Administrative expenses in court.

**M6.2.5** Counter part court proceeding costs, if the student has been imposed to pay such costs after court trial or arbitration.

**M6.2.6** Court proceeding costs if the student has committed to pay such cost during court trial or in settlement, given that it is obvious that the court would have imposed the student to pay higher court proceeding costs if the court proceedings had been pursued.

**M7 Costs *not* covered under policy conditions**

**M7.1** Own work, loss of income, journeys, room and board or other additional expenses for the student or other insured.

**M7.2** Execution of verdict, decision or agreement .

**M7.3** Additional expenses that occur if the student changes legal representation or hire several legal representatives.

**M7.4** Compensation to arbitraries.

**M7.5** Costs that are not compensated by public funds on the grounds that the question of legal aid, according to Swedish Legal Aid Act, chapter 10, § 9, can be postponed until similar case have been tried or if it is considered likely that such judgement would have been made if the student otherwise had been entitled to public legal aid.

**M7.6** Costs for legal representative that are not payable by legal aid based on the grounds that the student has changed legal representatives or chosen a legal representative not suitable to represent the student considering the circumstances.

**M8 Insurance amount**

**M8.1** Maximum compensation in a dispute is limited to SEK 250.000.

If more than one insured student is involved in the same dispute and one the same side it is considered one single dispute and maximum compensation for all insured students involved is SEK 250.000. This also applies if one student is involved in several disputes that are based essentially on the same legal grounds.

**M8.2** If legal coverage is granted according to M2.2 the maximum insurance amount and deductible is determined by the policy conditions that did apply when the dispute occurred.

**M9 Recovery**

Gouda shall be fully subrogated to the rights of the insured against third parties.

**N PERSONAL INJURY DUE TO ASSAULT**

**N1 Coverage**

This policy covers insurance events that occur during the policy period.

The insurance covers personal injury to insured student due to assault. Compensation is determined on basis of regulations in the Swedish Damage Law, chapter 5.

If assault leads to death, compensation is also determined on basis of the Swedish Damage Law, chapter 5, § 2.

If the student is deceased due to assault, damage is payable to the deceased's estate. If next of kin is wilfully killed, and the student in connection to this suffers a personal injury, Gouda will compensate damage according to the regulations in the Swedish Damage Law, chapter 5.

If personal injury due to assault leads to prosecution Gouda reserves the right to demand that the student pleads his/her cause. If so, Gouda will be paid for the student's court proceeding costs.

### ***Limitations***

The insurance does not cover:

- Injury if the student was intoxicated by alcohol, narcotics or doping, unless the student can show that there is no connection between the injury and the intoxication.
- If the student exposes himself/herself to injury without reasonable cause.
- Damage claim connected to a wilful act committed by the student that according to Swedish law can lead to a fine or a graver penalty.
- Damage based only on non-Swedish damage law.
- Damage based on consent.
- Damage based on transfer from the person directly entitled to compensation.

### ***Remark***

Exclusion for intoxication does not apply in case of rape or other sexual abuse.

## **N2 Student responsibility if injury occur**

If the student suffers from personal injury due to assault he/she must show that he/she is entitled to damage and that the offender is unknown or incapable of paying damage.

Injury that could lead to damage must be reported to Gouda as soon as injury occurs. Injury must also be reported to local police at the place of stay and the student must send the police report to Gouda.

## **N3 Insurance amount**

Maximum compensation is limited to SEK 500.000 per injury and insurance event.

## **O REIMBURSEMENT OF EDUCATIONAL COSTS**

If the student must interrupt his/her studies the insurance covers reimbursement of tuition fees with a maximum SEK 50.000 per year, given that compensation is not payable from another party.

Educational costs are defined as tuition fees paid by the student to school or university for a specific program/course for which the student has been accepted. Costs for study material, room and board are not considered as educational costs.

The insurance amount is limited to a maximum SEK 50.000 per year, and a maximum SEK 25.000 per semester. Compensation is calculated *pro rata*, i.e. if a semester consists of 6 months and the student interrupts his/her studies after 3 months the insurance will compensate a maximum SEK 12.500.

The insurance covers reimbursement of educational costs if:

- The student or next of kin suffers from acute and serious illness, accidental injury or death. Compensation is payable if a certificate from treating physician is presented proving the necessity to interrupt the studies due to medical reasons. The student must also present tuition fee receipt and certificate showing school/university reimbursement responsibility. For definition of next of kin, see section “*Definitions*”.
- The student is accepted to educational program in Sweden, given that application for such program was filed at the same time as the application for the study program abroad and that the student presents a school certificate verifying this.
- Severe damage occurs in the student’s permanent home in Sweden, and that the student due to this can no reasonably be expected to complete his/her education abroad. The student must present certificate from police or insurance company covering such damage.
- The school or university abroad closes down due to official act, war, natural disaster, political disturbance or if the Swedish Ministry of Foreign Affairs issues an advice against journeys to the country/place of study. The student must present proper certificates proving the close down and the event leading to the close down.
- The school or university abroad closes down due to bankruptcy or suspension of payments. The student must present proper certificates from court or authority.

***Remark***

If the student’s educational costs have been financed with financial aid from CSN, compensation for educational costs will be reimbursed directly to CSN. If educational costs have been financed with private funds, reimbursement will be made to the student.

***Limitations***

If studies are interrupted due to use of narcotics or similar substances the insurance is valid in accordance with Q 6 “Provocation of insurance claim”.

**P CANCELLATION**

Cancellation insurance covers all cancelled journeys from Sweden to the country of study. Compensation is payable if the student must cancel confirmed and paid journey due to the following reasons:

- If the student or next of kin suffers from acute and serious illness, accidental injury or death. Compensation is payable if a certificate from treating physician is presented. For definition of next of kin, see section “*Definitions*”.
- If the student is accepted to educational program in Sweden, given that application for such program was filed at the same time as the application for the study program abroad and that the student presents a school certificate verifying this.

- If severe damage occurs in the student's permanent home in Sweden, and that the student due to this can no reasonably be expected to complete his/her education abroad. The student must present certificate from police or insurance company covering such damage.
- The school or university abroad closes down due to official act, war, political disturbance or similar event and if the Swedish Ministry of Foreign Affairs issues an advice against journeys to the country/place of study. The student must present proper certificates proving the close down and the event leading to the close down.
- The school or university abroad closes down due to bankruptcy or suspension of payments. The student must present proper certificates from court or authority.

**Remark**

If the student's travel costs have been financed with financial aid from CSN, compensation for such costs will be reimbursed directly to CSN.

## **Q GENERAL TERMS AND CONDITIONS**

### **Q1 Limitation of damage**

The student is obliged to, to the best of his/her ability, limit or avert damage that occurs.

If the student wilfully or through gross negligence neglects to limit or avert damage, and Gouda due to this suffers damage, compensation will be reduced or denied.

### **Q2 When damage occurs**

***Reporting a claim, certificates etc.***

If the student suffers from illness or accidental injury the student is obliged to:

- immediately visit a doctor
- follow treating physicians prescriptions and directives
- follow directives from Gouda's doctor
- follow general directives from Gouda

Claim must be reported to Gouda as soon as possible when damage occurs and no later than within three yeas counting from when the student became aware of his/her right to report such claim.

If claim is not reported as stated above, the Swedish Insurance Contracts Act (FAL), chapter 7, § 4 will apply.

**Address:**

Wollmar Yxkullsgatan 14  
118 50 Stockholm  
SWEDEN

Telephone: +46 8 20 88 50

Fax: +46 8 641 84 80

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

Theft, robbery and assault must be reported to local police and police report must be presented to Gouda. Damage that occurs during transportation or in hotel must also be reported to the transportation company or the hotel. The student is obliged to file a specified claim and present all information and documentation requested by Gouda, i.e. original receipts, doctor's certificates etc.

All claims require original receipts. If Gouda requires a filled out claim form and/or power of attorney the student must fill out and send such documents to Gouda.

The student is obliged to inform Gouda if there is another insurance covering a reported claim. If multiple insurances cover the same claim, the student is not entitled to higher compensation than his/her damage.

Repair of damaged property must be pre-authorized by Gouda. Damaged property must be kept and stored until Gouda have examined the object, or chooses not to. The student must assist Gouda if Gouda wishes to perform such examination.

### **Q3            Payment of compensation**

The student is entitled to payment of compensation within one month counting from when all the student's obligations according to these policy conditions have been fulfilled. This also apply to partial payment, if part of compensation can be determined before the total claim has been handled.

Compensation for repair or replacement of property will be paid within a month counting from the day of the repair or replacement was made.

### **Q4            Interest**

If payment of compensation is delayed with regards to what is stipulated under Q3, the student is entitled to interest based on regulations in the Swedish Interest Act. If delay s due to police investigation the student is however only entitled to interest corresponding to the Swedish National Bank's bank rate.

### **Q5            Fraudulent information**

If the student intentionally states, conceals or hides circumstance of significance for the assessment of the student's right to take out this insurance according to section A, or of significance for assessment of a claim, the right to compensation is forfeited. This also applies if the student causes a claim wilfully.

Fraud and attempted fraud is always reported to the police.

### **Q6            Provocation of insurance claim**

If the student provokes or causes a claim the following will apply:

- In case of wilful act the right to compensation will be forfeited.
- In case of negligent behaviour, or if the student can be assumed to have acted or have neglected to act knowing that this could significantly increase the risk for damage, compensation will be reduced considering the circumstances.

- In case of negligence, not considered as grave, compensation will only be reduced if this is stipulated under each specific coverage section in these policy conditions. This also applies if the student by negligence aggravates the effect of an insurance event,

If an insurance event or claim is provoked through gross negligence, compensation will be reduced if this is stipulated under each specific coverage section, unless particular reasons suggests that the students right to compensation is forfeited.

#### **Q7 Supplier's guarantee**

If supplier or other party carry primary responsible for damage according to guarantee or similar, the student will only be compensated if the student can show that this party can not fulfil such obligation. This limitation does not apply to consequential damage to other object than the originally damaged object.

#### **Q8 War damage**

The insurance do not cover damage of any kind if the student travel to country struck by war, warlike event, civil war, revolution or revolt.

An advice against journey to country or area by the Swedish Ministry of Foreign Affairs is considered equal to a country or area being struck by such disturbance.

If damage occur outside Sweden due to war or other above stated disturbance, the insurance is however valid if damage occur within three months counting from when the disturbance broke out, given that the student was already in the country or area when the disturbance broke out. The student may furthermore not take any part in current disturbances. **Remark:** Coverage section "N Personal Injury du to Assault" is always excluded in the event of war damage.

If the student is already in a country or area when disturbance brake out, and the student does not take any part in current disturbances, the insurance cover:

- loss of or damage to property due to confiscation or if property is left by during evacuation
- necessary and reasonable additional expenses for journey back to Sweden. **Remark:** This does not apply to journey cover under the Swedish Travel Guarantee Act.

The insurance does not cover damage due to war or similar disturbance within Sweden.

#### **Q9 Atomic nuclear damage**

The insurance does not cover damage to property or liability, direct or indirect, damage caused by atomic nuclear process.

#### **Q10 Force majeure**

The insurance does not cover loss due to delay in claims investigation, repair or payment of compensation if such delay is caused by war, warlike event, civil war, revolution, revolt, official act, strike, lock-out or similar.

#### **Q11 Delay in premium payment due to illness or accident**

If the student is prevented to pay insurance premium on stated due date due to serious illness or accidental injury, the insurance will come into force but for no longer than 14 days without premium payment.

#### **Q12 In the event of dispute**

If the student and Gouda are unable to agree on the value of damage to personal property, a statement from assessor authorized by the Swedish Chamber of Commerce shall be requested. The assessor shall apply these policy conditions when assessing damage. The student's cost for such statement is SEK 1.000, but not more than half of the total assessment fee. If the assessor determines a higher damage value than Gouda, the assessment cost will be paid by Gouda.

#### **Q13 Recovery**

Gouda shall be fully subrogated to the insured's right to compensation from third party. If a third party is a private individual Gouda will only claim recovery if damage was caused wilfully or through gross negligence or if damage has connection to a business owned by a private individual.

##### **Q13.1 Co-insurance**

If, when loss or damage covered under this insurance occur, there is any other insurance covering such loss or damage, or part of such loss or damage, Gouda is only liable for a proportionate share of the loss or damage occurred.

##### **Q13.2 Rights of subrogation**

Gouda shall be fully and completely subrogated to the rights of the insured against third 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. Gouda may at our own expense take over the insured's rights against third parties. The Insured shall cooperate with Gouda and provide such information and documents reasonably required by Gouda in order to collect and enforce our rights of subrogation. Gouda may institute any proceedings at our own expense against such third parties in the name of the Insured.

#### **Q14 Legal provision**

##### **Q14.1 The Swedish Insurance Contracts Act (FAL)**

This insurance is subject to the provisions in the Swedish Insurance Contracts Act (FAL) and Swedish law in general. Dispute regarding this insurance contract are to be settled by Swedish Court unless otherwise is stated in the insurance policy.

##### **Q14.2 The Personal Data Act (PuL)**

The personal data we collect about the student in connection with taking out this insurance and in connection with our claims adjustments are necessary for us in order to manage the insurance and fulfil our contractual obligations and meet the needs of the student. The data can also be used to evaluate and decide on shape and content of our insurance policies and market analyses. Personal data can, for this purpose, be given to companies we cooperate with. Personal data 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

regarding the duty of disclosure. This means that we must prove authorities with the information the demand. The student is entitled to request information regarding the personal data Gouda has collected. The student can also demand that personal data must not be used in marketing purposes.

Gouda is, according to the Personal Data Act, responsible for data we collect and store.

#### **Q15            Period of limitation**

Insurance claims must be reported to Gouda as soon as possible and within three years counting from when the student became aware of his/her right to report such claim.

Period of limitation is regulated according to the Swedish Insurance Contracts Act (FAL). The student is obliged to report a claim within three years counting from when the student became aware of his/her right to report the claim, but no later than within ten years counting from when such claim initially could be reported. If claim is not reported accordingly the right to compensation is forfeited.

If claim is reported accordingly, the student is however always entitled to file for appeal within six months counting from when Gouda gave notice regarding compensation.

#### **Q16            Reimbursement of premium**

The student is entitled to claim for reimbursement of insurance premium if:

- School or university does not accept this insurance policy. Full reimbursement of premium if the student can present a written verification showing this.
- The student does not commence his/her study program abroad. Full reimbursement if the student never departs from Sweden.
- If the student's need for insurance ceases to exist, for example due to interrupted studies, premium will be reimbursed with amount corresponding to the remaining time of the policy period when the need for insurance ceased to exist.

#### **Q17            Information technology**

Data collected for claims adjustment will be stored and handled using information technology.

## **COMPLAINTS AND APPEAL**

### ***Gouda Consumer Representative***

Address: Wollmar Yxkullsgatan 14, 118 50 Stockholm

Telephone: 08-20 88 50

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

### ***National Board for Consumer Complaints (Allmänna Reklamationsnämnden, ARN)***

The National Board for Consumer Complaints has a designated department for insurance claims. Student who wants his/her claim tried by ARN must contact ARN by telephone +46 8 508 860 00 or by mail ARN:s kansli, Box 174, 101 23 Stockholm. Sweden. Filing for appeal is free of charge. ARN does not

handle appeals regarding causation issues, personal injuries due to motor vehicle accident or medical disability.

### ***Personal Insurance Board (Personförsäkringsnämnden, PFN)***

PFN handle appeals regarding accidental injuries and related issues like disability. PFN also handles appeals regarding the insurance contract.

PFN only handle appeals regarding claims that are already handled by Gouda and where Gouda has given final notice regarding compensation. If the student wishes to present new information in an existing claim, this has to be handled by Gouda before an appeal can be filed to PFN. If the student wishes to file an appeal, he/she must contact Gouda in writing and ask Gouda to file an appeal on behalf of the student, or contact PFN directly by mail to Personförsäkringsnämnden, Box 27 067, 104 50 Stockholm, Sweden.

### ***Court***

The student can file for appeal in district court. The student should contact the district court in his/her home town.

Legal Coverage can be claim – within these policy conditions – for dispute with Gouda. **Remark:** For dispute regarding value of damage to personal property, section Q12 will apply.

### ***Internal Appeal***

If the student is dissatisfied with the outcome of Goudas claims adjustment Gouda kindly ask the student to contact Gouda again in order to sort out possible misunderstandings and to offer a secondary claims adjustment.

## **DEFINITIONS**

### ***Personal Property***

Personal property is defined as:

- Furniture, household utensils, bijouterie, clothes, groceries and similar. Buildings, building equipment and pets are, for example, not included in the definition of personal property.
- Valuable documents (see definition below)
- Money (coins and bills)

### ***Next of kin***

Next of kin is defined as husband, wife, co-habitant, child, or other person living with the student in a family related relation. Grand children, siblings, parents, parents in law, grand parents are also included in the definition. Co-habitant is defined as a registered partner or other person living with the student in a marital related relation. Siblings are defined as biological siblings and adoptive siblings. Parents are defined as biological parents and adoptive parents.

### ***The Travel Guarantee Act (Resegarantilagen)***

Person covered under the Swedish Travel Guarantee Act are person who purchase an individual marketed travel arrangement. The Swedish Travel Guarantee Act also covers person who purchases a group travel arrangement, for example a charter journey.

### ***Robbery***

Robbery is defined as violence towards an individual or use of threat of immediate and severe danger. Violence less severe could also be included in the definition given that such violence is immediately noticed by the student and that the student has taken reasonable measures to prevent or limit the damage. All incidents must be verified with proper documentation.

### ***Theft prone property***

- object made of, or partially made of, precious metal, pearls or gemstone.
- antiques, art work, authentic carpets, pocket- and wrist watches and furs.
- cameras, projectors, binoculars, music instruments, mobile telephones and other electronic communication equipment, GPS-equipment, computers, portable memory units, palm pilots, tape recorders, record players, CD-players, DVD-players, amplifiers, speaker units, radios, TVs, VCRs, TV-games and spare parts and additional units to such objects, (also tapes and cassettes)
- guns,
- wine, spirits.

### ***Educational cost***

Educational cost is defined as tuition fees paid by the student to school or university for a specific program course for which the student has been accepted. Costs for study material, room and board are not considered as educational costs.

### ***Valuable document***

Share certificate, obligation/bond certificate, bank books, debt certificate, stamp, coupons, tickets and similar.

### ***Assault***

Assault is defined as personal injury due to external violence.

## **ASSISTANCE ORGANISATIONS**

In case of acute damage requiring immediate assistance, contact:

### **Gouda Alarm**

Sejrögade 7  
2100 Köpenhamn Ö  
DENMARK  
Telephone: +45 33 15 60 60  
Fax: +45 33 15 60 61  
E-mail: [alarm.csn@gouda-rf.se](mailto:alarm.csn@gouda-rf.se)

In case of acute illness or accidental injury in the US, please contact:

### **Global Medical Management inc. (GMMI)**

1300 Concorde Terrace, Suite 300  
33323 Sunrise, FL  
USA  
Telephone (toll free): (877) 548 9806  
Telephone: +1 954 370 6404  
Fax: +1 954 370 8130  
E-post: [customerservice@gmmusa.com](mailto:customerservice@gmmusa.com)

## **SALE, INFORMATION AND ADMINISTRATION**

Please contact Gouda Customer Service if you have questions regarding this insurance. Telephone +46 8 20 88 50, fax +46 8 641 84 80 or e-mail [info.csn@gouda-rf.se](mailto:info.csn@gouda-rf.se).

### **Gouda Reseförsäkring**

Wollmar Yxkullsgatan 14  
118 50 Stockholm  
SWEDEN  
+46 8 20 88 50  
[info.csn@gouda-rf.se](mailto:info.csn@gouda-rf.se)