



# Studying abroad

**Terms and conditions 2100.2**

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Terms & conditions 2100.2

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## A. Who can take out the insurance and how is it taken out?

The insurance can be taken out by individuals who choose to go abroad and stay in another country to study, carry out exam work or undergo practical training that forms part of their education, on a half-time basis or more.

The policy can be taken out by individuals who, at the time the insurance is taken out, live in one of the Nordic countries and are registered with a Nordic National Social Insurance office. .

The insurance does not cover distance learning programmes.

The insurance can also be taken out by an accompanying spouse, cohabitant or registered partner with whom the policyholder lives in a marriage-like relationship, and by the policyholder's children under the age of 18. Such an insurance can only be taken out for the same insurance period as the main policyholder.

### A.1. Taking out insurance

- The insurance period is the period for which the policyholder chooses to take out insurance, as evidenced by the insurance certificate.
- The earliest start date of the insurance is 14 days before the course starts or another date on which the policyholder's presence is required.
- Additional insurance can be taken out if the policyholder needs insurance sooner than 14 days before the course starts or another date on which his/her presence is required. Additional insurance can be taken out for a maximum period of 30 days.
- Renewed insurance is valid from the day after the end of the previous insurance period, provided that the policyholder renewed and paid for the insurance before the previous insurance period expired.
- The policy is valid during the period for which the policyholder chooses to take out insurance, though for a maximum of 12 months, and it may be extended.

The insurance can also be taken out as a supplement to the travel insurance in the policyholder's home contents insurance. In such case, the policyholder must give the date on which the travel insurance in his/her home contents insurance expires as the start date of the study abroad insurance, and the policyholder will thus not be covered by the study abroad insurance during the period when the travel insurance in his/her home contents insurance is valid. Insurance taken out as mentioned above must also be taken out before leaving Sweden.

### A.2. New insurance policy

The insurance must be taken out before the policyholder leaves Sweden.

The insurance is valid from the day of departure, at the earliest. The validity of the insurance is conditional on the premium being paid before departure.

### A.3. Extension

The policyholder may extend any study abroad insurance taken out previously during his/her stay abroad. The policy will not be extended automatically.

However, the study abroad insurance that the policyholder wishes to extend must have been taken out with Gouda. An insurance policy may only be extended during a stay abroad if it is done before the expiry of the previous insurance period, and if the extension is based on the same or less comprehensive terms and conditions.

On extension, the insurance is valid from the day of payment, at the earliest.

## B. Where is the insurance valid?

The insurance is valid in and during travel to and from the country where the policyholder is studying. The insurance is also valid during shorter travels to third countries of no more than 14 days' duration, provided that such travel is conducted within the insurance and study period. Additional insurance may be taken out for stays in third countries exceeding 14 days.

If the policyholder has taken out insurance for the World Wide (incl. the USA) insurance area, travels to third countries may take place without geographical limitation. If the policyholder has taken out insurance for the World Wide (excl. the USA) insurance area, travels to third countries may take place without geographical limitation, except for travels to the USA, even of less than 14 days' duration. Additional insurance may be taken out for stays in the USA, however. If the policyholder has taken out insurance for the Europe insurance area, the insurance only covers travel to third countries in Europe, however.

The insurance must be taken out for, and will only be valid in, the insurance area that includes the country where the policyholder is actually staying and pursuing his/her studies, regardless of where the head office of the educational institution is.

## C. When is the insurance valid?

The insurance is valid during the insurance period stated in the insurance certificate, subject to the reservations outlined below.

- If the period of study is shorter than the insurance period, the insurance will lapse 14 days after the end of the study period.
- The insurance is valid from the day that the policyholder leaves his/her home or similar for the host country until he/she returns on completion of the studies.
- For policyholders whose courses have already started on the day the premium is paid, the policy is valid from the day on which payment is made by the policyholder.
- In the event of interrupted studies, the insurance policy lapses 14 days after the interruption, or earlier if the policyholder returns to Sweden before the expiry of the 14-day period.
- In connection with holidays, the insurance is valid in the host country, for travels to and from the policyholder's Nordic home country and during the stay abroad, provided that the policyholder continues his/her studies after the holiday.

As regards clause I. Liability insurance and clause J. Legal protection, the insurance is only valid for the policyholder as a private individual in his/her capacity as a traveller and it provides no cover during working hours or for anything related to his/her performance of work, services or other business activity.

The insurance applies to events that occur as described in the terms and conditions during the period that the policy is valid. If the policyholder is prevented from returning home before the insurance period expires due to acute illness, acute injury, an accident or other unforeseen incident, the validity of the insurance will be extended for as long as it reasonably takes to get new insurance in place, limited to a maximum of 10 days, however. The premium for such an extension will be charged to the policyholder in arrears.

## D. Deductible

No deductible applies to the insurance, except as regards clause J. Legal protection, where a deductible of 20% of the cost applies, limited to a minimum of SEK 1,000, however.

## E. Reimbursement of medical expenses

The policy covers necessary and reasonable expenses if the policyholder falls acutely ill, is injured or has an accident. The costs covered are stated in clauses E.1. –E.9. below.

It is recommended that the policyholder, if possible, contacts Gouda or Gouda Alarm before consulting a doctor or starting treatment.

### E.1. Medical expenses and hospitalisation

Only necessary and reasonable costs of emergency medical assistance, hospitalisation and medicine will be covered, in addition to treatment and aids prescribed by the doctor to alleviate the acute illness, acute injury or accident, where such aids and treatment cannot wait until the policyholder returns to Sweden.

The policyholder must see a doctor in the host country immediately on falling ill or sustaining an accident/injury.

Treatment provided abroad by a physiotherapist, naprapath, chiropractor or other treatment by a non-authorised practitioner requires referral from an authorised physician.

Gouda reserves the right to decide whether treatment is to be administered in the host country or whether the policyholder should return to Sweden to receive treatment.

#### E.1.1. Care in Sweden

If the care or treatment is administered in Sweden, the policyholder will only be compensated if the care or treatment is provided by the public health services, and not in excess of the high-cost level. For hospital care in Sweden, the policyholder will be compensated for that part of the fee that exceeds the living costs he/she saves while being hospitalised. Normal living costs are calculated at 0.2 per cent of the Swedish price base amount (PBB) per day.

#### E.1.2. Limitations

As far as possible, the policyholder is required to use public health services when visiting an EU/EEA country. The insurance does not cover costs that could have been avoided by using the European Health Insurance Card.

The policyholder will not be reimbursed for preventive healthcare, acupuncture, vaccinations, annual health check-ups, cosmetic surgery or eye examinations performed by an optician.

Should the policyholder, at the time of the accident, become ill or suffer other changes not normal for someone his/her age, the policyholder will only be compensated for the injury that would have occurred if the illness/changes had not existed at the time of the accident.

#### E.1.3. Compensation period

Compensation will be paid for expenses that, in the case of acute illness or acute injury are incurred within 90 days of the first visit to the doctor or, in the case of an accident, within three years of the date of the accident.

In the case of a new onset of the same disease/illness, the policyholder must have been free of symptoms, treatment and medicines for at least 60 days in order to be entitled to a new compensation period.



## **E.2. Dental treatment**

### **E.2.1. Dental treatment in the event of an accident**

The policy covers expenses for treatment occasioned by an accident. Damage to fixed prostheses will be covered in accordance with the same rules that apply to damage to natural teeth. This also applies to removable prostheses that were in place in the policyholder's mouth when damaged.

The policyholder shall consult a local dentist in the host country immediately after the accident occurred.

With the exception of emergency treatment, Gouda must approve the expenses and treatment before any treatment commences.

Accident means a physical injury suffered involuntarily through a sudden, external event (external force).

#### **E.2.1.1. Limitations**

The policyholder will only receive compensation for injuries that can be assumed to have been occasioned by the accident.

The cost estimate must be approved by Gouda before the treatment starts.

Dental damage caused by biting or chewing is not deemed to be an accident and compensation will only be paid as provided for in clause E.2.2. below.

Dental care is not covered if it emerges that the injury was due to inadequate oral hygiene or failure to attend regular dental check-ups every 12 to 18 months.

If an injury sustained in an accident is assumed to have been aggravated by inadequate oral hygiene and failure to attend regular dental check-ups, the policyholder will only receive compensation for the injury it can be assumed that he/she would have suffered given proper oral hygiene and regular dental check-ups every 12 to 18 months.

#### **E.2.1.2. Compensation period**

The policyholder will be compensated for costs for a period of three years from the time of the accident.

### **E.2.2. Emergency dental treatment**

The policyholder will receive compensation for necessary and reasonable expenses for temporary treatment in the event of acute dental problems.

The policyholder shall consult a local dentist in the host country immediately after the problem arose.

#### **E.2.2.1. Limitations**

The policyholder will not receive compensation for normal, regular dental care or for orthodontics. Crowns, bridges and implants are not considered temporary treatment. No compensation will be paid if the acute dental problems are caused by inadequate oral hygiene or failure to attend regular check-ups.

Dental care will be covered provided that the policyholder can verify that he/she cared for his/her teeth by attending regular check-ups every 12 to 18 months.

### **E.2.2.2. Compensation period**

The policyholder will be compensated for costs for a period of 90 days from the time of the first visit to the dentist.

## **E.3. Travel for the purpose of care and treatment**

The policyholder will receive compensation for necessary and reasonable expenses relating to travel in connection with visits to a doctor or nurse, hospital treatment and physiotherapy insofar as the insurance covers such consultation/treatment.

The policyholder will also receive compensation for travel to and from the place he/she receives dental treatment entitling to compensation.

Travel by own car will be covered in accordance with the applicable provisions on compensation per kilometre in Sweden. Medical travel in Sweden will be covered in accordance with the criteria defined by the Swedish Social Insurance Agency.

### **E.3.1. Limitations**

The policyholder will only receive compensation for necessary and reasonable expenses, and the expenses must be documented by original receipts.

#### **E.3.1.1. Compensation period**

Compensation will be paid for expenses that, in the case of acute illness, acute injury or acute dental problems are incurred within 90 days of the first visit to the doctor/dentist or, in the case of an accident, within three years of the date of the accident.

## **E.4. Additional expenses for repatriation**

If the doctor administering treatment in the host country considers that the policyholder should interrupt the stay for medical reasons and return to Sweden, he/she will be compensated for any additional costs of repatriation. Both the necessity of the travel and the means of travel shall be prescribed by the doctor and approved by Gouda Alarm. Additional expenses for repatriation will also be covered for travel companions who have taken out the same insurance, if they would otherwise have remained at the destination.

Repatriation means transport of the sick or injured person back to Sweden. Compensation will be paid provided that repatriation because of acute illness or acute injury takes place within 90 days from the first visit to the doctor, or that repatriation because of an accident takes place within three years of the accident.

## **E.5. Repatriation in the event of death**

If an illness, injury or accident results in death, the insurance covers repatriation of the deceased to Sweden. If illness results in death, repatriation of the deceased will be covered provided that it takes place within 90 days of the deceased's first visit to the doctor.

Gouda Alarm must always be contacted in connection with repatriation of a deceased person.

Instead of repatriation, compensation can be paid for funeral costs in the deceased's host country, limited upwards to a maximum amount of SEK 25,000.

Funeral costs in Sweden will not be covered, however.

### **E.6. Travel expenses for close relatives of a seriously ill, injured or deceased person**

If the policyholder's acute illness, acute injury or accident is so serious that the doctor deems it necessary to send for a close relative, or if the policyholder dies, Gouda will cover the costs of economy class travel from the home country and back, including accommodation for up to two close relatives.

#### **E.6.1. Limitations**

The journey must be approved in advance by Gouda or Gouda Alarm, and documents verifying the necessity of the journey shall be submitted to Gouda. Any mobility difficulties or difficulties attending to household tasks or similar that the policyholder may have do not by themselves entitle to such travel.

##### **E.6.1.1. Compensation period**

Compensation will be paid provided that travel in connection with acute illness or acute injury takes place within 90 days from the first visit to the doctor, or, in the case of an accident, within three years of the accident.

### **E.7. Changed accommodation**

If the doctor administering treatment in the host country verifies by a medical certificate that acute illness, acute injury or accident warrants a change of accommodation or an extension of the stay, Gouda will cover additional board and lodging expenses for a maximum of 90 days from the first visit to the doctor. If the policyholder misses a scheduled home visit because of hospitalisation, Gouda will cover the additional costs of the journey home.

#### **E.7.1. Limitations**

A medical certificate supporting the need for a change of accommodation shall be submitted to Gouda.

Compensation for additional travel expenses is granted provided that the home journey takes place as soon as medically possible.

### **E.8. Travel expenses to visit a close relative in the event of serious illness or injury or death, and travel in connection with material damage to the policyholder's private property in Sweden**

If a close relative of the policyholder in Sweden suffers acute illness, acute injury or accident and the treating doctor deems it necessary, the policyholder will be compensated for any necessary and reasonable additional expenses of travelling back to Sweden. Additional expenses for the home visit will also be covered if, through a sudden and unforeseen event, the policyholder's private property in Sweden sustains material damage that requires his/her immediate attention. The return journey to the point of departure for the home visit (limited to economy class) will also be covered.

#### **E.8.1. Limitations**

For compensation to be granted, documentation is required from a doctor, the police or other relevant authority, and Gouda or Gouda Alarm must be notified of the incident immediately and grant its approval before the home visit is initiated.

All expenses shall be documented by original receipts.

The return journey will be covered provided that at least 31 days remained of the travel and insurance period at the time the home visit was made. The return journey must take place within 60 days from the time the policyholder arrived home. If the home visit takes place when less than 31 days remain of the travel and insurance period, compensation for the return journey may nonetheless be granted if the policyholder can document that the return journey is clearly related to his/her studies, for example an exam, a compulsory element required to sit the exam, or similar.

Only one home visit per illness/accident case will be covered.

Any additional expenses for travel to a non-Nordic country must be covered by the policyholder.

Both the home visit and the return journey shall be approved in advance by Gouda or Gouda Alarm.

### **E.9. Exceptions (applies to clauses E.1.–E.8.)**

The insurance does not cover care expenses, travel expenses or other expenses incurred because the policyholder was already in need of care when the insurance period started. Insurance cover is nonetheless provided if there is an acute deterioration of the policyholder's condition during the insurance period, though only for additional expenses incurred as a result of such a development.

For persons receiving care in Sweden who are not entitled to compensation from a social Insurance in Sweden, only the cost that would have been reimbursed had they been entitled to such compensation will be covered.

The insurance does not cover the following:

- Expenses in connection with manual economic activity where the employer is liable in damages or where the claim is covered under another insurance policy, or in connection with extremely dangerous work (such as work as a stuntman or on an oil rig).
- An accident or acute illness occasioned by the use of doping substances, alcohol, narcotic substances or similar preparations.  
Note: The exception does not apply to clauses E.1., E.4., E.5. and E.6.
- Costs related to suicide or attempted suicide.  
Note: The exception does not apply to clause E.5.
- Costs related to sterilisation, fertility treatment and fertility examinations.
- Costs incurred because a marine vessel or aircraft must change course on account of the policyholder's injury.
- Costs of staying at a spa, health resort or rehabilitation centre, and travel related thereto.
- Costs of private healthcare in Sweden.
- Additional expenses for travel to and from the place of study/work incurred as a result of acute illness, acute injury or accident.
- Costs covered by another party pursuant to law, regulations, convention or another insurance policy.
- Costs related to acute illness or accident resulting from a nuclear process in connection with military activity in which the policyholder is engaged.
- Costs of repatriation or other transport occasioned by the policyholder's fear of/concern about infection or other risk.
- Costs that could have been avoided by using the European Health Insurance Card.
- Costs related to the exceptions mentioned in clause H.2.
- Costs of care in the host country if the policyholder chooses to remain in the country though the insurance period has expired and not been extended, even if the compensation period (90 days and 3 years, respectively) has not expired.
- Additional expenses incurred as a result of the policyholder having travelled to Sweden and/or returned to the place of study without Gouda's approval.
- Additional expenses incurred as a result of a close relative of the policyholder having travelled to the host country without Gouda's approval.

## F. Pregnancy

The insurance covers necessary and reasonable expenses that arise during the insurance period and relate to regular check-ups during pregnancy, and expenses in connection with birth or abortion.

Conception must have occurred after the first day of the insurance period.

The claim for compensation must be accompanied by a medical certificate from an authorised medical practitioner (doctor or the equivalent), documenting that conception occurred after the first day of the insurance period.

### F.1. Limitations

For childbirth and abortion, or if the pregnancy does not proceed as normal and if complications arise, Gouda reserves the right to make a decision regarding care in Sweden and arrange for transport home. If the policyholder chooses to stay in the country of study, the insurance will no longer cover any expenses in connection with the policyholder's pregnancy.

If the birth takes place abroad, the child/children will not be covered by this policy.

The child can get insurance cover as co-insured from the age of one at the earliest.

Policyholders who are pregnant at the time the insurance is taken out are not covered by this element of compensation.

Nor will compensation be paid for any expenses related to pregnancy if conception occurs after the insurance period has expired.

## G. Compensation for disability or death due to an accident

The insurance covers medical disability due to an accident that results in permanent disability, and also death suffered by the policyholder due to an accident that occurs during the insurance period.

### G.1. Disability compensation

- Medical disability  
For total (100%) medical disability, the amount of compensation equals 10 times the price base amount (PBB).
- Death  
In the event of death, the amount of compensation equals 1 PBB.
- Aids in the event of disability  
The maximum amount of compensation for any necessary aids is 1 PBB.

## **G.2. When an insurance event occurs**

In the event of an accident that may entitle to compensation, the policyholder must contact Gouda or Gouda Alarm immediately. The claim must be reported as soon as possible and no later than three years from the policyholder learns that the claim could be made.

### **What is an accident?**

Accident means a physical injury suffered involuntarily through a sudden, external event (external force). The requirement for the event to be sudden does not apply to frostbite, heatstroke and sunstroke. The date on which the injury becomes apparent is deemed to be the date of the accident injury.

### **Exceptions:**

The following events are not deemed to be accidents:

- A great exertion that causes e.g. muscle rupture or back pain (lumbago). This cannot be considered an accident since it lacks the element of external force that characterises an accident.
- Injury caused by the use of doping or narcotic substances.
- Injury caused by infection from bacteria, viruses or other infectious matter.
- Injury caused by the use of medical substances or through surgery, treatment or examination not occasioned by an accident covered by this insurance.
- A condition – also if diagnosed after an accident – that, based on medical experience, is not attributable to the accident but to disease, disability or pathological changes.
- Dental damage caused by biting or chewing.

## **G.3. Disability**

In the event of disability, compensation will be paid according to the degree of disability. When determining the degree of disability, an assessment will be made on the basis of the medical disability.

### **G.3.1. Medical disability**

Medical disability means a permanently impaired bodily function as a result of an accident. Medical disability includes disfiguring scars, permanent aches and loss of senses or internal organs. The policyholder is entitled to disability compensation if the injury sustained in the accident causes disability within three years of the accident, and at least twelve months have passed since the accident. When the degree of disability has been definitely established, payment will be made of a part of the insurance amount proportionate to the degree of disability. Please note the limitations stated under clause H.2, however.

Compensation can be paid earlier provided that the treatment has been completed and the degree of disability can be definitely established within twelve months of the accident. If possible, the degree of disability shall be definitely determined within three years of the accident. It may be postponed as long as necessary based on medical experience, however.

### **G.3.1.1. Assessment of medical disability**

The assessment shall be made irrespective of how much the policyholder's capacity for work has been reduced as a result of the accident. The assessment of the degree of disability shall be based on physical injuries caused by the accident that can objectively be determined. The medical degree of disability is determined in accordance with a table drawn up by the Swedish insurance industry jointly. If the accident causes multiple injuries to several body parts, the maximum compensation will be based on a degree of disability corresponding to the full amount of compensation. If the functional level of the injured body part was already reduced before the accident, a deduction will be made for the previous medical degree of disability.

### **G.3.2. Compensation in the event of death**

Compensation will be paid in the event of death if the accident results in death within three years. The limitations set out in clause H.2 apply, however. The compensation will be paid to the deceased's estate. No disability payment will be made if the death occurs before the right to disability compensation arises. If the death occurs after the right to disability compensation arises, but before the final payment is made, an amount corresponding to the definitely determined degree of medical disability before the death occurred will be paid to the deceased's estate.

## **G.4. Aids in the event of disability**

In addition to disability compensation, the policyholder can also claim compensation for aids and other medical measures prescribed by a doctor as necessary in order to relieve the disability condition and for which the policyholder is not receiving compensation from another party pursuant to law or special regulations. The amount payable shall not exceed a total of SEK 25,000 and will only cover expenses approved by Gouda in advance.

## **G.5. Reassessment**

Should the injury caused by the accident cause a significant worsening of the policyholder's bodily functions or working capacity after the final assessment has been made, the policyholder is entitled to have his/her degree of disability reassessed. However, a reassessment will not be granted when ten years have passed since the time of the accident.



## H. Limitations

### H.1. Flying

The following applies to individuals undergoing pilot training:

This insurance covers flying accidents that occur during training when the policyholder is the pilot or is performing another function on board, provided that the responsible pilot in command is a qualified instructor holding a valid pilot's certificate.

### H.2. Sports activities

Dangerous sports activities not covered by the insurance:

Exceptionally risky sports

Martial sports

Hunting / use of fire or weapons

Mountain climbing expeditions/free climbing/climbing without ropes

Deep sea diving

Single-handed sailing/extreme forms of sailing (e.g. sailing across the Atlantic)

Ice climbing

Motorsports

Off-piste skiing (without a guide)

Competitive sports (speed and record-breaking activities etc.)

Other dangerous sports

Note: These are just examples of activities. Any similar activities are also classified as dangerous sports activities.

### H.3. Nuclear process

The insurance does not cover accidents caused by a nuclear process if the process is connected to military activity in which the policyholder is engaged.

If the policyholder has several accident policies in one or more insurance companies, the insurance amount in the event of disability caused by a nuclear process will be limited so that the total amount paid under these policies does not exceed SEK 250,000. The amounts will be divided between the different policies in proportion to their liability for the relevant element of compensation.

## I. Liability insurance

The insurance is valid for the policyholder as a private individual in his/her capacity as a traveller and is thus not valid for anything related to his/her performance of work, services or other business activity. The insurance covers other parties' claims for damages for personal injuries or material damage that may be covered by the

policy and that were caused by the policyholder at any time during the insurance period.

### I.1. Gouda handles claims for damages as follows:

If claims are made against the policyholder, Gouda will:

- investigate whether the policyholder is liable in damages;
- negotiate with the party making the claim;
- represent the policyholder in the event of court proceedings and also pay the costs of the proceedings if these cannot be obtained from the other party;
- pay any damages for which the policyholder is liable under the applicable law on damages.

### I.2. Maximum amount of compensation

The maximum amount of compensation for each insurance event is SEK 10,000,000. This also applies if several claims arise from the same cause and in connection with the same event.

### I.3. Damage to rented accommodation

The insurance covers damage caused by the policyholder to hotel rooms or other rented accommodation and to furniture and fixtures in such premises.

#### I.3.1. Exceptions

Compensation will never be paid for damage resulting from wear and tear or neglect, or damage caused by gross negligence or wilful actions.

### I.4. What the insurance does not cover

#### I.4.1. Limitation

The insurance does not cover any liability the policyholder may have assumed over and above what is provided for in the applicable Swedish law on damages.

#### I.4.2. Exceptions

The insurance does not cover:

- damage to property that the policyholder has rented, borrowed, modified, repaired or in any other way occupied on more than a temporary basis (see clause I.3. Damage to rented accommodation);
- damage that the policyholder could be held liable for as the owner of a property, possessor of a ground lease or owner of an apartment abroad;
- damage caused in connection with wilful actions that under Swedish law could lead to imprisonment;

- damage that the policyholder could be held liable for as the owner, user or driver of:
  - a) a motor vehicle, where the damage is caused when the vehicle is being driven,
  - b) all forms of craft made for travelling on or under water,

Note: The policy covers personal injury if the boat is equipped with an outboard motor of maximum 6 hp or a sail of maximum 7.5 square meters. This also applies to windsurfing boards regardless of how large the sail is.

- c) all forms of crafts made for air travel.

### **I.5. If claims for damages are made against the policyholder**

If claims for damages are made against the policyholder and he/she accepts liability, approves the amount of compensation or pays the damages without Gouda's consent, this will not be binding on Gouda.

In the event of court proceedings, the policyholder must immediately inform Gouda and follow its instructions, or the judgment will not be binding on Gouda.

### **I.6. The policyholder's responsibility**

Any written claims addressed to the policyholder by a victim shall be submitted to Gouda.

## **J. Legal protection**

Legal protection insurance is valid for the policyholder as a private individual in his/her capacity as a traveller and is thus not valid for anything related to his/her performance or work, services or other business activity.

### **J.1. Disputes covered by the insurance**

The insurance covers disputes that can be settled by a district court or that, after having been brought before a district court, can be heard by a court of appeal or the supreme court, or a corresponding court/authority abroad.

### **J.2. Disputes not covered by the insurance**

Disputes that:

- concern criminal offences;
- can only be heard by administrative authorities or special courts such as land parcelling authorities, social insurance courts, rent tribunals, administrative courts of appeal, country administrative boards, country administrative courts, country tax courts or the Supreme Administrative Court, or a corresponding authority abroad;

- concern divorce or other issues that arise between the spouses in connection with divorce – such as custody, maintenance, division of joint property and ownership rights, or corresponding issues in connection with the dissolution of a common law relationship;
- in court should be handled in accordance with Chapter 1 Section 3d first paragraph of the Swedish Code of Judicial Procedure (small claims). This exception shall not apply to disputes arising from the insurance contract, however;
- are related to the performance of work, services or other business activity;
- are related to a guarantee obligation for the benefit of other persons in their business activity;
- concern financial measures the nature or scope of which is unusual for a private individual;
- concern claims or demands that are assigned to the policyholder;
- concern the policyholder as the owner, occupier, purchaser or seller of an apartment, house, tenancy rights, property, real estate or site leasehold;
- concern the policyholder as the owner, user or driver of a motor vehicle, caravan or other trailer, aircraft, ship, steam, motor or sailboat. Note: This exception does not apply to rowing boats;
- concern damages or other claims against the policyholder due to actions giving rise to suspicion of or prosecution for crimes of a punishable nature;
- concern a matter that the policyholder has no legitimate interest in having processed.

Such an interest shall not, for example, be deemed to exist if a court or legal aid authority rejects an application for legal aid or decides that legal aid should cease.

### **J.3. Legal representation**

In order for the insurance to be valid, the policyholder must be represented by legal counsel in the dispute. Counsel must be approved in advance by Gouda.

#### **J.3.1. Requirements for legal counsel**

A counsel must be suitable having regard to the policyholder's place of residence and the nature of the dispute and:

- be an attorney or lawyer employed by a law firm;
- be able to verify that he/she, at some point during the past three years, has provided counsel pursuant to the Swedish Legal Aid Act in disputes of a similar nature and that he/she remains suitable to provide such counsel;
- has otherwise satisfactorily shown that he/she is particularly suitable for the assignment. The suitability of counsel is determined by the Swedish Insurance Companies' Legal Protection Board.

### **J.3.2. Examination of fees**

A counsel whose suitability has been examined by the Swedish Insurance Companies' Legal Protection Board must undertake to accept the Board's decision regarding fees and expenses for the case. If the counsel is an attorney, Gouda is entitled to demand arbitration by the Swedish Bar Association concerning the reasonableness of fees and expenses.

### **J.4. Costs covered by the insurance**

The policyholder should start by applying for legal aid, as Gouda will not pay any costs that could or should have been covered by public funds if an application had been made. The policyholder can receive compensation for the following costs if they are necessary and reasonable and if the policyholder cannot recover them from the counterparty or the state. This means, among other things, that Gouda will not reimburse costs if the policyholder, in or out of court, refrains from using the opportunities available to him/her to receive compensation from the other party. The insurance will not cover the following if damages paid to the policyholder are considered to include compensation for his/her legal costs:

- Counsel's fees and expenses will be paid for a reasonable period of time and at a rate not exceeding the standard hourly rate applied by the Swedish National Courts Administration. The number of hours spent and the fee shall be approved in advance by Gouda.
- The costs of any reports prior to a court case provided that the investigation is ordered by the policyholder's counsel or that the National Board for Consumer Complaints has found that it cannot settle the dispute without such an investigation.
- Costs of providing evidence in the policyholder's court case or arbitration proceedings
- Court administration costs
- Legal costs that the policyholder is ordered to pay to the other party or the state after a court or arbitration hearing of the dispute
- Legal costs that the policyholder in a settlement process has agreed to pay to the other party, provided that it is clear that the court would have ordered the policyholder to pay a higher amount if the dispute had been heard in court.

### **J.5. Costs not covered by the insurance**

- Own work, loss of income, travel expenses, board and lodging or other expenses for the policyholder or others covered by the insurance
- The execution of a judgment, decision or agreement
- Additional costs that arise if the policyholder engages several counsel or changes counsel.
- Remuneration to arbitrators

- The supplementary fee payable under Section 14 of the Legal Aid Act.
- Costs not reimbursed by the government on the grounds that the question of legal aid may be deferred while another similar case is heard under Section 8 of the Legal Aid Act, or if it can be assumed that such an assessment would have been made had the policyholder otherwise been entitled to legal aid.
- Costs of counsel that are not reimbursed through legal aid because the policyholder has changed counsel or chosen to take counsel from someone who, in light of the circumstances, is not considered suitable.
- Nor will Gouda pay compensation if compensation for the damage can be obtained under another insurance policy.

### **J.6. Maximum amount of compensation**

- For each dispute, Gouda will pay necessary and reasonable costs, limited to a maximum of SEK 250,000, however.
- If the policyholder and another insured person are on the same side in a dispute, it will be deemed a single dispute and compensation will therefore be limited to a maximum of one insurance amount. Even if the policyholder is involved in several disputes, they will be regarded as one dispute if the claims are based on essentially the same event or circumstances (hence, a single dispute can be deemed to exist even if the statements of claim are not based on the same legal grounds).

### **J.7. When must the policyholder have been insured to be entitled to legal assistance?**

The policyholder is entitled to legal assistance if the insurance policy is valid when the dispute arises, or if the events or circumstances on which the claim is based occurred after the policy came into force. If the policyholder no longer has legal assistance insurance when the dispute arises because his/her need for insurance has ceased, the policyholder may nevertheless have his/her legal expenses paid under this insurance if it was in force when the events or circumstances on which the claim is based occurred and no more than ten years have elapsed since then.

### **J.8. Reclaim**

To the extent compensation has been granted under this insurance, Gouda will be subrogated to the policyholder's rights vis-à-vis another party.

## **K. Personal injury due to assault**

Gouda will pay compensation for personal injuries suffered by the policyholder as a result of assault or other wilful violence, if the offender is unknown and/or if it has been established that the offender is unable to pay the damages. The maximum amount of compensation for each claim is SEK 500,000. What elements of

compensation should be included is decided in accordance with Chapter 2 Section 2 and Chapter 5 of the Swedish Compensatory Damages Act (1972:207).

If assault or wilful violence leads to the policyholder's death, the elements of compensation to be included will be decided in accordance with Chapter 5 Section 2 of the Compensatory Damages Act – in which case the amount will fall to the estate. Should the claim result in prosecution, the policyholder shall, if Gouda so requests, bring the case before a court, for which Gouda will pay the legal costs pursuant to clause I. Legal protection.

### **K.1. What the insurance does not cover**

Compensation will not be paid:

- if the policyholder was under the influence of alcohol, sleeping medication, narcotic or doping substance, unless he/she can verify that there is no connection between the effects of these substances and the injury. Note: This exception does not apply to rape or other acts of sexual coercion;
- if the policyholder, without reasonable grounds, exposed him/herself to the risk of injury;
- for damages in connection with the policyholder being found guilty of a wilful act that under Swedish law could give rise to a fine or a more severe penal sanction;
- for damages based only on admission of liability by the person who is directly entitled to compensation in the case of injury caused by a person covered by the same insurance or a close relative.

### **K.2. The policyholder's responsibility**

Claims that could give rise to liability in damages must be reported to Gouda as soon as possible. The policyholder must also report the matter to the police at the place where the injury occurred and send a copy of the police report to Gouda. If the policyholder is injured, he/she must verify that he/she is entitled to compensation and that the person who caused the injury is unknown or unable to pay the damages.

### **K.3. Maximum amount of compensation**

The maximum amount of compensation for each insurance event is SEK 500,000.

## **L. Crisis therapy**

The insurance covers crisis therapy if the policyholder, during the insurance period, suffers an acute mental crisis as a result of burglary, robbery, assault, rape, attempted rape, threat, accident, fire, traffic accident, natural disaster or other serious event covered by the insurance. If the incident is the result of a crime, the incident

must be reported to the police at the place of stay. A copy of the police report or similar document that Gouda needs to handle the claim must be submitted to Gouda. The maximum amount of compensation for costs of crisis therapy is SEK 10,000 per claim and person insured. The therapy must be provided by a registered psychologist or psychotherapist within 12 months of the insurance event. The policyholder must obtain approval from Gouda or Gouda Alarm before commencing treatment.

## **M. Delay**

### **M.1. Cover for delayed arrival at the point of departure on going abroad or returning home**

Delayed arrival at the point of departure in a Nordic country or when returning home from abroad may entitle to compensation for necessary and reasonable costs of catching up with the itinerary.

The maximum amount of compensation per claim is SEK 25,000.

#### **M.1.1. Public transport**

Compensation will be paid if a public means of transport used to reach the point of departure in the Nordic region or when returning home from the host country is delayed due to weather conditions, technical failure or a traffic accident.

#### **M.1.2. Private or rented car/motorcycle**

Compensation will be paid if the policyholder's journey by private or hired car to the point of departure in a Nordic country or when returning home from the host country is delayed and this is due to an unforeseen traffic obstruction when using a direct route to the point of departure.

##### **M.1.2.1 Limitations**

When calculating travel time in connection with transport by car/motorcycle, account shall be taken of the time of year and the prevailing climate and forecast weather conditions.

No compensation will be paid for delays caused by technical fault or a punctured tyre if this is due to lack of maintenance of the car/motorcycle.

#### **M.1.3. Interrupted journey**

If, at the time of departure from the starting point in the Nordic region, it proves impossible to catch up with the itinerary, or if the policyholder loses more than half of the remaining part of the journey, Gouda may instead pay compensation for a disrupted journey in an amount corresponding to the price of the journey, limited upwards to the price of the ticket, however.

#### **M.1.4. General limitations relating to clause M.1.**

In order to be granted compensation, the policyholder must follow the instructions of the transport company/organiser and the onward journey must be scheduled for arrival at the point of departure at least one hour before departure or at such other time as the transport company/organiser may specify. For a direct onward connection on an outward journey within Europe, the

policyholder must allow at least three hours' margin for changing means of transport.

In order for compensation to be granted in connection with a delay due to strike, trade union action or lockout, the insurance must have been taken out before the strike began or before notice thereof was given.

The insurance does not cover bankruptcy or intervention by a public authority.

#### **M.1.5. The policyholder's responsibility**

Gouda should always be contacted as soon a delay arises. A delayed or missed departure must be verified by documentation from the transport company. Expenses shall be documented by original receipts.

### **M.2. Missed connection coverage**

If public means of transport used by the policyholder are delayed en route to a point of departure in the Nordic region and the policyholder consequently misses a scheduled connection between different means of transport, compensation can be paid for necessary and reasonable additional costs of travel, board and lodging. The delay must be due to a technical fault, weather conditions or a natural disaster, intervention by an authority or by another person through unlawful use of force (e.g. hijacking).

#### **M.2.1. Insurance amount**

The maximum amount of compensation for each claim is SEK 1,000.

#### **M.2.2. Limitations**

In order to be granted compensation, the policyholder must follow the instructions of the transport company/organiser, and the scheduled arrival at the point of departure of the connecting means of transport in a Nordic country must be at least one hour before departure or such other time as the transport company/organiser may specify. For a direct onward connection on a home journey, the policyholder must allow at least three hours' margin for changing means of transport. In order for compensation to be granted in connection with a delay due to strike, trade union action or lockout, the insurance must have been taken out before the strike began or before notice thereof was given. The insurance does not cover bankruptcy or intervention by a public authority.

#### **M.2.3. The policyholder's responsibility**

All expenses must be documented by original receipts. The delay must be verified by documentation from the organiser, airline or other transport company.

### **M.3. Delays in public transport**

Compensation will be paid if the means of public transport the policyholder is travelling on or intends to travel on is delayed so that arrival at the destination is delayed by more than four hours.

Compensation will be paid in accordance with the following model:

- Delay by more than four hours: SEK 300
- Delay by more than twelve hours: SEK 500

#### **M.3.1. Limitations**

The delay must be unforeseen and unplanned. Timetable changes of which the policyholder is informed before leaving his/her place of residence or equivalent are not deemed to constitute delays under these terms and condition. If the delay is due to a strike, trade union action or lockout, the insurance must have been taken out before the dispute arose or before notice thereof was given. The insurance does not cover bankruptcy or intervention by a public authority. The insurance does not cover the purchase of alcoholic beverages.

#### **M.3.2. The policyholder's responsibility**

The delay must be verified by documentation from the organiser, airline or other transport company.

## **N. Repayment of education expenses**

If the policyholder must interrupt his/her studies, the insurance entitles the policyholder to compensation in the form of reimbursement of maximum SEK 50,000 per academic year, consisting of maximum of SEK 25,000 per semester, provided that the education expenses cannot be reimbursed by another party. Education expenses means semester fees etc. Costs of board and lodging, travel, books etc. are not deemed to be education expenses.

Interruption of studies means that the study programme is interrupted and not resumed during any part of the remaining insurance and study period. A temporary study break is thus not deemed to be an interruption.

### **N.1. Amount of compensation**

The insurance covers one insurance amount of SEK 50,000 for a period of study of one academic year (full-time). The insurance amount for half an academic year, i.e. one semester, is SEK 25,000 (part-time). The insurance amount is thus directly related to the duration of the period of study in proportion to a full academic year and will therefore differ according to the duration of the study period. Compensation will be paid on a pro rate basis, meaning that education expenses will be reimbursed in an amount corresponding to the period remaining at the time the education is interrupted.



### Example 1:

The policyholder has paid a fee of SEK 10,000 for a semester of six months. The interruption entitling to compensation takes place after three months, i.e. halfway through the planned period of study. The maximum amount of compensation for half a semester is (0.5x25,000) SEK 12,500. The fee for the remaining half of the period is (0.5x10,000) SEK 5,000. The amount of compensation is therefore SEK 5,000.

### Example 2:

The policyholder has paid a fee of SEK 30,000 for a semester of six months. The interruption entitling to compensation takes place after three months, i.e. halfway through the planned period of study. The maximum amount of compensation for half a semester is (0.5x25,000) SEK 12,500. The fee for the remaining half of the period is (0.5x30,000) SEK 15,000. However, this amount exceeds the maximum amount of compensation paid under the insurance for a period of study of three months, and the amount of compensation will therefore be SEK 12,500.

## N.2. Validity of the insurance

Compensation will be paid if the policyholder must interrupt his/her studies for one of the following reasons:

- If the policyholder or a close relative suddenly and unexpectedly experiences acute illness, acute injury or an accident, or dies. A medical certificate issued by the treating doctor at the place of study must be provided that documents the necessity of interrupting the studies for medical reasons. For close relatives, a medical certificate from the treating doctor is required. It is a condition for being granted compensation that the acute illness, acute injury or accident is otherwise covered by the insurance. The exceptions and limitations listed under clause E 'Compensation for medical expenses' also apply to this element.
- If the policyholder is admitted to a study programme in Sweden that he/she applied for at the same time as the study programme abroad. Documentation of the admission must be provided.
- If an event occurs that causes material damage to the policyholder's permanent place of residence in Sweden, as a result of which the policyholder cannot reasonably be expected to complete his/her studies. Documentation from the police, insurance company or other relevant authority shall be provided.
- If the educational institution/school closes because of a decision by a public authority, war, political unrest, natural disaster or the equivalent and the Swedish Ministry of Foreign Affairs advises against travelling to the policyholder's intended country of study. Documentation of the closure from the relevant

authority is required and must be obtained by the policyholder and sent to Gouda. In such case, the insurance is secondary, meaning that the reimbursement coverage does not apply if compensation is paid under another insurance policy or by a public authority or other party.

- If the policyholder's educational institution is closed due to bankruptcy or payment default. The policyholder must obtain documentation from a court or other relevant authority and send it to Gouda. In such case, the insurance is secondary, meaning that the repayment protection does not apply if another policy, authority or party pays compensation.

## N.3. Limitations

The exceptions and limitations listed under clause E 'Compensation for medical expenses' also apply to this element.

No compensation will be paid for interruption of studies related to pregnancy.

## N.4. Action to be taken when an insurance event occurs

If the policyholder must interrupt his/her studies, he/she must:

- Contact Gouda immediately.
- Report the claim by sending in a claims report form, documentation in accordance with clause N.2 above, documentation from the school showing what part of the expenses the school can reimburse, a document showing clearly the amount of education expenses paid and the start and end date of the period of study.

# O. Property insurance

## O.1. Property covered by the insurance

The insurance covers the policyholder's private property (travel goods) that he/she takes along for personal use when travelling.

The insurance also covers moveable property that the policyholder has hired or borrowed and that is intended for personal use and for which the policyholder cannot obtain compensation under another insurance policy or agreement.

### O.1.1. Maximum amount of compensation

- Personal moveable property, maximum SEK 30,000, of which:
- Maximum of SEK 20 000, for theft-prone items
- Maximum SEK 20,000 for valuable documents
- Maximum SEK 15,000 for computers
- Maximum SEK 3,000 for loss of cash
- Maximum SEK 8,000 for bicycles.

### **O.1.2. Property not covered by the insurance**

- Motor powered vehicles (electrical vehicles are given equal status with motor vehicle), caravans or other trailers. The insurance covers electrical wheelchairs, however. The insurance does not cover parts or equipment for the mentioned vehicles and craft.
- Steamboats, motorboats, water scooters, sailboats (except for sailboards), hovercraft or hydrocopters, aircraft, hot air balloons, paragliders, wind gliders, hang gliders or similar. The insurance does not apply to parts or equipment for the mentioned vehicles and craft.
- Drawings and manuscripts
- Stamps, coins or bills of collector's value
- Animals
- Weapons
- Property the use of which is illegal under Swedish law or under legislation in the host country.

### **O.1.3. Definition of theft-prone items**

- Cash, travel documents or other types of valuable documents
- Objects made in whole or in part of precious metals, genuine pearls or precious stone
- Antiques or works of art, genuine carpets, pocket and wrist watches, fur coats and furs
- Electronic text, image and audio equipment (e.g. projectors, GPS devices, communications equipment, computers, tape recorders, record player, CD players, DVD players, amplifiers, loudspeakers, radios, TVs, video machines, video games, and parts and equipment for the above (including tapes, cassettes and records)).
- Binoculars, musical instruments
- Wine and spirits
- Mobile phones and equipment
- Sunglasses
- Sports equipment and special equipment such as diving and climbing equipment etc.

## **O.2. General due care requirements**

The insurance covers damage to the policyholder's moveable property caused by sudden and unforeseen events, provided that the policyholder has exercised due care and attention. The property must be kept and stored in such a way as to prevent theft as far as possible. Factors of importance include whether the item is theft-prone, especially valuable or of a nature that warrants taking particular care of it. The amount of compensation will be reduced if these requirements are not met. The general deduction is 50% if the due care requirements are not met. The deduction can be

increased or decreased, however, depending on the degree of negligence. In addition to the requirements listed above, specific due care requirements are set out below under each element of compensation.

## **O.3. Events covered by the insurance**

### **O.3.1. Burglary**

The insurance covers theft and damage to the policyholder's place of residence. Cellars or attics of apartment buildings, free-standing garages, outhouses, caravans, tents and similar are not deemed to be places of residence.

#### **O.3.1.1. Limitations**

The insurance does not apply if the theft or damage is perpetrated by persons who have been granted access to the place of residence. The same applies if a person has gained entry by the use of a key that he/she has been given permission to use.

#### **O.3.1.2. Due care requirements**

Windows, doors etc. must always be locked when leaving the house. A key must not be left at or hidden nearby the place of residence, and must not be marked or stored in such way that unauthorised persons can determine its use. If the policyholder shares the place of residence with others, the door to the policyholder's room shall be locked whenever he/she leaves it, using a key that only the policyholder has access to.

### **O.3.2. Theft or loss of the policyholder's travel goods**

The insurance applies to theft or loss of property that the policyholder takes with him/her outside the place of residence. Checked-in luggage on a journey where the policyholder is a passenger that, according to documentation from the transport company, is not found within 30 days, will be regarded as stolen.

#### **O.3.2.1. Due care requirements**

Travel goods must be kept and stored in such a way as to prevent theft as far as possible. The due care requirement increases with the value of the travel goods. Theft-prone items shall be kept under supervision by the policyholder. If the policyholder leaves theft-prone items in a hotel room or similar, the room must be locked and the property kept in a locked space, such as a box or locker.

### **O.3.3. Theft of or damage to bicycle**

The insurance covers theft of or damage to a bicycle that is properly locked. What is meant by properly locked is described below.

#### **O.3.3.1. Due care requirements**

When leaving the bicycle, it must be locked with a permanently attached bicycle lock, padlock and chain, or with a u-lock or similar.

#### **O.3.4. Damage to property other than as a result of theft Fire and explosion**

The insurance covers damage to moveable property as a result of fire.

The same applies if the damage arises as a result of lightning, explosion, sudden sooting or by corrosive gas.

#### **Leakage**

The insurance covers damage to moveable property caused by liquid or steam that has leaked in an unforeseen way, if the leakage occurred from a tank or pipe system for water or oil installed in the building, or from an aquarium or waterbed. The insurance also covers damage caused by leakages from flues, ventilation ducts, drainage systems, downpipes, roofs or gutters.

#### **Natural disaster claims**

The insurance covers damage to moveable property caused by a natural disaster.

#### **Crashed aircraft**

The insurance covers damage caused by a crashed plane or other aircraft or dropped components of same.

#### **Damage caused by wild animals**

The insurance covers damage to moveable property caused by wild animals. The insurance covers damage caused by rats, mice and other rodents or insects that cause sudden and unforeseen damage to the property.

#### **Damage in connection with handbag snatching or assault**

The insurance covers damage to property where the policyholder is a victim of handbag snatching or assault.

#### **Damage in connection with accident**

The insurance covers damage to or loss of property where the policyholder is injured or involved in an accident.

#### **War damage**

The insurance covers damage or loss arising as a direct consequence of war or a warlike event. The insurance also covers loss of travel goods as a result of confiscation or having to leave it behind in connection with an evacuation.

#### **O.3.5 Coverage of expenses in connection with claims entitling to compensation**

The insurance includes compensation of up to SEK 2,000 for necessary and reasonable additional expenses incurred as a direct consequence of a claim entitling to compensation. Compensation will be paid for expenses for transport to a police station to report a

claim, phone calls to block a stolen mobile phone/credit card, interpreting/translation, transport expenses to obtain a new bank card or similar. All expenses must be documented by original receipts.

#### **O.4. Events not covered by the insurance**

- Loss or damage in connection with what are known as all risks claims
  - Damage caused by wear and tear, use, own destruction or ageing
  - Damage to the surface of suitcases etc. such as dents, scratches etc. that has no material effect on their usability
  - Damage resulting from inadequate or unsuitable packaging
  - Damage resulting from staining, soiling, beating or tearing
- Note: Claims arising in connection with the insurance events mentioned in clause O.3.4 are covered, however.
- Damage/theft in connection with check-in or other types of carriage or forwarding where the policyholder is not a passenger on the means of transport
  - Damage caused by weather
  - Damage caused by leaking liquid or sticky substance in the travel goods
  - Damage sustained to sports equipment during use
  - Loss arising as a consequence of the use of debit/credit cards, checks, bills of exchange etc.
  - Loss of property (including cash and valuable documents) that is left behind, lost or mislaid, including if it is subsequently stolen. If the item has disappeared and the policyholder is unable to document how, it will be deemed to have been left behind, lost or mislaid.
  - Loss of own work, loss of income
  - Claims that can be covered by another insurance policy, transport company, hotel or similar
  - Items stolen from an unlocked hotel room, passenger cabin or similar
  - Items stolen from an unlocked car, caravan or similar
  - Theft or loss of theft-prone items that:
    - were kept in a boat, tent, car, caravan, camper van, trailer etc.
    - were kept in or on a motor vehicle
    - were checked in.

#### **O.5. Valuation and reimbursement**

##### **O.5.1. Rules for compensation**

Gouda reserves the right to provide the policyholder with a new or second-hand item instead of cash, or to have the item repaired if it is damaged. Gouda also reserves the right to decide when repair or replacement shall take place. If an item is found for which the policyholder has received compensation, the policyholder shall

immediately hand it over to Gouda. The policyholder may keep the item if he/she repays the amount of compensation received. A deduction will be made for any compensation paid by another party, for example a transport company, hotel or another insurance company.

#### **O.5.2 Calculation of compensation**

The item is valued and compensated based on its age, wear and tear, modernity, usability and other factors, but without considering its sentimental value.

##### **O.5.2.1 Market value**

Items are valued at market value, i.e. the cost of replacing the item with an equivalent item in the same condition as the damaged item at the time of loss. This may entail a substantial depreciation as regards computers, sound recordings, computer equipment and mobile phones.

##### **O.5.2.2 Fixed depreciation**

If it is impossible to calculate the market value of an item, the value of the object at the time of purchase will be depreciated as follows:

- 0–2 years: no depreciation due to age
- Up to 3 years: 20% depreciation due to age
- Up to 4 years: 40% depreciation due to age
- Up to 5 years: 60% depreciation due to age
- Older than 5 years: 80% depreciation due to age

The deduction will never exceed 80% if the property was in functional condition at the time the claim arose.

Example: a camera is stolen that is two years and two months old and cost SEK 4,000 at the time of purchase. Depreciation due to age is 20%, and the amount of compensation will correspond to 80% of the new price, i.e. SEK 3,200.

##### **O.5.2.3 Consumables**

A maximum of 50% of the cost of buying new equivalent items will be paid in compensation for consumer items such as cosmetics, perfume, aftershave, toiletries and sanitary items etc.

##### **O.5.2.4 Limitations**

For data media, photographs, video and tape recordings as well as home-made items, such hand-made clothes, food and models with no market value, the maximum compensation will correspond to the cost of the raw materials.

### **O.6 The policyholder's responsibility**

All property damage shall be reported to Gouda in writing, accompanied by the following documents:

- a completed claims form
- a police report or report from another relevant authority in the case of losses other than theft
- original copies of receipts or equivalent documentation of the lost property
- a specified claim for compensation

Theft, robbery or assault shall immediately be reported to the police in the place where the insurance event occurred.

Claims that arose during transport or in a hotel shall also be reported to the transport company/hotel. The policyholder must provide Gouda with the documents and information needed to settle the claim. When an insured item is lost, the policyholder must be able to verify ownership of the lost item as well as its value and age. More stringent requirements apply to such documentation for theft-prone items and other items of a high value.

If property is lost that was bought second-hand, the original receipt or corresponding documentation shall be provided that shows the original purchase price and date. If the policyholder is unable to verify the ownership, value and age of an item in a satisfactory manner, compensation may be reduced or denied altogether.

The policyholder is obliged to inform Gouda whether he/she has other insurance that covers the same type of claim. In such case, the policyholder is not entitled to a higher amount of compensation in total than to cover the claim. Repairs must only be carried out with Gouda's approval. Damaged items must be kept until Gouda has had an opportunity to inspect them. The policyholder is obliged to cooperate and to facilitate the inspection of both damaged and undamaged property.

## **P. Evacuation in the event of a natural disaster or warlike event**

### **P.1. Compensation in the event of evacuation**

If the Swedish Ministry of Foreign Affairs (MFA), because of an impending risk of or an outbreak of a natural disaster or warlike event, issues a recommendation to leave the host country or area, compensation will be paid for necessary and reasonable additional costs of evacuation to the nearest safe destination or to Sweden.

The maximum amount of compensation is SEK 50,000 per insured party and per event, for additional costs of transport and accommodation.

### **P.2. Limitations**

Compensation will only be paid during the applicable insurance period and if the travel advice/evacuation recommendation is issued after the policyholder travelled to the country/area to which the recommendation applies.

Compensation will only be paid if the policyholder is evacuated at the earliest opportunity. If the policyholder chooses not to take part in such evacuation but remains in the country or area in question, no compensation will be paid for evacuation at a later date.

Gouda is not responsible for organising the evacuation, only for covering additional expenses incurred in connection with the evacuation.

### **P.3. Security precautions**

The policyholder must contact Gouda or Gouda Alarm immediately if an event occurs that may lead to evacuation.

The policyholder is obliged to follow instructions issued by the MFA or local authorities.

Expenses shall be documented by original receipts.

### **P.4. Exceptions**

No compensation will be paid if compensation is granted/could have been granted by another party.

No compensation will be paid if the policyholder participates in the unrest or is involved as a reporter or similar.

No compensation will be paid if the advice or recommendation was issued before the policyholder travelled to the country/area.

## **Q. General terms and conditions**

### **Q.1. Period of validity and payment**

The period of validity is the period for which the insurance policy is taken out. It starts when the journey starts, no earlier, however, than at 00.00 on the day stated in the insurance document or at such time as may be warranted by the circumstances. The insurance is only valid if it is paid for before the period of validity starts. If the insurance is taken out on the same date as the journey begins, the insurance is not valid until Gouda has received payment. Gouda's liability is limited to events that occur during the insurance period.

### **Q.2. Mentally impaired persons and children**

If due care requirements or other provisions are neglected by somebody who was in a mental state as referred to in Chapter 30 Section 6 of the Swedish Penal Code, or by a person under the age of 12, compensation will not be reduced or denied. Compensation may be reduced or denied for a person deemed to have agreed to the action, however.

### **Q.3. Information on processing of personal data**

Processing of your personal data is required in order for Gouda Reseförsäkring to enter into an insurance agreement with you and to fulfill its obligations to you. The information will be processed by renewal of your agreement, claims handling and to handle our customer relations with you. We will also process your personal data if there is a legitimate cause by our side to do so.

This is valid for customer follow-up, market-and customer surveys, by development of new and existing services and also when we log visits on our websites.

With regard to complaints, subrogation cases and legal proceedings we process your data in order to determine, claim and defend legal claims. We also process personal data with regard to other legal obligations that are incumbent for Gouda to fulfill in accordance to other legislation.

In case of the processing involves special categories of personal data such as I, health information, information on trade union membership, which are required to enter into an insurance agreement, we will ask for your consent to do so.

Automated decisions, on individual level, may be used by purchase of an insurance and by claims handling. In these instances of decisions personal profiling may be included. In the event of that the results of the automated decisions will affect you significantly, you may have the right to, in certain situations, to have the decision processed manually. In the cases this may occur, you will be informed about it.

Gouda Reseförsäkring may make your personal data available for others, for example internally in the Gjensidige Group (Gouda Reseförsäkring is part of Gjensidige), to service partners, business partners, agents, travel agencies, insurance brokers, other insurance companies and to common registers of insurance companies. This will only be made to the extent it is permitted in accordance to current law and is not violating our professional secrecy.

In case of that your personal data is required by authorities, the professional secrecy, will be overruled, and may can share personal data without your consent.

Your personal data will be processed as long as you have an insurance with us.

After a cancellation of an insurance we will store the data until the has term of limitation of the actual products has expired. This is for the purpose that future claims may be made with reference to the contractual agreement.

### **Data protection and Data protection officer**

The Data Protection Regulation gives you greater control over your personal data. This means for, for example that you have the right to ask for access to, correction or deletion of your personal data. In certain situations, you have the right to protest against the processing and the right to ask for it to be limited in scope.



You can also oppose to have personal data processed within the context of direct marketing, and you can recall your consent for that purpose. You have also the right to have the personal data, that you have provided to us, furnished to you and you have the right to complain to regulators.

You can exercise your rights on data protection by visiting our homepage [gouda-rf.se](https://gouda-rf.se) and fill in the online form. You can also access the specific homepage directly by clicking on this link: [Begäran om insyn](#)

You can also contact our Data Protection Officer via e-mail on [dataskyddsbudet@gjensidige.se](mailto:dataskyddsbudet@gjensidige.se) or by postal mail: Gjensidige Försäkring, Dataskyddsbudet, Box 3031, SE-103 61 Stockholm, Sweden.

#### **Integrity policy**

Our complete integrity policy is available on [gouda-rf.se](https://gouda-rf.se). You can also ask for it to be sent to you by postal mail, by submitting a written request to us.

#### **Responsible for personal data**

Responsible for personal data for Gouda Reseförsäkring is:

Gjensidige Forsikring ASA Norge, svensk filial  
Kungsgatan 47B  
SE-111 56 Stockholm  
Sweden  
Organisation number: 516407-0384

#### **Postal address**

Gjensidige Försäkring  
Box 3031  
SE-103 61 Stockholm  
Sweden

### **Q.4. Actions by the policyholder**

#### **Q.4.1. Limiting losses**

The policyholder shall, to the best of his/her ability, attempt to limit losses that have already occurred and avoid losses that are liable to occur immediately. If the policyholder, intentionally or through gross negligence, neglects to limit losses and this results in a loss for Gouda, the compensation may be reduced or denied altogether.

#### **Q.4.2. Fraudulent information**

The right to compensation will lapse if the policyholder provides incorrect information or conceals or withholds anything of significance to the claims settlement.

#### **Q.4.3. Provocation of the insurance event**

No compensation will be paid if the policyholder intentionally provoked the insurance event, or exacerbated the consequences of

an insurance event. Negligent behaviour may result in a reduction of the amount of compensation. The insured party's actions will be seen as equal to the actions of a family member or another person acting with the approval of the policyholder.

#### **Q.4.4. Neglect of security provisions**

If the policyholder neglects a security provision set out in the terms and conditions of insurance or in statutory provisions, the amount of compensation will be reduced according to what is reasonable having regard to the circumstances and conditions in general.

### **Q.5. Vaccination and medication**

It is the responsibility of the policyholder to ensure that he/she has taken the vaccinations required before departure to the destination, and, if the policyholder suffers from a condition that requires special medication, to ensure that he/she brings enough medicine to last the whole journey. Failure to do so means that no compensation will be paid for costs that arise due to this negligence.

### **Q.6. Payment of compensation**

Once the policyholder has met all his/her obligations, the compensation to which he/she is entitled shall be paid within a month. If it is clear that the policyholder is at least entitled to a certain amount, that amount will be reimbursed and deducted from the final settlement. Regarding property that has been repaired or replaced, compensation will be paid within a month of the repair or replacement.

### **Q.7. Interest**

If, for some reason, payment of compensation takes longer than indicated above, the policyholder is entitled to interest on overdue payment pursuant to the Swedish Interest Act.

If the delay is due to a police investigation, the policyholder is only entitled to the official rate of the Swedish Central Bank, however.

### **Q.8. War damage**

The insurance does not cover claims arising because of war, warlike events, civil war, revolution or uprising in Sweden. The insurance covers claims due to war or other above-mentioned disturbances occurring outside of Sweden, however, with the exception of personal injuries due to assault, provided that the claim arose within three months of the outbreak of the disturbance and that the policyholder was in the affected area when the disturbance broke out.

It is also a condition that the policyholder does not take part in the events and is not involved as a reporter or similar. The insurance does not cover claims that arise if the policyholder travels to

countries where war, warlike events, civil war, revolution or uprisings have broken out. Gouda follows the recommendations of the Swedish Foreign Ministry regarding areas or countries people should leave, not travel to or stay in.

#### **Q.9. Additional costs of delay in connection with war damage**

In the case of an unavoidable extension of a stay abroad for more than 24 hours, compensation will be granted for the additional costs of board and lodging occasioned by the delay with a maximum of SEK 200 for each 24-hour period, though not for more than 30 days and not if the policy has been in force longer than three months at the time the disturbance broke out.

#### **Q.10. Nuclear damage**

The insurance does not cover damage to property or liability in damages if the damage is directly or indirectly caused by a nuclear process.

#### **Q.11. Force majeure**

The insurance does not cover losses that may occur if an investigation of the insurance event, repair or payment of compensation is delayed as a result of war, warlike events, civil war, revolution or uprising or as a result of official actions, strike, lockout, embargo or similar.

#### **Q.12. Double coverage**

If the same interests are covered against the same risk by several companies, each company is liable vis-à-vis the policyholder as if it were the only company granting coverage. However, the policyholder is not entitled to a higher amount of compensation from the companies than the total amount corresponding to the claim.

If the sum total of the insurance amounts exceeds the claim, liability will be divided between the companies in proportion to the respective insurance amounts.

#### **Q.13. Disputes**

If agreement is not reached on the value of damage to moveable property or on use of an alternative procedure, a valuator

authorised by the Swedish Chamber of Commerce will be requested to intervene. The valuator will apply the valuation rules set out in these terms and conditions. The policyholder's costs for such a valuation will be SEK 500 plus 10% of any excess amount, limited upwards to half the valuator's fee, however. Should the valuator arrive at a higher amount than the amount offered by Gouda, Gouda will cover the full cost of the valuation.

#### **Q.14. Reclaim**

Insofar as Gouda pays compensation for a claim, Gouda reserves the right to demand compensation from the person responsible for the claim arising. If that person is a private individual, Gouda will only demand compensation if he/she caused wilful damage or damage through gross negligence or if the claim is related to his/her business activity.

##### **Q.14.1 Double insurance outside Sweden / Coinsurance:**

Coinsurance: If a claim arising under this insurance is also covered by another insurance policy in whole or in part, Gouda is only liable for its proportionate share of the claim.

##### **Q.14.2 Right of subrogation**

In the event of recourse claims outside Sweden:

Right of subrogation: Gouda shall be fully and completely subrogated to the policyholder's claims against any third parties that may be held liable, in full or in part, for claims under this insurance. Gouda may, at its own expense, take over the policyholder's rights against any third parties. The policyholder is obliged to cooperate with Gouda and to provide such information and documents as Gouda can reasonably request for the purpose of exercising its right of subrogation. Gouda may, at its own expense, institute proceedings against such third parties on behalf of the policyholder.

#### **Q.15. Legal provisions**

This insurance policy is subject to the provisions of the Swedish Insurance Contracts Act (2005:104) and Swedish law in general. Disputes arising from the insurance agreement or from these terms and conditions shall be settled under Swedish law before a Swedish court, unless otherwise agreed or specified in the insurance policy.

#### **Q.16. Limitation period**

Any damage that may entitle to compensation must be reported as soon as possible, and at the latest within three years of the date on which the policyholder learned that he/she could claim compensation. Whether the limitation period has expired will be considered in accordance with Chapter 7 Section 4 of the Insurance Contracts Act 2005:104.

The policyholder will forfeit his/her right to compensation if a claim is not made within three years from the date he/she realised a claim could be made, and in any case within ten years from the earliest date on which the claim could be made.

However, if the policyholder has notified Gouda within the period indicated above, the policyholder will in any case have six months to bring legal action against Gouda, reckoned from the day on which Gouda notified the policyholder of its final decision in the matter.

### **Q.17. Refund of premium**

#### **Right of cancellation:**

The right of consumers to cancel a purchase made through a distant sales agreement is regulated by the Swedish act relating to distant sales and door-to-door sales (2005:59). If the insurance contract is entered into through a distant sales agreement, a right of cancellation applies for a period of 14 days reckoned from the date the contract was entered into (cancellation period). The right of cancellation does not apply to insurance contracts for an insurance period of one month or less. If the policyholder wishes to exercise his/her right of cancellation, Gouda must be notified by the end of the cancellation period. Gouda is entitled to claim compensation for costs incurred during the period from signature of the contract until the policyholder notifies Gouda of his/her wish to cancel the contract. Such costs shall correspond to Gouda's risk exposure during the period the contract has been in force, limited to a minimum of SEK 200, however. After deduction for such a charge/cost, any paid-up premium shall be reimbursed within 30 days of the date on which Gouda receives notification of the policyholder's wish to cancel the contract.

#### **Cancellation in other cases:**

The premium will be reimbursed in full, without any administrative fees, in the following cases:

- If the premium has been paid twice (only one of two premiums paid will be reimbursed).
- If the insurance is cancelled before the policyholder leaves Sweden and before the policy has entered into force.

The premium will be reimbursed in part, subject to a deduction for an administrative fee of SEK 100, in the following cases:

- If the policyholder interrupts his/her studies, the remaining premium may be reimbursed in return for documentation of the interruption from the school.
- If the school does not accept the insurance and the journey has started, the policyholder will be reimbursed for the premium paid from the day he/she provides documentation from the school.

If the policyholder chooses to interrupt the journey and return to Sweden early, reimbursement can be made for the part of the premium that corresponds to the part of the insurance period that remained when the policyholder returned to Sweden.

#### **Applying for a refund:**

To exercise the right of cancellation or apply for a premium refund, the policyholder must fill in an application form and send it to Gouda. The form is available on our website [www.gouda-rf.se](http://www.gouda-rf.se). The policyholder can also call Gouda on (+46) 8 615 28 00 to receive the

form by post. If the application concerns an interrupted journey, the policyholder must document the time of return by submitting a boarding card, luggage tag or similar showing the policyholder's name and the date of return.

### **Q.18. Claims handling**

The information provided for the purpose of handling claims will be registered and processed using information technology.

### **Q.19. Compensation under another insurance policy**

If the policyholder is entitled to compensation from another party pursuant to law, regulations or another policy, compensation will not be paid under this insurance.

### **Q.20. Supervisory authority**

Gouda is supervised by the Swedish Financial Supervisory Authority (Finansinspektionen).

### **Q.21. Review and appeal**

If the policyholder has questions or thinks that a decision from Gouda is incorrect in relation to the claim or the terms and conditions of the policy, he/she should contact Gouda as soon as possible. We want to make sure that there has been no misunderstanding and that the decision was not made on an incorrect or incomplete basis. The policyholder is requested to first compile his/her views and send a written request for a review to Gouda. A new claims handler will then review the case and get back to the policyholder with answers to his/her questions and comments.

Should the policyholder still have comments on Gouda's decision after its internal review, he/she is advised to contact one of the following for further advice and appeal:

The Swedish Consumers' Insurance Bureau (Konsumenternas försäkringsbyrå): The Bureau is run jointly by Insurance Sweden, the Financial Supervisory Authority and the Swedish Consumer Agency. It is tasked with providing advice on insurance matters free of charge to private individuals and certain types of enterprises.

#### **Address:**

##### **Konsumenternas Försäkringsbyrå**

P.O. Box 24215

104 51 Stockholm

Telephone (when calling from Sweden) 0200-22 58 00

Telephone (when calling from abroad) +46 8 22 58 00

**The National Board for Consumer Disputes (ARN):**

ARN has a special department for insurance issues for private individuals. Contact ARN's office if you want ARN to look into your case. The service is free of charge. ARN does not deal with disputes concerning amounts of less than SEK 2,000, negligence issues related to traffic accidents, taking out insurance, or disputes where legal action has already been taken or the case decided by a court.

**Address:****Allmänna reklamationsnämnden**

P.O. Box 174

101 23 Stockholm

Telephone: +46 8 508 860 00

Telefax: +46 8 508 860 01

**Courts:**

As with all other disputes, you can turn to the courts to have your case heard. Contact the nearest Swedish district court for more information. Within the framework of the terms and conditions of insurance, legal protection also applies to disputes with Gouda. Please observe, however, that if the dispute concerns valuation, it must be tried pursuant to the general conditions set out in clause S.13.

**The Board for Insurance of Persons  
(Personförsäkringsnämnden – PFN):**

PFN handles disputes between individual consumers and insurance companies in matters concerning life, sickness and accident insurance, in cases where medical assessments are required.

The request for consideration shall be made by the policyholder. Applications should be submitted on a dedicated application form available at [www.forsakringsnamnder.se](http://www.forsakringsnamnder.se).

**Address:****Nämndkansliet**

Personförsäkringsnämnden

P.O. Box 24067

104 50 Stockholm

Telephone: +46 8 522 787 20

Telefax: +46 8 522 787 30

**The Board for Bodily Injury Liability Insurance  
(Ansvarsförsäkringens Personskadenämnd – APN):**

APN considers claims settlement cases that concern compensation for personal injuries under liability insurance and other insurance. It does not consider questions concerning personal traffic injuries. The application shall be submitted by the insurance company on behalf of the policyholder.

**Address:****Nämndkansliet**

Ansvarsförsäkringens Personskadenämnd

P.O. Box 24067

104 50 Stockholm

Telephone: +46 8 522 787 20

Telefax: +46 8 522 787 30

**Q.22 Insurer****Gouda Reseförsäkring**

Box 3031

103 61 Stockholm

Sweden

Telephone: +46 8 615 28 00

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

Web: [gouda-rf.se](http://gouda-rf.se)

Gouda Reseförsäkring is part of Gjensidige Forsikring ASA Norway, Swedish branch  
org.no. 516407-0384

**R. Definitions****Acute illness**

Acute illness means a condition of illness that arises during the insurance period. The illness is considered to have arisen during the insurance period if the symptoms appeared and the first visit to a doctor was made after the insurance period began.

**Acute injury**

Acute injury means an injury that occurs during the insurance period and that is not defined as an accident. The injury is considered to have occurred during the insurance period if the injury occurred, symptoms appeared and the first visit to a doctor was made after the insurance period began.

**Acute dental problems**

Acute dental problems mean problems that occur suddenly and unforeseen and that are not due to deficient oral hygiene or failure to attend regular dental check-ups at least every 18 months.

**All risks claim**

An all risks claim concerns damage to the policyholder's property that arises through a sudden and unforeseen event. For example if the policyholder trips and loses his/her camera on the ground and the camera is damaged. Or if the camera is dropped into the sea and disappears. The above-mentioned examples are considered all risks claims.

### **Funeral expenses**

Funeral expenses mean the ceremonial costs of a funeral service / memorial service and burial or cremation. Costs of organising receptions in connection with funerals are not deemed to be funeral expenses.

### **Gouda's Emergency Centre (Gouda Alarm)**

#### **Gouda Alarm**

A.C Meyers Vænge 9  
2450 København SV  
Denmark  
Telephone: +45 33 15 60 60  
E-mail: [alarm@gouda-rf.se](mailto:alarm@gouda-rf.se)

### **Home country**

Home country means the country in which the policyholder was registered and lived prior to the time of departure.

### **Warlike event**

Warlike event means war, civil war, terrorism, revolution or uprising.

### **Doctor**

Unless otherwise stated in these terms and conditions, doctor means the treating doctor at the destination who shall be authorised, qualified and impartial.

### **Travel companion**

Travel companions are persons who take out insurance together with the policyholder pursuant to the provisions set out in clause A.

### **Natural disaster**

A natural disaster means a sudden, violent event caused by natural forces, for example a tsunami, earthquake, hurricane or similar, that causes a situation of disaster with extensive injuries/loss of human lives and/or extensive material, financial or environmental damage, which local authorities are unable to handle with their own resources.

### **Close relative**

Close relative means a spouse/registered partner, cohabitant (see definition below), child, grandchild, sibling, parent, father/mother in law, son/daughter in law, brother/sister in law, or another person registered with the same address as the policyholder. Foster children who are registered with the same address as their foster parents in the Population Register are placed on equal footing with children.

### **Necessary and reasonable expenses**

Necessary and reasonable expenses mean expenses that Gouda, given the circumstances in each case, could reasonably expect based on custom and convention, as regards both the amount and the nature of the expenses.

### **Accident**

Accident means a physical injury suffered involuntarily through a sudden, external event (external force). The requirement for the event to be sudden does not apply to frostbite, heatstroke and sunstroke. The date on which the injury becomes apparent is deemed to be the date of the accident injury.

### **PBB**

The price base amount pursuant to the Swedish General Insurance Act (1962:381). Adjusted on the basis of changes in the general price level. Pursuant to applicable provisions, this is determined on the basis of developments in the consumer price index and for a full calendar year.

### **Checked-in luggage**

Checked-in luggage means items left with a transport company, airline or other party for onward transport, including if the policyholder is a passenger on the same means of transport.

### **Insurance area**

Insurance area means the geographical area for which insurance is taken out (Europe, World Wide excl. the USA or World Wide incl. the USA)

### **Travel Guarantee Act**

Persons covered by the Swedish Travel Guarantee Act are travellers who have bought an individual trip advertised with a pre-defined itinerary and that includes the costs of travel and accommodation. Persons covered by the Travel Guarantee Act include travellers who have bought a trip designed for a group of travellers.

### **Travel documents**

Travel documents include tickets, traveller's cheques, passports, petrol and restaurant coupons, ski lift passes, green fee cards etc.

### **Robbery**

A robbery entails violence against the person or threatened use of force entailing imminent danger. It includes milder forms of violence against the person provided that the violence and act are immediately perceived as such by the victim and that the victim does what can reasonably be required to prevent or reduce the loss and to ensure that the event can be verified through a proper investigation.



## **Cohabitant**

Cohabitant means the person with whom the policyholder lives in a marriage-like relationship and who is registered with the same address in the Population Register. In order to qualify as cohabitants, neither party must be married to or in a registered partnership with anyone other than the person with whom they are cohabiting.

## **Claims report**

Gouda's special claims report form, which is available on Gouda's website: [www.gouda-rf.se](http://www.gouda-rf.se). The form can also be obtained by calling (+46) 8 615 28 00.

## **Theft-prone items**

Theft-prone items include cash, travel documents or other types of valuable documents; objects made in whole or in part of precious metals, genuine pearls or precious stone; antiques or works of art, genuine carpets, pocket and wrist watches, fur coats and furs; electronic text, image and audio equipment (e.g. projectors, GPS devices, communications equipment, computers, tape recorders, record player, CD players, DVD players, amplifiers, loudspeakers, radios, TVs, video machines, video games, and parts and equipment for the above (including tapes, cassettes and records); binoculars, musical instruments, wine and spirits, mobile phones and equipment, sunglasses, and sports equipment and special equipment such as diving and climbing equipment etc.

## **Dispute**

A dispute means a legal disagreement that cannot be resolved without the involvement of a judicial body. A dispute is considered to exist if all extra-judicial options have been exhausted.

## **Valuable documents**

Valuable documents include shares, bonds, passbooks, debt certificates, stamps, vouchers, tickets etc.

## **Assault**

Assault is defined as personal injury caused by unprovoked violence without consent.

## **S. Action to be taken when an insurance event occurs**

If the policyholder experiences a loss for which he/she is entitled to compensation, he/she should comply with the following instructions and the instructions set out under each element of compensation in the policy terms and conditions. The policyholder must also comply with the doctor's recommendations and the instructions given by Gouda and Gouda Alarm in connection with the ongoing processing of the claim.

A claims form must always be completed and submitted to Gouda. The form is available on Gouda's website: [www.gouda-rf.se](http://www.gouda-rf.se). On request, the policy holder can also receive a copy by post by calling Gouda on (+46) 8 615 28 00. Claims must be reported as soon as possible. Whether the limitation period has expired will be considered in accordance with Chapter 7 Section 4 of the Insurance Contracts Act (2005:104).

The policyholder must specify his/her claim for compensation and provide us with the information and documents Gouda needs to settle the claim, for example purchase receipts, doctor's certificates etc.

### **S.1. The policyholder's responsibility**

Below is a guide to how the policyholder should act in the event of an insurance event, depending on the type of event. The guide is general and should be read together with the provisions otherwise set out under each element of compensation in the policy terms and conditions.

Event/claim	Action by the policyholder
Medical assistance	When medical assistance is needed, the policyholder must contact Gouda Alarm as soon as possible, preferably before consulting a doctor. In such cases, Gouda can provide information about insurance coverage in advance and look into the possibility of furnishing a payment guarantee to providers who accept such guarantees. If the policyholder has consulted a doctor without contacting Gouda Alarm, he/she can either request the care provider to invoice Gouda, or pay for the consultation and then send us the original receipt and other medical documents together with a claims form, so that Gouda can subsequently decide what is covered by the insurance.
Hospitalisation	The policyholder should immediately contact Gouda Alarm if hospitalisation is required due to acute illness, acute injury or an accident
Death	Gouda Alarm should be contacted in the event of a death, so that our staff can consult with the competent authorities and make necessary arrangements.
Curtailment/Summoning	If the policyholder is called home because a close relative is ill/injured/dead or because of damage to the policyholder's private residence, or if a close relative is sent abroad because the policyholder is ill/injured/dead, Gouda Alarm should be contacted for an assessment of the right to compensation and to make travel arrangements. If the policyholder or a close relative organises the journey, the policyholder must complete a claims form and send it to Gouda together with original receipts for the costs incurred so that Gouda can subsequently decide what is covered by the insurance.
Repatriation	If the policyholder needs to be transported to Sweden for medical reasons, Gouda Alarm must always be contacted and, together with the treating doctor, it will assess the need for travel and the mode of transport
Crisis therapy	If an insurance event occurs that entitles the policyholder to crisis therapy, he/she must contact Gouda or Gouda Alarm. All treatment must be approved by Gouda in advance. The event must be verified by documentation from the relevant authorities and costs must be documented with original receipts.
Compensation for disability/death	Contact Gouda for further instructions
Theft/other damage to property	Theft, robbery, burglary etc. must be reported to the local police in the host country immediately after the event occurred. Damage/theft during transport must be reported to the transport company, and the policyholder must be able to present documentation from the transport company of any compensation granted by that company. The report shall be sent to Gouda as soon as possible together with the police report/documentation from the transport company, plus original receipts documenting the loss of property.
Liability insurance	Contact Gouda as soon as an event occurs that could give rise to liability in damages. The claims form must be submitted together with a detailed description of the sequence of events and a written claim for compensation from the injured party to the policyholder.
Assault	The policyholder shall, directly after the event, file a police report at the place where the assault occurred and consult a doctor or visit a hospital for treatment and assessment of the injuries sustained in the assault. The claims report must be sent to Gouda together with original copies of the police report and medical certificate.

## Healthcare, hospitalisation, medical transport

Contact Gouda Alarm, if possible before consulting a doctor. In such cases, Gouda can provide information about insurance coverage in advance and look into the possibility of furnishing a payment guarantee to providers who accept such guarantees. If the policyholder has consulted a doctor without contacting us, he/she can either request the care provider to invoice us or pay for the consultation and then send us the original receipt and other medical documents together with a claims form for a subsequent assessment of the claim. All forms of transport must be approved by Gouda in advance.

## Death

Gouda Alarm should be contacted in the event of a death, so that our staff can consult with the competent authorities and make necessary arrangements.

## Curtailment/Summoning

If the policyholder needs to be called home or a close relative needs to be sent abroad, Gouda Alarm shall be contacted for an assessment of the right to compensation and to make travel arrangements. If the policyholder or a close relative organises the transport, the claims form shall be sent to us with original receipts of the expenses for subsequent assessment of the claim.

### **Compensation for disability/death**

Contact Gouda for further instructions.

### **Theft / other damage to property**

Theft, robbery and burglary must be reported to the local police in the host country immediately after the event occurred. Damage/theft during transport must be reported to the transport company, and the policyholder must present documentation from the transport company of any compensation granted. The report shall be sent to Gouda as soon as possible together with the police report/documentation from the transport company, plus original receipts documenting the loss of property.

### **Liability insurance / legal protection**

Contact Gouda as soon as an event occurs that may give rise to a claim for compensation or legal protection.

### **Delay**

Delays shall be reported to Gouda as soon as possible. Documentation of the delay must be provided.

### **Crisis therapy**

Contact Gouda or Gouda Alarm. All treatment must be approved by Gouda in advance. The event must be verified by documentation from the relevant authorities and costs must be documented with original receipts.

### **Evacuation**

Contact Gouda as soon as possible if an event occurs that may warrant evacuation. Follow instructions from the Ministry of Foreign Affairs and local authorities. All expenses shall be documented by original receipts.

## **T. Contact information**

### **Gouda Alarm**

Acute injuries that require immediate assistance must be reported to:

#### **Gouda Alarm**

A.C. Meyers Vænge 9  
24550 Copenhagen  
Denmark  
Tel.: +45 33 15 60 60  
Fax: +45 33 15 60 61  
Email: [alarm@gouda-rf.se](mailto:alarm@gouda-rf.se)

### **Insurance events in the USA/Canada:**

+1 86668 GOUDA or email: [alarm@gouda-rf.se](mailto:alarm@gouda-rf.se)

Gouda Alarm is available 24/7 throughout the year. If the claim concerns acute illness, acute injury or an accident, doctors are available for taking action and establishing contact with a doctor in the host country.

Before contacting Gouda Alarm, we recommend that the policyholder gathers all relevant information (the insurance number, contact information for the treating doctor, medical certificates etc.) so that Gouda can start processing the case as soon as possible.

**Gouda Reseförsäkring**

Box 3031  
103 61 Stockholm  
Sweden

Telephone: +46 8 615 28 00  
E-mail: [info@gouda-rf.se](mailto:info@gouda-rf.se)  
Web: [gouda-rf.se](http://gouda-rf.se)

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