



# Gouda Incoming Insurance

**This insurance is for foreign citizens visiting the Nordic region.**

**Pre- and post purchase information**

**Valid from 2023-01-01**

# Incoming – För- och efterköpsinformation

This insurance is for foreign citizens visiting the Nordic region.

## The scope of the insurance

Table of coverage
Sudden and unforeseen acute illness/injury/accident
Dental treatment in case of acute toothache/accident
Aid facilities in connection with acute illness/injury/accident
Travel costs in connection with care and treatment covered by the insurance
Travel costs in connection with care and treatment covered by the insurance
Repatriation of the deceased or burial on site
Liability

The insurance covers costs due to acute illness/injury/accident but also for aid facilities, travel costs connected to treatment and for additional costs for home travel/home transport.

The insurance covers a limited costs in connection with dental treatment in case of acute toothache/accident.

## Imported limitations and exceptions in the insurance

### The insurance does not apply to:

- costs in the home country for care and hospital costs, medicines, physiotherapy, travel costs, aids even if the treatment is necessary according to the treating doctor and needs to continue.
- costs related to an existing medical condition or chronic illness. Existing medical condition means a condition that existed before the insurance came into force, showed symptoms, was diagnosed, treated, medicated, or equated with it. This also applies if you have not consulted a doctor for the condition in question but knew or reasonably should have known about the condition. Illness, injury, or accident caused by using doping substances, alcohol, narcotics, or similar drugs or by a serious mental disorder.
- costs for ongoing check-ups during pregnancy or planned delivery.
- in the event of birth, the insurance does not cover the newborn child.
- costs related to abortion, sterilization, fertility treatments and fertility examinations.

- costs for home transport or other transport caused solely by your fear/concern of risk of infection or other risk.
- cost caused by the fact that ships, aircraft, or other means of transport must change their flight plan due to your injury.
- cost reimbursed from elsewhere in accordance with law, constitution, or convention.
- cost that has been reimbursed by other insurance.
- costs associated with suicide or suicide attempts.

### The insurance does not cover liability:

- for damages occurring in connection with working or business conditions.
- for damages to or loss of own articles.
- for damages as a consequence of that the insured, by agreement or otherwise, has taken on further responsibility than which is valid according to the common rules on liability to damages out with the contract.
- for damages to items which the insured has on loan, rent, storage, usage, for transportation, processing, or otherwise in his/her keeping, except for damages in hotel room.
- for damages where the insured by contamination or otherwise infects other persons with a disease.
- for damages caused by use of a motor vehicle, caravan or trailer, motor driven aircraft or vessel, or any vessel more than 3 meters long.
- for damages caused to family or fellow traveler.
- for damages caused by animals.

## If we do not agree

If you are not satisfied with our claims settlement, we want you to contact us for advice on how you can have the case reconsidered. At first, you should request a reconsideration form from the claims adjuster. A misunderstanding, or new circumstances may have arisen that may affect our decision.

### Complaint manager

If you, after having requested a reconsideration from the claims adjuster, still not satisfied or if you have other complaints about us or the insurance, you can contact the complaint manager at Gjensidige free of charge. Describe your case and send it to:

Gjensidige Klagomålsansvarig, Box 3031, 103 61 Stockholm, E-mail: [klagomalsansvarig@gjensidige.se](mailto:klagomalsansvarig@gjensidige.se).

You can also make a report via our website [www.gjensidige .se/klagomal](http://www.gjensidige.se/klagomal). There you can also read more about how we handle your complaint. Complaints received will be answered within 14 days and if the case takes longer, we will notify you.

### **Reconsideration outside Gjensidige**

If you have had your case reconsidered and are still not satisfied, you also have the opportunity to use the followings:

#### **Trafikskadenämnden**

Phone +46 (8) 522 787 00, [www.trafikskadenamnden.se](http://www.trafikskadenamnden.se)

#### **Konsumenternas Försäkringsbyrå**

Phone +46 (200) 22 58 00, [www.konsumenternas.se](http://www.konsumenternas.se)

#### **Allmänna reklamationsnämnden (ARN)**

Phone +46 (8) 508 860 00, [www.arn.se](http://www.arn.se)

#### **Allmän domstol**

Phone +46 (36) 15 53 00, [www.domstol.se](http://www.domstol.se)

## **Current Laws**

Swedish law applies to this agreement. In the event of a dispute, the action must be brought before Swedish court. In addition to the insurance terms, rules in the Insurance Contracts Act (2005:104) and the Insurance Distribution Act (2018:1219) also apply to your insurance. In the case of marketing, the Marketing Act (2008:486) and for distance purchases The Act on Distance Contracts and Contracts Outside Business Premises (2005:59).