



Expatriate Insurance

Terms and Condition 705

Effective 10th December 2020



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Contact Gouda Travel Insurance

The Sales Department

+46 8 615 28 00

business@gouda-rf.se

Claims Department

+46 8 615 28 00

businessclaims@gouda-rf.se

You can also get answers to your questions on our website www.gouda-rf.se

About Chubb

Chubb European Group SE

Chubb Travel Insurance specializes in travel insurance and has been operating in the Nordic countries since 1998

Chubb Travel Insurance is part of Chubb Group,

Expatriate Insurance

Terms and Condition 705

A. General conditions

A.1 Who is covered by the insurance

Contracts for insurance, change of insurance or termination of insurance can be taken out between the employer, hereinafter referred to as the policyholder, and Chubb.

The insurance can be taken out for an employee, hereinafter referred to as the insured person, who shall be stationed abroad for a specific period on behalf of the policyholder. The insurance can also be extended to cover accompanying family members. It should be clear from the insurance policy who/what is covered by the insurance.

In connection with taking out insurance, the policyholder must notify Chubb which employee is to be covered by the insurance and whether any family members should be included.

In order for insurance to be taken out, a health declaration must also be filled in by everyone who is to be insured, unless otherwise agreed between the policyholder and Chubb.

In order for children born during the posting abroad to be covered by the insurance, an insurance report must be filed, and a health declaration submitted to Chubb within 14 days of the baby's birth. If the insurance was taken out with supplement J. Pregnancy, however, the insurance report for the baby and a health declaration shall be submitted within 28 days of the birth. Chubb then assesses which insurance cover can be offered.

A "Travel Insurance Card" issued to the insured person shall only serve as a confirmation of insurance for a third party and does not constitute an independent legal relationship between the insured person and Chubb.

A.2 When the insurance applies

The insurance is valid for postings abroad, from when the insured person begins his/her assignment until the assignment is completed. The earliest the insurance can take effect is when the insured person leaves his/her residence in the home country, or his/her workplace if departure occurs directly from the workplace, to begin his/her posting abroad, but up to a maximum of 12 hours before the scheduled departure.

The insurance is taken out for a maximum of 12-month periods, with a possibility of renewal, unless otherwise agreed between the policyholder and Chubb. The selected period is the insurance contract's period of validity, provided that premiums have been paid to Chubb. The insurance contract's period of validity is stated in the insurance policy.

Travel to and from the posting location is also covered by the insurance.

The insurance applies to children born during the posting from the payment of the agreed premium for the new-born child, until the end of the insurance contract's period of validity.

A.2.1 When the insurance ceases to apply. The insurance cover ceases to apply

- when the insurance's period of validity expires
- when the insured person returns to his/her home in the home country, or his/her workplace if the posting abroad is considered completed on return to the workplace, but for a maximum of 12 hours after returning to the home country
- when the insured person terminates his/her employment as an expatriate with the policyholder. In conjunction with this, insurance coverage for any accompanying family members will also cease

A.3 Where the insurance applies

The insurance is valid in the country for which the policyholder has chosen to take out the insurance, and where the insured person is to perform their posting abroad, and while travelling to and from this country. The selected country must be stated in the insurance policy.

The insurance also applies for travel to third countries for a maximum of 90 days, though only in the geographic premium area covered by the insurance. The geographical premium area for which the insurance was taken out is stated in the insurance policy.

Chubb must be contacted when travelling to a country/area that may be expected to entail increased risk for the insured person. The insurance does not apply in countries/areas where the Ministry for Foreign Affairs advises against travel. Refer, however, to the special conditions in section A.5.10 War damage.

A.4 What is covered by the insurance

The insurance applies in accordance with the provisions stipulated in these terms and conditions, together with what has been agreed and stated in the insurance policy. The insurance amounts specified in each coverage constitute Chubb's maximum liability per insured event and insured person, unless otherwise stated in the insurance policy.

A.5 Other common provisions

A.5.1 Age limit

The insurance cannot be taken out as a new policy or renewed for people who aged 70 or more, unless otherwise agreed with Chubb.

A.5.2 Health declaration

Before taking out a new insurance policy, everyone covered by the insurance must fill in and submit a health declaration to Chubb. Chubb will then assess whether insurance can be provided, with which protection and at what premium.

No new health declaration is required for an insured person when renewing the insurance in direct continuation of a previous insurance validity period. However, Chubb may request a new health declaration upon renewal after a continuous insurance period of five years.

A.5.3 Excess

A.5.3.1 Basic insurance

The insurance applies without excess for all coverages, unless otherwise stated in the insurance policy.

A.5.3.2 Plus cover

The insurance applies without excess for all coverages, except section D.2.4 Legal coverage, unless otherwise stated in the insurance policy.

A.5.3.3 Options

The coverages E. Property coverage, G. Normal and routine dental care and H. Preventive healthcare applies with excess unless otherwise stated in the insurance policy.

A.5.4 Safety provisions

The insurance is valid with a number of safety provisions and prudential requirements for each coverage. If the insured person neglects to comply with a safety provision, compensation will only be paid to the extent that the damage may be assumed to have occurred, even if the provision had been complied with. The insured person is equated with any other person who had a duty to ensure that the provision was complied with.

A.5.5 Limitations and exceptions

The insurance does not cover

- damage caused with intent or gross negligence
- damage caused during self-inflicted influence of alcohol or during influence of narcotics, medicine, drugs or other equivalent substances, unless it can be assumed that the claim is not connected to such use
- damage that has occurred in connection with the insured person's participation in scientific expeditions
- damage that occurs, directly or indirectly, as a result of the use or handling of radioactive material
- damage due to illegal actions by the insured person, his/her beneficiary or legal heir
- damage that occurs as a direct or indirect consequence of a strike, lockout, arrest, seizure or other government intervention, unless otherwise stated in a specific coverage
- claims that can be compensated by other insurance, the public sector, a transport company or by another provision in law or regulation, with the exception of invalidity or death compensation
- loss of income
- damage arising, directly or indirectly, as a result of war or war-like events (subject to section A.5.10 War damage)

The insurance cannot be taken out by

- pilots and co-pilots for coverage during flight
- employees at nuclear facilities when performing his/her work

- off-shore personnel

A.5.6 Premiums

A.5.6.1 Determination of premium

An individual risk assessment is conducted when determining premiums, which may result in deviation from the normal standard tariff.

A.5.6.2 Premium payment

Insurance premium must be paid in advance unless otherwise has been agreed and is stated in the insurance policy. If insurance premium is paid on stated due day, Chubb's responsibility as an insurer starts on the first day of the policy period.

Insurance premium for renewed insurance must be paid no later than on the first day of the new policy period.

A.5.6.3 Additional premium

What is stipulated on the payment of premiums in A.5.6.2 above shall apply to the additional premium, if the additional premium during the insurance's validity period in its entirety is caused by the extension of the insurance cover.

A.5.6.4 Reimbursement of the premium

If the insurance contract is terminated, the unused part of the premium exceeding SEK 200 will be reimbursed.

If damage has occurred, the premium for an amount equivalent to the compensation is considered to be used.

A.5.7 Duty of disclosure

Anyone wishing to take out insurance for personnel stationed abroad has a duty, upon request, to provide Chubb with information that may be necessary in order to assess whether a policy can be issued.

The same applies if the policyholder requests to have the insurance extended or renewed. The policyholder must provide correct and complete answers to Chubb's questions. The policyholder is also obliged to provide information, without request, that might affect the risk assessment.

During the period of validity of the insurance, the policyholder and/or the insured person shall, on request, provide information about the conditions set out in the first subparagraph.

A policyholder who realizes that Chubb has previously received incorrect or incomplete information regarding conditions of obvious importance for the risk assessment, has a duty to correct the information without delay. If a policyholder and/or the insured person, when fulfilling their duty of disclosure as set out above, give fraudulent information, conceal or withhold information, the insurance contract is invalid according to what is stated in the Swedish Contract Act (Lag (1915:218) om avtal och andra rätts-handlingar på förmögenhetsrättens område), and Chubb is released from liability for all insurance claims that occur thereafter.

If the policyholder and/or the insured person has intentionally or negligently failed in their duty of disclosure and Chubb can show that insurance would not have been issued if the duty of disclosure had been complied with, Chubb is free from liability for insurance cases that have occurred. If Chubb can show that insurance would have been issued, but with a higher premium or otherwise on different terms, Chubb's liability is limited to what corresponds to the premium and the conditions otherwise agreed. If Chubb not

taken out reinsurance that should otherwise have been taken out, the liability shall be adjusted accordingly.

Chubb's liability is not waived or limited according to the first and second subparagraph, if Chubb realized or should have realized when the duty of disclosure was neglected, that the information provided was incorrect or incomplete. The same applies if the incorrect or incomplete information was irrelevant or later ceased to have significance for the content of the contract.

A.5.8 Increased risk

If the risk for an insurance event has increased due to a change in circumstance stated in the insurance policy or which the policyholder and/or the insured person stated to Chubb when the insurance contract was concluded, and if the policyholder has accepted or agreed to the measure that led to the increase in risk, Chubb is wholly or partly released from liability.

A.5.9 Cumulative risks in connection with group travel

A special additional premium is charged for cumulative risks in excess of SEK 100 million. The policyholder is obliged, no later than on the same day that the bus, train, boat, or air travel begins, to notify Chubb about each trip where multiple insured persons participate and where the combined insurance amount for deaths exceeds SEK 100 million, but not SEK 150 million. If such notification is neglected or if a charged additional premium is not paid, Chubb's liability shall be limited to SEK 100 million.

If the combined insurance amount for deaths exceeds SEK 150 million, it is incumbent on the policyholder to notify Chubb of this at least 14 days in advance. If such notification is neglected or if a charged additional premium is not paid, Chubb's liability shall be limited to SEK 100 million.

A corresponding obligation to report exists if multiple insured persons/people are located in the same place at the same time.

A.5.10 War damage

The insurance does not apply in countries or areas where the Ministry for Foreign Affairs advises against travel.

If, while being stationed abroad, the insured person is in a country or territory affected by war, war-like events, revolt or other similar unrest, the insurance will apply, except for section D.2.5.1 Personal injury in case of assault, for 90 days from the outbreak of the unrest, provided that the insured person was already in the country or area when the unrest broke out, and that the insured person did not take part in the unrest or adopt a position with respect to them, such as a reporter or the like.

The insurance does not apply if the Swedish Ministry of Foreign Affairs has called for an evacuation and such a call is not complied with by the insured person, even if the 90 days referred to above has not yet expired. If the country or area where the insured person is located is affected by war, a war-like event, insurgency or other similar disturbances, Chubb or Chubb Alarm should be contacted immediately.

A.5.11 The period of validity of the insurance

The period of validity of the insurance is calculated from 00:00 on the first day of validity according to the insurance policy, unless otherwise agreed with Chubb. If the insurance is taken out on the commencement date, the insurance contract only applies from the time the contract is entered into, but at the earliest from the time the premium is paid to Chubb.

A.5.12 Renewal of the insurance contract

At the end of the insurance period, the insurance is renewed with a new 12-month period by Chubb sending out a payment notice for the insurance's next period of validity. However, the new period may at the earliest apply from when the policyholder pays the notified premium.

If one of the contracting parties does not wish to renew the insurance, this must be notified to the counterparty in writing no later than 30 days before the expiry of the current insurance's period of validity.

Whether higher premiums or changed terms shall apply in connection with renewal, Chubb shall notify this no later than when the payment notice is sent out. The policyholder is thus entitled, no later than 14 days after the payment notice has been sent, to terminate the insurance contract with effect from the end of the insurance period.

A.5.13 Amendment or termination of the insurance contract

Amendment or termination of the insurance contract can only be agreed between Chubb and the policyholder. Amendment or termination must be agreed in writing.

A.5.13.1 The policyholder's right to terminate the insurance contract early

The insurance can be terminated if

- Chubb significantly neglects its obligations under the insurance contract or the Swedish Insurance Contracts Act
- the need for insurance ceases or if other similar circumstance of material importance to the insurance relationship occur
- Chubb changes the insurance terms during the insurance's period of validity

A.5.13.2 Chubb's right to terminate the insurance contract prematurely

The insurance can be terminated if

- the policyholder or the insured person has materially breached his/her obligations to Chubb
- a condition specified in the insurance contract that is of material significance for the risk, has changed in a way that Chubb cannot be expected to have taken into account

Notice of termination must be in writing and with a 14-day notice period, calculated from the time Chubb sent it. The termination shall take place without unreasonable delay from the time Chubb became aware of the circumstances on which it is based.

Otherwise, Chubb forfeits the right to terminate the insurance based on the circumstances, if the policyholder or the insured person has acted fraudulently or in breach of good faith

If premiums are not paid on the agreed due date, Chubb can cancel the insurance unless the delay is of minor importance. Termination in such a case takes place in writing and takes effect three days after the date on which the notification was sent. In the event of a delay in paying a premium for a later premium period than the first, however, the insurance only ceases to apply seven days after Chubb sent a reminder to the policyholder about the premium's due date.

A.5.13.3 Termination at the end of the insurance's period of validity
If one of the contracting parties does not wish to renew the insurance, this must be notified to the counterparty in writing no later than 30 days before the expiry of the current insurance's period of validity.

A.5.14 Rescue obligations

When an insurance event occurs or can be feared to be imminent, the insured person shall, to the best of his/her ability, take measures to prevent or reduce the damage.

If the insured person has intentionally neglected his/her obligations under the first subparagraph, the compensation may be reduced according to what is reasonable, having regard to the circumstances of the insured person and other circumstances generally. The same applies if the insured person has neglected his/her obligations, knowing that this entails a significant risk of damage occurring.

A.5.15 Causing an insurance event

Chubb is free from liability against an insured person who has caused an insurance event intentionally or through gross negligence. The same applies if the insured person must otherwise be assumed to have acted or failed to act, knowing that this entailed a significant risk that the damage would occur. If an insured person has aggravated the consequences of an insurance event in the manner stated above, Chubb shall be free from liability to the insured person to the extent to which the circumstances affected the damage.

A.5.16 Right of recourse and recovery

Chubb assumes the insured person's right to damages in respect of compensation for medical expenses and other expenses and losses, which Chubb compensates under the insurance contract. If, after the damage has occurred, the insured person waives his/her right to compensation under another contract, warranty or the like, or the right to recovery, Chubb's liability will be limited correspondingly, and any insurance compensation paid out shall be refunded to Chubb. If insurance compensation has been incorrectly paid out by Chubb, the policyholder is obliged to immediately return the compensation to Chubb, even if the insured person was not aware that the compensation was paid out incorrectly.

A.5.17 Double coverage

If the same interest has been insured against the same risk with more than one insurance company, each insurance company is liable to the insured person as if that company was the sole insurer. However, the insured person is not entitled to higher compensation

in total from the companies than what corresponds to the damage. If the total compensation exceeds the sum of the insurance claims, the liability is distributed proportionally between the insurance companies according to the ratio between the liability amounts.

A.5.18 Force Majeure

The insurance does not cover losses that may occur if damage investigation, repair measures or payment of compensation is delayed due to war, war-like events, civil war, revolution or insurgency, or due to government action, strike, lockout, blockade or a similar event.

A.5.19 Limitation

Anyone who wants to claim insurance compensation must bring the case against Chubb within three years of becoming aware that the claim could be asserted and at least within ten years from when the claim could have been asserted at the earliest. If the claim is not reported within the prescribed time, the right to compensation is lost. If a claim has been reported to Chubb within the prescribed time, the time limit according to the first sentence is always at least six months from when Chubb has declared its final position on the claim.

A.5.20 Applicable law and competent court

Swedish law shall apply to the insurance contract. Disputes regarding this insurance contract must be heard by a Swedish court. This also applies if the dispute concerns damage that has occurred outside Sweden.

A.5.21 Swedish Insurance Contracts Act

This insurance contract applies in accordance with the provisions of the Swedish Insurance Contracts Act (FAL).

A.5.22 Swedish Personal Data Act

Chubb processes such personal data as is necessary for Chubb to be able to fulfil its obligations in accordance with this insurance contract. The data can also be used to evaluate and make decisions about the content and design of insurances and market analysis. The information can be provided to companies with which Chubb cooperates. The information is used to, among other things, draw up and administer contracts, and to fulfil contracts and legal obligations. The information is also used to provide an overall picture of the insurance and a basis for informing about and offering Chubb's various services and to provide good service generally.

Chubb's customers have the right to request information in writing from Chubb regarding the information that is registered and how it is used. They can also notify Chubb, if certain information shall not be processed for purposes relating to direct marketing. The address for such a request and for the correction of personal data is:

Chubb European Group SE

Accident and Health, Customer service

111 45 Stockholm

The data controller is Chubb European Group SE and the distributor Gjensidige Forsikring ASA Norway, Swedish branch, 516407-0384.

A.5.23 Insurer

Chubb European Group SE, Swedish Branch, is registered in the company register with the corporate registration number 516403-5601 and the visiting address Birger Jarlsgatan 43, 111 45 Stockholm, hereinafter referred to as Chubb.

A.5.24 Distributor and claims handler

Gouda Reseförsäkring

Gjensidige Försäkring, Swedish branch, 516407-0384, part of Gjensidige Forsikring ASA ORG-nr. 995 568 217, hereinafter referred to as Gouda.

A.5.25 Complaints and appeal

Chubb must be contacted immediately if the insured person has received a decision from Chubb about which questions arise, or which the insured person believes is incorrect in relation to the damage that has occurred or in relation to the insurance contract in general. Chubb will make sure that there has been no misunderstanding or that decisions are not made on the basis of incorrect or incomplete information.

The insured person should initially gather all objections and submit a written request for reconsideration to Chubb. A new executing officer will then assess the case and promptly provide answers to the insured person's questions and views.

If, after an internal reconsideration, the insured person still has objections to Chubb's decision, he/she can contact the following bodies for further advice and reconsideration:

External valuation

If the insured person does not share Chubb's view of the value of damaged property, one of the parties may request an impartial valuation.

Court

The insured person can always contact an ordinary court in the event of a dispute concerning the insurance. The insured person can get help with the costs in connection with court proceedings, either through

- general legal aid contributing to legal costs according to an income assessment
- legal coverage insurance. The legal aid coverage included in the insurance can be utilized in many cases, provided however that all other possibilities for compensation have been exhausted

B. In case of a claim

B.1 Measures in case of a claim

Special regulations on specific measures in case of a claim can be found under each coverage. The following instructions, however, generally apply to all coverages.

If the person entitled to compensation has neglected to comply with the terms of the insurance or another provision of the insurance contract, and this causes damage to Chubb, the compensation may be reduced according to what is reasonable in the circumstances. If the insured person, when using the liability insurance, has been guilty of such negligence, Chubb has instead the right to recover from the insured person what Chubb paid to the injured party.

If the insured person or another person who claims compensation from Chubb, intentionally or through gross negligence has incorrectly stated, concealed or hidden something of significance for the assessment of the right to compensation, the compensation that would otherwise have been may be reduced according to what is reasonable or may be completely withheld.

For each insurance event, the policyholder and the insured person must observe the following, unless otherwise stated in the insurance policy:

- Policyholders and insured persons are obliged to obtain and provide the information and documents that Chubb deems necessary in order to determine whether the damage is covered by the terms and to what extent.
- The insured person must be able to prove that the damage occurred during the period when the insured person was stationed abroad, or on a trip to a third country for a maximum of 90 days.
- Chubb, or another acting on Chubb's behalf, has the right to seek and obtain information about the insured person's health status and treatments from doctors and healthcare providers, in order to determine whether a claim is covered and to what extent.
- Chubb has the right to demand that the insured person be examined by Chubb's doctor or by another doctor appointed by Chubb.
- Expenses for repatriation that is not arranged by Chubb will only be reimbursed up to an amount corresponding to the cost that would have arisen if Chubb had arranged it.

B.2 Reporting of claim

Acute injury that needs immediate assistance must be reported to:

Gouda Alarm
Telephone: +45 33 15 60 60
Fax: +45 33 15 60 61
E-mail: alarm@Chubb-rf.se
A.C. Meyers Vænge
9 2450 Copenhagen
Denmark

Gouda Alarm is available 24 hours a day, all year round. If the claim concerns an acute illness or accident, doctors are available to act in order to establish contact with the treating doctor at the scene of the accident. If possible, it is recommended that before contacting Gouda Alarm, the insured person should gather all relevant information (insurance number, name, address and telephone number of the treating doctor, diagnosis and the like) so that the assistance personnel can start working on the case as soon as possible. Other claims must be reported to:

Gouda Travel Insurance

Telephone: +46 8 615 28 00
Fax: +46 8 641 84 80
E-mail: claims@Chubb-rf.se
PO Box 3031
103 61 Stockholm
Sweden

Claims must be reported in writing using Chubb's claims form. Claims forms can be obtained from Gouda website www.gouda-rf.se or by telephone as above.

There is a guide below about how the insured person should act in the event of damage, depending on the type of damage that has occurred. The guide is general and should be read in conjunction with the provisions contained in each coverage in the insurance contract.

Event/claim	The insured person's actions
Basic coverage	
Medical/dental treatment	In treatment is required, contact Chubb Alarm even before consulting a doctor/dentist if possible. Chubb will then be able to provide advance notice of coverage and investigate the possibility of issuing a payment guarantee. If the insured person consulted a doctor without contacting Chubb Alarm, he/she can ask the healthcare provider to invoice Chubb directly or can pay for the visit and then submit a claim form, original receipts and other medical documents to Chubb. Chubb may then subsequently determine the scope of the insurance.
Hospitalization	Contact Chubb Alarm immediately if an acute illness, injury or accident requires hospitalization.
Death	In the event of death, contact Chubb Alarm, after which the assistance personnel will provide the necessary arrangements in consultation with the involved authorities.
Summoning home	If the insured person is required to travel home due to next of kin's serious illness, injury or death, or if his/her home is severely damaged, or if next of kin must be summoned due to the insured person's serious illness, injury or death, always contact Chubb for evaluation of coverage and for assistance in arranging the transportation required. If the insured person or next of kin arrange the trip themselves, the claim form must be sent to Chubb together with the original receipts for incurred costs. Chubb may then subsequently decide on the insurance coverage. Repatriation Contact Chubb Alarm if the policyholder for medical reasons has to be repatriated to Sweden. Chubb Alarm will evaluate the necessity of the repatriation and when and how repatriation will be arranged.
Acute crisis aid/Psychological crisis management	Contact Chubb or Chubb Alarm if a recoverable event occurs that entitles the insured person to psychological crisis management. All treatment must be approved by Chubb in advance. The event must be documented with a certificate from the involved authority/body and costs must be documented with original receipts.
Posting of replacement person	Contact Chubb or Chubb Alarm if a replacement person is required. The necessity of such a replacement person must be certified by the policyholder and certified by a doctor/involved authority, documenting the requirement for the replacement person. All costs must be documented with original receipts.
Plus coverage	
Disability/death benefit	Contact Chubb for further instructions.
Liability coverage	Contact Chubb as soon as damage occurs which may result in liability for damages. A claim form must be sent to Chubb, with a detailed description of the course of events and a written statement of claim against the insured person party from the injured party.
Legal coverage	Contact Chubb as soon as a dispute/suspicion of an impending dispute arises.
Personal injury due to assault	The insured person must immediately report the incident to the police where the injury occurred, consult a doctor where the injury occurred for treatment and assessment of the injuries caused by the assault. A claim form, together with the original police report and medical certificate, must be sent to Chubb.
Evacuation	Contact Chubb or Chubb Alarm immediately. The insured person must follow the instructions issued by the Swedish Ministry of Foreign Affairs and by local authorities. If the insured person incurs costs during evacuation, original receipts must be provided on request.
Inability to leave area affected by war	Contact Chubb or Chubb Alarm immediately, if possible. The costs the insured person incurs must be documented with original receipts.
Kidnapping/hostage-taking	As soon as a kidnapping or hostage-taking incident is feared to have occurred or has been identified, contact Chubb or Chubb Alarm for further instructions. Trips by next of kin must be approved in advance.
Optional	
Theft/other property damage	Theft, robbery, burglary and the like must be reported immediately to the police at the place of residence in direct connection with the incident. Damage/theft during transport must be reported to the carrier and the insured person must provide a certificate from the carrier about their possible payment of compensation. A claim form, original police report/certificate and receipts must be sent to Chubb as soon as possible.
Delay and missed departure	A claim form, together with a certificate from the responsible transport company/tour operator/police etc. and original receipts for costs must be sent to Chubb.
Luggage delay	A claim form, PIR report from the carrier and original receipts for purchases made due to the delay, shall sent to Chubb.
Normal/continuing dental care	Contact Chubb for prior approval before starting treatment. If the insured person pays for the care, the claim must be sent to Chubb together with the original receipts and a certificate from the treating dentist, documenting the completed treatment.
Preventive care	Contact Chubb for prior approval before starting treatment. If the insured person pays for the care, the claim must be sent to Chubb together with the original receipts and a certificate from the treating doctors, documenting the completed treatment.
Paediatric care	Contact Chubb for prior approval before starting treatment. If the insured person pays for the care, the claim must be sent to Chubb together with the original receipts and a certificate from the treating doctors, documenting the completed treatment.
Pregnancy	Contact Chubb as soon as a pregnancy is discovered. All costs must be approved in advance. If the insured person pays for the care, the claim must be sent to Chubb together with the original receipts and a certificate from the treating doctors, documenting the completed treatment.

C. Basic insurance - Mandatory

C.1 General provisions

The basic insurance is a compulsory element that regulates compensation for necessary and reasonable costs if the insured person suffers an acute illness, injury, accident or acute dental problems.

The insurance applies to both public and private care, but public care should be used in the first instance. Chubb assesses in each case whether private care is necessary.

The highest compensation amount is stated in the insurance policy.

The insurance applies without excess for all coverages.

C.2 What the insurance covers

C.2.1 Medical expenses

Necessary and reasonable care costs in case of acute illness, injury or accidents. Treatment must be performed by a licensed doctor or by another medically trained person.

C.2.2 Hospitalization

Costs for hospital care and additional costs in connection with hospitalization.

If an insured person under the age of 18 is admitted to hospital for compensable illness, injury or accident, compensation is also provided for accommodation for a co-insured parent.

C.2.3 Ambulance transport - Costs for ambulance and air ambulance/helicopter

The insurance also reimburses necessary and reasonable costs for medical trips in connection with visits covered by the insurance to a doctor, dentist, nurse and hospital treatment. Such costs must be documented with original receipts.

C.2.4 Screened blood

If the insured person is in a country/area that may be considered to entail an increased health risk for the insured person, compensation can be provided for the cost of procuring and delivering screened blood.

C.2.5 Drugs

Medicines, treatment and aids that an attending doctor prescribed for the healing of the disease, injury or accident.

C.2.6 Medical evacuation

In the event that the insured person's care needs cannot be met locally, reimbursement is provided for additional costs for transport to the nearest care facility that can provide adequate care. Transport to another country may become relevant if the treatment is not available in the country of residence.

In order for transport costs to be covered by the insurance, Chubb must arrange the transfer.

Travel expenses for a co-insured parent are also covered by the insurance, if the insured person is under 18 years of age and the attending doctor deems it necessary. A return trip for the insured person and co-insured parent to the place of expatriation is included, if the return journey occurs within 30 days of when the medical evacuation occurred.

The insurance also provides compensation up to a maximum of SEK 15,000 for additional costs incurred in connection with medical evacuation.

C.2.7 Alternative care

Costs for treatment by a chiropractor, physiotherapist or similar non-licensed care provider, provided that the treatment is prescribed by a licensed doctor and that this can be documented with a certificate. The number of treatments per diagnosis is limited to 10. Contact Chubb for approval if further treatment is required. Documentation from the attending doctor is necessary and must be sent to Chubb.

C.2.8 Changed accommodation

Additional costs for food, accommodation and repatriation in the event of an extended trip as a result of compensatable illness, injury or accident for a maximum of 60 days. The need for the extension shall be prescribed by the attending doctor.

C.2.9 Dental care in the event of an accident

Compensation is provided for dental treatment costs caused by AN accident. Damage to a fixed prosthesis is compensated according to the corresponding rules for damage to natural teeth. This also applies to a removable prosthesis which, when injured, was in place in the mouth. The insured person must consult a dentist at the place of residence in immediate connection with the accidental injury.

With the exception of emergency treatment, Chubb or Chubb Alarm must approve the cost and treatment before it starts. An accident means bodily injury that affects the insured person involuntarily by a sudden and unforeseen external event (violence from outside). Damage to teeth by biting or chewing is not considered an accident.

C.2.10 Emergency acute dental treatment

Costs for temporary treatment at the place of residence in case of acute complaints. Compensation is provided for necessary and reasonable costs for one treatment session and one follow-up visit per calendar year. Any follow-up visit must take place within 7 days from the first dental treatment visit.

Compensation will be provided up to a maximum of SEK 5,000.

However, compensation is not provided for normal and routine dental care. Crowns, bridges and implants are not considered temporary treatment.

C.2.11 Treatment by a psychologist or psychotherapist

The insurance applies to treatment by a psychologist or psychotherapist if the insured person has been diagnosed by a licensed psychiatrist and referred to a licensed psychologist or psychotherapist for further treatment. The number of treatments per diagnosis is limited to 10.

Compensation can, however, be provided for additional treatments if this is deemed necessary and reasonable, provided that documentation from a licensed psychiatrist, which demonstrates the need for further treatment, is submitted to Chubb. All such treatment must be approved in advance by Chubb.

The insurance applies to this coverage with a waiting period of 12 months from the insured person's entry into the insurance, unless otherwise agreed with Chubb. This means that the insurance does not reimburse costs due to a medical condition that showed symptoms or was subject to changed medication/treatment or

medical care (other than routine check-ups) later than 12 months before the insurance came into force and the expatriation began.

C.2.12 Acute crisis aid and psychological crisis treatment

Compensation is paid if the insured person suffers during his/her expatriation from an acute psychological crisis by witnessing or being impacted by/exposed to

- a serious accident
- assault, robbery or rape
- violent trauma with several injured persons
- natural disaster
- terrorist act, war or war-like act
- hostage-taking

C.2.12.1 Emergency crisis assistance

The insurance compensates costs for emergency crisis assistance at the place of residence in case of acute psychological crisis as a result of any of the stated reasons according to C.2.12. Emergency crisis assistance is also provided to the co-insured spouse/registered partner/cohabitant and children of the insured person in connection with the insured person suffering from an acute psychological crisis. The treatment shall take place at a licensed psychologist or psychotherapist and take place within a 12-month period. Compensation will be provided up to a maximum of SEK 20,000 per claim.

C.2.12.2 Emergency psychological treatment

The insurance reimburses costs for the treatment by a licensed psychologist or psychotherapist after repatriation if the insured person has been affected by or exposed to any of the events listed in C.2.12.

Compensation is provided for a maximum of 10 sessions for the insured person and for a maximum of 10 sessions for the insured person's spouse/registered partner/cohabitant and children if the insured person is affected by an acute psychological crisis according to C.2.12.

Compensation will be provided up to a maximum of SEK 20,000 per claim.

C.2.13 Medical certificate

Costs for medical certificates requested by Chubb.

C.2.14 Damaged property in the event of an accident

Compensation is provided for the insured person's property that is damaged in connection with an accident, provided that the accident required medical care in direct connection with the accident. Compensation will be provided up to a maximum of SEK 2,000. The insured person must retain the damaged property until the issue of compensation is settled.

C.2.15 Home help in the event of an accident

The insurance provides compensation for help in the home, if the insured person suffers an accident. Compensation is provided for necessary and reasonable costs up to a maximum of SEK 15,000. The need for home help must be prescribed by the attending doctor

and the costs must be documented with original receipts and be approved in advance by Chubb.

C.2.16 Summoning

If the insured person has no close relatives locally, compensation is provided for travel, subsistence and accommodation costs for two close relatives of the insured person, who has been impacted by or has suffered a serious acute illness, injury or accident. The summoning must be deemed necessary by the attending doctor and the trip must be approved in advance by Chubb or Chubb Alarm. Costs for diet and accommodation will be reimbursed for a maximum of 60 days.

C.2.17 Repatriation or burial locally in case of death

If the insured person dies during the expatriation, compensation is paid for necessary and reasonable costs for repatriation of the deceased's remains. If additional costs arise in connection with repatriation, compensation is also provided for those, up to a maximum of 15,000 SEK. Instead of repatriation, compensation can be provided for burial locally. Compensation is then paid up to a maximum of SEK 30,000.

C.2.18 Travel expenses in the event of interrupted travel

Compensation is provided for necessary and reasonable additional costs for repatriation which arises in connection with the insured person having to cancel his/her posting abroad and return to his/her home country because:

- a close relative in the home country suffers from a serious acute illness, injury, accident or death
- a co-insured family member suffers from a serious acute illness, injury, accident or death and therefore must be transported to the home country
- serious damage or burglary in the insured person's private home that requires the immediate presence of the insured person

Compensation is also provided for returning to the place of the posting abroad.

C.2.19 Replacement person

Compensation is paid if the insured person has to cancel his/her posting abroad, or if he/she is unable to carry out his/her work as planned, due to serious acute illness, injury, accident or death and he/she must be replaced immediately by another person employed by the policyholder. Compensation is provided for necessary and reasonable costs for round-trip tickets for the replacement person.

C.2.20 Convalescence compensation

Monthly compensation is paid for a maximum of 6 months if the insured person is on full sick leave for a minimum of 30 days.

C.3 Compensation period

Unless otherwise stated in the terms and conditions, compensation is provided

- for necessary and reasonable costs in case of acute illness or injury for up to one year from the date of the first doctor's visit
- in case of accidents and dental accidents for up to three years from the date of the accident

C.4 Safety regulations and restrictions

- The insured person shall, if possible, contact Chubb or Chubb Alarm before contacting a caregiver in order to have the costs approved in advance. Costs estimated to exceed SEK 10,000, however, must always be approved in advance by Chubb or Chubb Alarm.
- The insurance does not compensate costs that are due to a medical condition that showed symptoms, was subject to changed medication/treatment or medical care (other than routine check-ups) later than six months before the insurance started to apply and the posting abroad was commenced (for the qualifying period for a diagnosis that requires treatment by a psychiatrist, psychologist or psychotherapist, however, refer to the special regulation under C.2.11).
- If the insured person brings a medical condition into the insurance that did not show symptoms, been subject to a change of medication/treatment or medical care (other than routine check-ups) however, compensation is provided in the event of a sudden and unexpected deterioration of the medical condition, but only until the acute phase is considered to have passed and the condition has stabilized to the same condition that the insured person was in before the deterioration, even though the treatment shall continue, and only for the additional costs the deterioration caused.
- Chubb has the right to decide in each case whether care shall take place at the place of residence or in the country of origin.
- In order for an injury to be considered as covered by the insurance, the first visit to the doctor or dentist should take place during the stationing abroad and within the period of validity of the insurance.
- A precondition for compensation to be provided is that the treating and certifying doctor is authorised and impartial.
- A requirement for compensation to be provided for a cost that the insured person paid himself/herself is, in addition to the cost being covered by these conditions, that it can be documented with an original receipt.
- The insurance only covers means of transport in scheduled traffic and economy class (does not, however, apply to the need for ambulance transport of the insured person in the event of acute compensatable illness, injury or accident).
- In case of travel interruption due to serious damage or burglary in the insured person's private home in the home country, this refers to one permanent residence and not a holiday home or other temporary dwelling. The burglary or damage must be documented with a police report or certificate from another involved authority.
- In the event of a need for a replacement person, the policyholder must be able to show in writing why it is necessary to send out a replacement person.

C.5 Exclusions

The insurance does not cover

- costs that cannot be included in the costs stated in C.2.
- costs caused by a ships or aircraft having to change its planned route or timing due to the insured person's illness, injury or accident
- costs of illness, injury or accident caused by the insured person ingesting alcohol, narcotic drugs, doping substances or other intoxicants
- costs associated with pregnancy and incurred after the 32nd week of pregnancy

- costs for preventive health care, vaccination, normal and ongoing dental care, orthodontics, abortion, recreation and spa visits
- costs for plastic surgery, cosmetic operations or treatment of comorbidities or complications associated with such surgery, if the surgery is not a direct result of accidents covered by this insurance and which occurred during the insurance's period of validity
- family counselling or similar as alternative care
- costs for medicines not prescribed by an attending doctor
- costs for emergency dental care associated with the insured person's failure to receive ongoing dental check-ups. Ongoing dental check-ups means continuous visits to the dentist at least every 18 months
- costs of care or repatriation caused by the insured person's fear/concern about risk of infection or similar
- injury to the insured person during the practice of dangerous sports, adventure, expedition or other similar hazardous activity that is not to be regarded as exercise or leisure activity to a normal extent and intensity, unless otherwise agreed and stated in the insurance policy
- costs that can be reimbursed or have been reimbursed from elsewhere in accordance with law, other statutes, conventions or insurance
- costs for care that depends on and arises after the insured person fails to follow the instructions of the attending doctor and/or Chubb
- costs for care, if the insured person has been advised by a doctor not to start his stay abroad
- loss of income
- in the event of a travel interruption, if the interruption occurred when less than 48 hours remained of the regular posting abroad

D. Plus coverage - Optional

D.1 General provisions

The Plus coverage is an optional coverage and functions as supplementary insurance cover to the Basic Insurance. The Plus Insurance includes disability and death benefits in case of accident, illness or infection. The insurance also includes a liability protection, legal protection, assault protection and travel protection.

The insurance policy states whether the insurance was taken out with this option.

The highest compensation amount is stated in the insurance policy.

The insurance applies without excess for all coverages, except section D.2.4 Legal coverage, unless otherwise stated in the insurance policy.

D.2 What the insurance covers

D.2.1 Disability and death compensation in the event of an accident
Compensation is paid in the event of an accident during the posting abroad that leads to permanent medical disability and accidents leading to death.

D.2.1.1 Compensation in the event of medical disability due to an accident

Compensation is paid in the event of medical disability with a part of the insurance amount corresponding to the degree of disability.

Medical disability means a permanent impairment of bodily function that occurs due to an accident. Medical disability also includes disfiguring scars, permanent pain and loss of sensory function or internal organs. The determination of the medical disability occurs regardless of the degree to which the injured person's capacity for work was reduced due to the accident.

The right to invalidity exists if the injury that occurs through an accident cause disability within three years and at least 12 months elapsed since the time of the accident. Compensation is then paid as soon as the definitive degree of disability can be determined.

Compensation can be paid earlier, however, if treatment of the accidental injury has been completed and the definitive degree of disability can be determined before 12 months have elapsed. The final determination of the degree of disability shall, if possible, take place within 3 years of the accident.

However, it can be postponed as long as this is necessary based on medical experience.

Such physical injuries caused by the accident and which can be objectively established are used as a basis for assessing medical disability. The medical disability is determined according to a table established by the insurance industry in Sweden. If injuries were caused to several body parts by the same accident, compensation will be paid up to maximum equivalent of full (100%) disability. If the functioning of the injured body part was already reduced before the accident, the previous reduction is deducted from the total degree of disability.

If the insured person dies before the right to medical disability is accepted, no disability benefit will be paid. In the event that the accidental injury significantly deteriorates, after the degree of disability has been determined, the insured person has the right to have the degree of disability tested again. However, reconsideration is not permitted if more than ten years have elapsed since the date of the accident.

D.2.1.1.1 Aids for disability

In addition to compensation in the event of medical disability, the insured person is entitled to compensation for necessary and reasonable costs for aids and other medical measures prescribed by a doctor as necessary to alleviate the state of disability and which are not reimbursed by law, statutes, convention or other insurance. This right only takes effect, however, when the medical disability has occurred and up to a maximum of three years afterwards. Compensation is provided only for costs approved in advance by Chubb. The maximum compensation amount is SEK 50,000.

D.2.1.2 Death compensation due to an accident

The right to compensation for death exists in the event that an accidental injury causes death within three years from the time of the accident. Payment of death compensation is made to the estate. If the same accident, before the death occurs, generated a

right to compensation for medical disability, the death benefit is reduced by a corresponding amount.

D.2.1.2.1 Beneficiary

If the insured person wishes to designate one or more special beneficiaries, this must be notified in writing to Chubb. A form for such a notification can be requested by contacting Chubb by telephone at +46 8 615 28 00 or can be printed from Chubb's website www.Chubb-rf.se.

If no notification of special designation of beneficiaries is submitted to Chubb, the death benefit accrues to the following:

- At first instance, to the insured person's
 - spouse, registered partner or cohabitant (50%)
 - children (50%)
- Alternatively, if there are no beneficiaries according to paragraph 1, the legal heirs of the insured person

D.2.1.2.2 Payment of compensation

The death benefit accrues and is paid to the person/persons who are beneficiaries.

Beneficiary designation cannot be changed by will. A spouse or registered partner, who is the beneficiary, ceases to be the beneficiary if an application for divorce or application for dissolution of the partnership has been submitted to a court. For appointing heirs, the insurance compensation is distributed according to the provisions of the Inheritance Code.

D.2.1.3 Safety regulations and restrictions

- For an insured person who has reached the age of 70, the maximum insurance amount in the event of an accident is SEK 100,000 in the event of death and SEK 300,000 in the event of medical disability. For co-insured children under 18 years of age, the maximum insurance amount in the event of death is SEK 50,000.

D.2.1.4 Exclusions

Compensation is not provided for

- injury through strenuous exertion such as muscle strain or lumbago
- injury caused by drugs, doping substances or similar preparations
- injury caused by infection by bacteria, virus or other infectious agent
- injury through the use of medicinal products or by intervention, treatment or examination not prompted by accidental injury and which is not prescribed by an attending doctor
- conditions which, even if found after an accident, cannot be considered as due to the accident according to medical experience, but are instead due to illness, blemishes or other pathological changes
- suicide or attempted suicide
- injury related to the exclusions listed in A.5.5
- accidental injury that affects the insured person during participation in dangerous sports, adventure, expedition activity or other similar hazardous activity that is not

considered to be exercise or leisure activities to a normal extent and intensity

D.2.3 Liability protection

Compensation is provided when someone demands that the insured person, as a private person, shall pay damages for a personal injury or property damage that the insured person caused to someone else during the expatriation. Compensation is also provided for property damage that is a direct consequence of a compensatable personal injury or property damage.

D.2.3.1 Chubb's responsibility for the insured person's liability for damages

If the insured person is held responsible for damage covered by the liability protection, Chubb undertakes to

- investigate whether or not there is a liability for damages
- negotiate with the injured party
- appoint a representative if necessary
- bring the insured person's action at trial and pay the costs that such a process entails for the insured person and which cannot be paid by the counterparty or another party
- pay the damages that the insured person is obliged to pay according to applicable law relating to claims for damages

D.2.3.2 Safety regulations and restrictions

- The stated maximum amount of compensation in the insurance policy is the upper limit for compensation in each claim for damages, even if multiple insured persons are liable for damages.
- If multiple damages occur at the same damage event and for the same reason, this is considered to be a single damage event.
- In the event of liability for personal injury towards a person domiciled in Sweden, the amount of compensation is limited to reasonable compensation for personal injury according to the Swedish law of damages.
- Damage that may give rise to a liability for compensation must be reported to Chubb immediately. Claims must be submitted together with a detailed description of the course of events and a written claim for damages against the insured person from the injured party.
- The insured person is obliged to, without delay, provide Chubb with information and documents that may be relevant to claims adjustment.
- The insured person must, to the best of his/her ability, avert damage that is feared to occur, and limit damage that has occurred.
- The insured person is obliged to contribute to preserving any right of recourse against third parties.
- If the insured person is summoned before a court, this shall be notified to Chubb immediately.
- The insured person is obliged to participate amicably in the settlement if Chubb so wishes. If Chubb has declared itself willing to settle amicably with the injured party, Chubb is not responsible for any cost or damages that may arise after such a settlement is reached.

D.2.3.3 Exclusions

Liability protection does not apply

- for damage to property that the insured person has rented, borrowed, leased, processed, repaired or otherwise taken more than completely temporary possession of. Note: however, damage is compensated that the insured person caused in a hotel room, other rented accommodation or on fixtures therein, provided that the damage cannot be reimbursed by other insurance
- for damage that occurs in connection with service or professional practice or other gainful activity
- for damage caused due to wear, neglect, gross negligence, by criminal or wilful act
- for damage for which the insured person can be held liable as owner, user or driver of motor vehicles (but not a motorized wheelchair), steam, motor or sail-boat, jet ski, hovercraft, hydrocopter, aircraft, hot air balloon, paraglider, hang glider or similar craft. Note: however, the insurance applies to personal injury if a boat is equipped with an outboard engine of maximum 10 HP or with sails with a sail area up to a maximum of 10 sqm
- for damage for which the insured person can be held liable as owner of a property, apartment or holder of a plot of land
- for nuclear damage for which the insured person can be held liable according to the Nuclear Liability Act or a corresponding foreign law
- for damage, the origin or extent of which is directly or indirectly caused by or associated with war, war-like events, civil war, revolution, insurgency, riot or similar
- for costs caused by ships or aircraft having to change their itinerary due to the insured person's injury
- if the insured person fraudulently states, conceals or keeps secret something of significance for the assessment of the damage
- if the insured person accepts liability for damages, approves compensation claims or pays compensation without Chubb's knowledge
- in the case of pure economic loss, i.e. financial damage that occurred without direct connection to personal injury or property damage
- for damage that the insured person accepted outside of the applicable law of damages
- for damage caused by the insured person to a close relative
- for damage caused by the insured person to another party who is covered by this insurance
- for damage caused by the insured person to another party through infection or similar

D.2.4 Legal protection

Compensation is provided for necessary and reasonable representation and litigation costs resulting from disputes arising during stationing abroad and which the insured person cannot get paid by public funds or by a counterparty. Insurance applies to the insured person as a private individual.

In cases where Chubb pays compensation as described below, Chubb will assume the insured person's right of recovery.

The legal protection applies with a deductible of 20% of the cost, but at least SEK 1,000.

D.2.4.1 Costs the insurance reimburses

- The insured person's representation costs in the event of a dispute that can be brought before a district court or equivalent instance or which, after examination by such an instance, may be heard by the Court of Appeal, the Supreme Court or a corresponding body abroad.
- The insured person's costs in arbitration proceedings.
- The insured person's legal costs and such costs which he has been obliged to pay after consideration in the district court, Court of Appeal, Supreme Court, in arbitration proceedings or in a corresponding foreign body.
- Legal costs for settlement during a trial that the insured person undertook to pay to the other party, provided that it is obvious that the court would have ordered the insured person to pay legal costs at a higher amount if the dispute was decided by the court.
- Representatives' fees for reasonable time and expenses.
- Costs for pre-trial investigation that are considered necessary by the insured person's representative.
- Costs of evidence during trial or arbitration.
- Service costs in court.

D.2.4.2 Selection of representatives

The insured person must hire a representative who is suitable in relation to the domicile of the insured person, the place where the dispute is subject to review and the nature of the dispute. The representative shall

- be a member of the Swedish Bar Association or otherwise be a lawyer employed at a law firm, or
- have been appointed as counsel in accordance with the Legal Aid Act, or
- be able to show that he/she has at some point in the last three years was appointed as counsel under the Legal Aid Act in disputes of a similar nature and is still suitable as such an assistant, or may otherwise demonstrate that he/she has special suitability for the task.

The insured person and Chubb have the right to call for arbitration at the Sweden Bar Association or an equivalent foreign association concerning the fairness of the lawyer's fees and costs, and it is a prerequisite for the insured person to be allowed to hire a representative as above that the representative undertakes to accept such examination. In the event of a dispute that is handled abroad, the representative must be approved by Chubb in advance.

D.2.4.3 Safety regulations and restrictions

- If several disputes arise and these are based on one and the same event or circumstance, these disputes shall be counted as a single dispute. If the insured person and other insured persons are on the same side in a dispute, this is considered to only be a single dispute.
- The insured person must hire a representative in accordance with the regulations in D.2.4.2 for the costs to be reimbursed by Chubb.
- The insured person must contribute to any right of recovery being preserved.

- If the insured person is a lawyer by profession, he or she cannot conduct the proceedings themselves, but must hire an external representative according to the regulations in D.2.4.2.
- As soon as a dispute, or suspicion of an impending dispute arises, this must be reported to Chubb.
- The insured person and his/her representative must continuously provide Chubb with all information on the progress of the process during the proceedings.

D.2.4.4 Exclusions

Compensation is not provided

- if the insured person in or out of court waives his/her opportunities to receive compensation from the other party
- for costs related to criminal cases
- for costs in disputes that can be heard by an administrative court
- in the event of a dispute relating to the performance of services or a profession or other business activities
- for costs related to disputes of family law nature
- for disputes concerning financial commitments which are of an unusual nature or extent for private individuals
- in the event of a dispute concerning a guarantee commitment and a claim or demand transferred to the insured person
- in the event of a dispute concerning the insured person in the capacity of driver, owner or user of motor vehicles, caravans, other trailers, aircraft, steam-, motor- or sailboat or a water scooter. Note: the insurance applies, however, to the insured person as a driver or user of motor vehicles, caravans, other trailers, motor- or sailboat that the insured person has temporarily borrowed or rented outside of the Nordic countries
- in the event of a dispute concerning damages due to the insured person's actions that give rise to suspicion of or prosecution for a crime that requires intent for criminality
- if the insured person does not show that he/she has a legitimate interest in having his/her case tried
- for own work, lost earnings, travel, subsistence or other expenses for the insured person
- for costs related to the enforcement of a judgment, decision or agreement
- for additional costs that arise if the insured person changes or hires more representatives
- for costs for an arbitrator
- for legal or lawyer costs if the insured person is awarded compensation in the form of damages to cover such costs
- if the insured person neglects to act for the settlement of the dispute, such as failing to appear in court
- if the insured person is entitled to compensation from other insurance, the state or any other body

D.2.5 Personal safety and crisis management

D.2.5.1 Personal injury in case of assault

The insurance provides compensation if the insured person suffers a personal injury during posting abroad through assault or other intentional violence.

The coverage of the damages shall be determined based on Chapter 2(2) and Chapter 5 of the Tort Liability Act.

D.2.5.1.1 Safety regulations and restrictions

- If several injuries have occurred at one and the same time, they will be considered as a single injury.
- The injury must be reported to Chubb as soon as possible.
- The insured person must show that he/she is entitled to damages and that the person causing the damage is unknown and/or cannot pay damages.
- The insured person must immediately report the incident to the local police, consult a local doctor for treatment and assessment of the injuries caused by the assault.
- The original police report and medical certificate must be sent to Chubb.
- If the injuries give rise to prosecution, the insured person shall, if Chubb so requests, bring an action for damages, in which case Chubb will pay the litigation costs incurred.

D.2.5.1.2 Exclusions

Compensation is not provided

- if the insured person was under the influence of alcohol, sleeping pills, drugs, other intoxicants, medication or doping.
Note: This exclusion does not apply in case of rape or other sexual coercion
- if the person causing the injury is known to the insured person and/or if they can pay the damages
- if the insured person unreasonably exposes themselves to the risk of being injured
- if the insured person, in connection with personal injury, was guilty of an intentional act which according to Swedish law may lead to fines or high penalties
- if the person causing the damage is a close relative of the insured person
- if the damage is directly or indirectly related to war, war-like events, civil war, revolution, insurgency or rioting
- for damages based on consent
- for damages based on a transfer from whoever is directly entitled to compensation
- for damages that can be paid by another party, for example the tortfeasor or other insurance

D.2.5.2 Evacuation

If the insured person is stationed abroad in a country/territory and the Swedish Ministry of Foreign Affairs issues a request to leave the country or territory due to imminent danger of or ongoing outbreak of war, war-like events, terrorist attack, natural disaster or life-threatening epidemic, compensation will be provided for necessary and reasonable costs for transport, food, accommodation related to evacuation to the nearest safe destination or to Sweden.

D.2.5.2.1 Safety regulations and restrictions

- If such an event that may cause evacuation occurs, contact Chubb or Chubb Alarm immediately.
- The insured person must follow the instructions issued by the Swedish Ministry of Foreign Affairs or by local authorities.
- If the insured person incurs costs during evacuation, original receipts must be provided on request in order for any compensation to be paid.

- Costs are reimbursed only if reimbursement cannot be obtained elsewhere.
- Compensation is provided only on condition that the insured person is evacuated at the earliest possible opportunity. If the insured person decides not to participate in such an evacuation, but instead stays in the affected country or territory, no compensation will be paid for evacuation at a later date.

D.2.5.2.2 Exclusions

- The insurance does not apply if war, war-like events, insurgency or similar unrest erupted before entry into country.
- Compensation is not paid if the insured person has taken part in the unrest or took part in them as a rapporteur etc.

D.2.5.3 Inability to travel out of a war-torn country or territory

If, during stationing abroad, the insured person is detained in a country or territory affected by war, war-like events, insurgency or similar unrest and thus misses his/her planned return journey, compensation will be provided for necessary and reasonable costs for board and lodging for a maximum of 90 days from the day of the planned return trip.

D.2.5.3.1 Safety regulations and restrictions

- If the insured person cannot travel out of a war-torn area, Chubb or Chubb Alarm shall be contacted immediately if possible.
- The costs the insured person incurs must be documented with original receipts.

D.2.5.3.2 Exclusions

- Compensation is not provided for costs for food and accommodation in the affected country for the period prior to the planned return trip.
- The insurance does not apply if war, war-like events, insurgency or similar unrest erupted before entry into country.
- Compensation is not paid if the insured person has taken part in the unrest or took part in them as a rapporteur etc.
- The insurance does not apply to the inability to travel out of the affected country occurs after, or is due to, the fact that the insured person fails to participate in an evacuation according to D.2.5.2.

D.2.5.4 Compensation in the event of kidnapping or hostage-taking

Compensation will be provided

- if the insured person is kidnapped or taken hostage during their expatriation
- for mental and physical suffering for the period when the insured person is detained, up to a maximum of 90 days. Compensation is provided in an amount determined per day as stated in the policy
- necessary and reasonable costs for food, accommodation and a return trip for two close relatives to the country/territory where the insured person is located
- for additional costs for the insured person's return journey, provided that Chubb's contact doctor makes an assessment that such a return trip is necessary

D.2.5.4.1 Safety regulations and restrictions

- As soon as a kidnapping or hostage-taking incident is feared to have occurred or has been identified, contact Chubb or Chubb Alarm.
- Contact the police immediately if a kidnapping or hostage-taking occurs.
- Trips by next of kin must be approved in advance by Chubb.
- The costs of next of kin must be documented with original receipts.

D.2.5.4.2 Exclusions

- If a kidnapping or hostage-taking takes place in a country or territory that is considered a war zone or is equated with a war zone, the right to travel for two close relatives' lapses.
- Compensation is not provided for costs for searching for a detained person.
- Compensation is not provided for ransom or the like.
- Compensation is not paid in accordance with this coverage if the insured person travels to countries where war, war-like unrest, insurgency or others similar unrest has already erupted before entry into the country.
- The insurance does not apply if the insured person has taken part in the unrest or took part in them as a rapporteur etc.

E. Property - Optional

E.1 General provisions

Property protection is an optional coverage that provides compensation in case of sudden and unforeseen theft, loss or damage to the insured person's property. The insurance only covers direct financial loss resulting from extensive loss or damage. Indirect loss or consequential loss is not compensated.

The insurance policy states whether the insurance was taken out with this option.

The highest compensation amount is stated in the insurance policy.

The optional coverage applies with a deductible of SEK 1 500 per claim.

E.2 What the insurance covers

E.2.1 Insured property and compensation amount

The insurance covers property and the respective compensation amount applies as follows:

Property damage in the home at the place of stationing:

- Personal movable property (per household): the amount is shown in the insurance policy, of which watches and jewellery max SEK 25,000
- Securities documents: maximum SEK 15,000
- Cash: max SEK 5,000
- Additional costs in the event of property damage: a maximum of SEK 3,000

Damage to property brought outside the home, but inside the stationing area:

- Personal movable property (per household): maximum SEK 50,000, of which watches and jewellery max SEK 25,000

- Securities documents: maximum SEK 15,000
- Cash: max SEK 5,000
- Additional costs in the event of property damage: a maximum of SEK 3,000

Damage to property carried when travelling outside the stationing area:

- Personal movable property (per family): maximum SEK 50,000, of which theft-prone property maximum SEK 20,000/family
- The policyholder's property: maximum SEK 20,000/employee
- Travel documents: maximum SEK 20,000/family
- Cash: maximum SEK 5,000/family

Personal movable property refers to furniture, home electronics, household utensils, clothing, books and related personal belongings that the insured person owns, rents or borrows for personal use. However, personal movable property does not include fixed installations in the home, cash, securities, coin, banknote or stamp collections. Securities are understood here as bonds, shares, bank books, stamps, vouchers, travel documents, etc. Additional costs in the event of property damage means additional cost for travel in connection with a police report, costs for blocking a bank card/mobile telephone or similar. All costs must be documented with original receipts.

E.2.2 Valuation and compensation rules

Depending on the circumstances of the individual case, compensation may be provided in the form of a replacement item or in cash replacement. Chubb determines the form of compensation and where any purchase or repair must take place. Property that Chubb replaced belongs to Chubb. If a replaced item is returned, the insured person shall immediately return the object to Chubb or refund the compensation received. Items are valued and replaced with regard to age, wear, modernity, usability and other circumstances, but without consideration of affection value. The compensation is calculated as indicated below:

According to market value

Property is valued primarily at market value, i.e. what it costs to buy equivalent property of the same kind in public trade and in the same condition as the damaged/lost property at the time of the damage. This can mean a significant write-down when relating to computers, sound recordings, computer equipment and mobile telephones.

According to fixed write-down

If property cannot be valued at market value, the value is written down from the purchase price as follows:

- 0-2 years: No write-down
- Up to 3 years: -20% in age impairment
- Up to 4 years: -40% in age impairment
- Up to 5 years: -60% in age impairment
- Older than 5 years: -80% in age impairment

Deductions are never made by more than 80% if the property was in working condition at the time of the damage.

Special rules for certain property

Consumables such as cosmetics, perfume, toiletries and hygiene products and the like are reimbursed up to a maximum of 50% of the purchase price.

Computer media, photographs, film, tape recordings and home-made items that have no market value are compensated up to a maximum of the cost of the raw material.

E.3 Safety instructions and restrictions

- Damage must be reported to Chubb as soon as possible, but no later than within 6 months from the day on which the insured person became aware that the claim could be asserted. Notification must be made in writing to Chubb on a special claim form.
- The insured person must be able to document that he/she owned the lost/damaged item with an original receipt.
- Theft, burglary, loss and robbery must always be reported to the local police where the damage occurred and in direct connection with the damage. The original police report must be sent to Chubb.
- Damage that occurs at a hotel or during transport must be reported to the hotel and the transport company respectively. The original notification report must be sent to Chubb.
- Insured property must be handled and stored so that theft is prevented as far as possible.
- Theft-prone property, cash, securities or other valuable property of such a nature that in the context it seems natural to give it particular attention, must be kept so that the insured person has the property under supervision.
- All doors and windows must be locked on each occasion that the insured person leaves his/her home in the stationing area. Keys must not be hidden near the home or be labelled and stored so that unauthorized persons can determine where the key goes.
- Bicycles that are not in use must be stored locked, either with a fixed fitted bicycle lock, padlock and chain, or with a shackle lock or corresponding approved lock.
- Valuables, theft-prone property and cash that is left in the locked home or in a locked hotel room should also be stored in a lockable storage compartment, such as a drawer or cabinet.
- Securities, theft-prone property or cash may not be left in motor vehicles if the insured person does not have oversight of the motor vehicle.
- Securities, theft-prone property or cash may not be checked in or otherwise transported outside the insured person's oversight.
- If compensation for luggage delay has been provided in accordance with section F, at the same time as compensation must be paid for lost luggage according to this coverage, the amount paid out as delay compensation will be deducted from the compensation amount for lost property. If these safety regulations or due diligence requirements have not been met, compensation may be reduced or not paid at all. The size of the reduction will depend on the circumstances.

E.4 Exclusions

Property not covered by the insurance

- goods intended for sale or processing, sample collections, samples of goods, demonstration copies, gift advertisements or similar
- stamps, coins and banknotes with collector's value, manuscripts or drawings
- animals
- motor vehicles, caravans or other trailers
- steamboats, motorboats, jet skis or sailboats
- hovercraft, hydrocopters, aircraft, hot air balloons, paragliders, hang-gliders or the like
- weapons
- parts or equipment for any of the items listed above
- indirect losses such as lost earnings, the value of own work devoted to photographs, film, tape recordings, computer programs, models or similar, the value of own work in connection with damage that has occurred

Events that the insurance does not cover

- theft from a garage, outbuilding, separate basement/attic storage or common areas
- loss due to use of a debit/credit card, cash card, checks, bills of exchange and account utilization, regardless of whether this can be considered to have taken place lawfully or unlawfully
- superficial damage, such as dents and scratches, without significant impact on the usefulness of the object
- damage due to wear, abrasion, consumption, self-destruction or age change
- damage due to defective or inappropriate packaging
- damage caused by animals or insects
- damage to sports equipment during use
- loss of cash and securities documents that are forgotten, lost or misplaced, even if they are later stolen. If property has disappeared without it being possible to determine in which way, the property is considered to have been forgotten, lost or misplaced
- cash, securities and theft-prone property that is left in motor vehicles or luggage checking
- theft from an unlocked home, hotel room, motor vehicle or equivalent
- costs reimbursed elsewhere by law, other statutes, convention, insurance or damages

F. Delay - Optional

F.1 General provisions

This is an optional element that provides compensation in the event of a delay in public transport, luggage delay and in case of missed departure.

The insurance policy states whether the insurance was taken out with this option.

The highest compensation amount is stated in the insurance policy.

The optional coverage applies without excess.

F.2 What the insurance covers

F.2.1 Delay in public transport

The insurance provides compensation for necessary and reasonable additional costs if the public transport the insured person is to travel with is delayed by more than 3 hours.

Compensation is provided for necessary and reasonable additional costs for purchases made in direct connection with the delay.

F.2.2 Delayed luggage

The insurance provides compensation for necessary and reasonable costs for the purchase of clothing and hygiene items if, during the expatriation, the insured person experiences luggage delay upon arrival at destinations outside Sweden.

In case of luggage delay lasting more than 48 hours, additional compensation is provided.

Compensation is also provided in the event of luggage delay in connection with repatriation to Sweden.

F.2.3 Missed departure

Compensation is provided for necessary and reasonable additional costs if, when stationed abroad, the insured person is delayed and thus misses a booked departure during the direct journey to the starting point of the outbound or inbound journey. Compensation is also provided for additional costs to catch up or connect to the trip. If connection to the trip is not possible or if the insured person loses more than half the planned travel time, compensation will instead be paid corresponding to the price of the trip. Compensation is provided if the missed departure is due to:

- a traffic accident
- an unforeseen traffic obstruction
- unforeseen weather obstacles
- a technical defect in the means of transport used by the insured person at the starting point for the outbound or inbound journey

F.2.4 Amount of compensation

The insurance applies with the following compensation amounts:

- Delay in public transport: maximum SEK 3,000 (maximum SEK 6,000 per family)
- Luggage delay:
 - up to 48 hours: maximum SEK 3,000 (maximum SEK 6,000 per family)
 - exceeding 48 hours: an additional SEK 3,000 (max. SEK 6,000 per family)
- Missed departure: maximum SEK 25,000 per claim and family

F.3 Safety instructions and restrictions

- Delays in public transport must be proven with a certificate from the carrier.
- Luggage delay must be documented with a PIR report.
- In case of missed departure, the event that caused the missed departure shall be documented by a certificate from the police, carrier, authority or similar.
- Before leaving and returning to and from the place of stationing, the insured person must plan his/her trip so that he/she arrives at the place for departure no later than two hours before departure or other time designated by the carrier in writing.
- The insured person must also take account of prevailing/expected weather and traffic conditions before departure or return.
- All costs must be documented with original receipts.
- Purchases must be made in direct connection with the delay/luggage delay.
- When booking a new ticket, always contact Chubb or Chubb Alarm before booking.
- If compensation for luggage delay has been provided at the same time as compensation shall be provided for lost luggage in accordance with section E., the amount provided as delay compensation will be deducted from the amount of compensation for lost property.

F.4 Exclusions

- Compensation is not provided for costs that can be reimbursed by a carrier, tour operator, other insurance company, law, regulation, convention or otherwise.
- Compensation is not paid in the event of bankruptcy or government intervention.
- Compensation is not provided in the event of a delay due to a strike, trade union actions or lockouts that have broken out or been notified before the stationing abroad started.
- Compensation is not paid for luggage delays, where luggage is submitted for transport on a means of transport other than that which the insured person will travel on.

G. Normal and routine dental care - Optional

G.1 General provisions

It will be stated on the policy if the insurance has been taken out with this option.

The maximum amount of compensation per insured person and calendar year is SEK 15,000.

The optional coverage applies with an excess of 30% per claim.

G.2 What the insurance covers

The insurance provides compensation for necessary and reasonable costs that arise during the posting abroad for ongoing dental care and check-ups at the dentist and dental hygienist.

G.3 Safety regulations and restrictions

- The insured person shall, if possible, contact Chubb or Chubb Alarm before contacting a caregiver in order to have the costs approved in advance.
- If the insured person pays for his/her dental care, a claim form, original receipts and certificate showing which treatment was performed shall be submitted to Chubb.

G.4 Exclusions

Compensation is not provided for

- cosmetic dentistry or cosmetic surgery
- orthodontics
- dental treatment due to a treatment requirement that the insured person already had before the posting abroad and when the period of validity of the insurance started
- costs that can be reimbursed from elsewhere
- travel expenses in connection with dental hygienist/dental visits for ongoing dental care or dental check-ups

H. Preventive health care - Optional

H.1 General provisions

It will be stated on the policy if the insurance has been taken out with this option.

The maximum amount of compensation per insured person and calendar year is SEK 5,000.

The optional coverage applies with an excess of 20% per claim.

H.2 What the insurance covers

The insurance provides compensation for necessary and reasonable costs that arise during the posting abroad for

- annual health checks
- annual gynaecological examination
- annual mammogram
- annual prostate cancer screening
- vaccinations

H.3 Safety instructions and restrictions

- The insured person shall, if possible, contact Chubb or Chubb Alarm before contacting a caregiver in order to have the costs approved in advance.
- If the insured person pays for his/her preventive care, a claim form, original receipts and certificate showing which treatment was performed shall be submitted to Chubb.

H.4 Exclusions

Compensation is not provided for

- preventive health care during first six months of the expatriation/insurance
- occupational health care service
- check-ups/preventive care due to a treatment requirement that the insured person already had before the posting abroad and when the period of validity of the insurance started
- costs that can be reimbursed from elsewhere
- costs for travel in connection with preventive care visits.

I. Child healthcare - Optional

I.1 General provisions

It will be stated on the policy if the insurance has been taken out with this option.

The maximum amount of compensation per insured child and calendar year is SEK 10,000.

Unless otherwise agreed with Chubb, the insurance applies to accompanying children up to 18 years of age.

The optional coverage applies without excess.

I.2 What the insurance covers

The insurance provides compensation for necessary and reasonable costs that arise during the posting abroad for:

- vaccinations
- health monitoring
- orthodontics

I.3 Safety instructions and restrictions

- The insured person shall, if possible, contact Chubb or Chubb Alarm before contacting a caregiver in order to have the costs approved in advance.
- If the insured person pays for his/her child's healthcare, a claim form, original receipts and certificate showing which treatment was performed shall be submitted to Chubb.

I.4 Exclusions

Compensation is not provided for

- check-ups/preventive care due to a treatment requirement that the insured child already had before the posting abroad and when the period of validity of the insurance started
- costs that can be reimbursed from elsewhere
- costs for travel in connection with child health care

J. Pregnancy - Optional

J.1 General provisions

It will be stated on the policy if the insurance has been taken out with this option. The maximum amount of compensation per insured person and calendar year is SEK 100,000.

The optional coverage applies without excess.

J.2 What the insurance covers

The insurance provides compensation for necessary and reasonable costs that arise during the posting abroad for

- routine check-ups during pregnancy
- a maximum of three ultrasound examinations during pregnancy without complications
- further ultrasound examinations in case of complications associated with pregnancy
- delivery
- costs for caesarean section, provided that it is medically necessary and approved by Chubb in advance
- the mother's stay in hospital in connection with childbirth

- additional travel and accommodation costs for the father in case childbirth cannot take place at a reasonable distance from the home
- first medical examination for mother and child after childbirth
- medical care costs for the newborn during its first 28 days (see provisions on further insurance for newborns and on health declaration under coverage A.1)

If any complications occur during pregnancy, however, compensation will be paid for necessary and reasonable costs for care, without any limit on the amount, and the maximum amount of compensation indicated above does not then apply.

J.3 Safety regulations and restrictions

- The insured person must always contact Chubb or Chubb Alarm before the first doctor's visit and must have the costs approved in advance.
- If the insured person pays for his/her care, a claim form, original receipts and certificate showing which treatment was performed shall be submitted to Chubb.

J.4 Exclusions

Compensation is not provided for

- costs associated with pregnancy that arise outside the country where the insured person is stationed abroad
- costs associated with pregnancy during the first 10 months of expatriation and insurance
- costs that can be reimbursed from elsewhere
- travel expenses in connection with pregnancy-related care visits

K. Definitions

The concepts that are marked in italics in the condition text are defined in this section.

Accident

An accident means bodily injury that affects the insured person involuntarily by a sudden and unforeseen external event (violence from outside). In the event of freezing, heat stroke and sunstroke, the requirement for suddenness does not apply. The date when the injury materialises is considered to be the date when the accidental injury occurs.

However, accidents do not include

- injury through strenuous exertion such as muscle strain or lumbago
- injury caused by drugs, doping substances or similar preparations
- injury caused by infection by bacteria, virus or other infectious agent
- injury through the use of medicinal products or by intervention, treatment or examination not prompted by accidental injury and which is not prescribed by an attending doctor
- chewing and bite injuries
- conditions which- even if found after an accident- cannot be considered as due to the accident according to medical experience, but are instead due to illness, blemishes or other pathological changes
- suicide or attempted suicide

Acute dental problems

Acute dental problems refer to problems that suddenly and unforeseen affect the insured person and which are not due to deficiencies in oral hygiene or are related to the insured person's failure to undergo regular dental check-ups at least every 18 months.

Home

Home means the place where the insured person has his main nightly rest in the country of residence. Home in the home country means the place where the insured person has his/her main nightly rest in the home country.

Family

Spouse, cohabitant, registered partner, children, siblings, parents, parents-in-law and other person with whom the insured person cohabits.

Dangerous sport

The following are some examples of what is meant by dangerous sports. However, the list is not exhaustive, only exemplary: mountaineering, martial arts/self-defence sports, hunting, use of fire or weapons, deep-sea diving, solo sailing, extreme forms of sailing such as transatlantic sailing, ice climbing, off-piste skiing without a guide, skydiving, motor sports, paragliding, ski jumping, gliding and similar activities.

Consumables

Property of a consumer nature, that is, such property acquired for the purpose of consumption, such as cosmetics, hygiene articles, hair care products, perfumes, tobacco products and similar items.

Insured person

The person who are insured and reported under this Policy and employed by the Policy holder or employed by a company consolidated under the Policy holder or are part of the Policy holders registered group of companies. Insured is also the dependents to the insured employees and, and duly reported. Dependent are partner/spouse to insured and children up to age of 21 years of age, or a person otherwise agreed.

The period of validity of the insurance

The period of validity of the insurance, or the insurance period, is the contract period agreed between the policyholder and the insurer and as stated in the insurance policy. The validity period is normally 12 months and is calculated from 00.00 unless otherwise agreed. The earliest the insurance can take effect is when the insured person leaves his/her residence in the home country, or his/her workplace if departure occurs directly from the workplace, to begin his/her posting abroad, but up to a maximum of 12 hours before the scheduled departure.

The insurance expires:

- when the insurance's period of validity expires.
- when the insured person returns to his/her home in the home country, or his/her workplace if the posting abroad is considered completed on return to the workplace, but for a maximum of 12 hours after returning to the home country.
- when the insured person terminates his/her employment as an expatriate with the policyholder. In conjunction with this, insurance coverage for any accompanying family members will also cease.

Insurance contract

The insurance contract consists of these insurance terms (no. 705) together with the insurance policy stipulating the special provisions and insurance amounts agreed between the policyholder and the insurer.

Insurance Contracts Act (FAL)

The Insurance Contracts Act refers to the Insurance Contracts Act (2005:104).

Insurance amount

Insurance amount means the maximum compensation amount that can be paid out for each damage event. Different insurance amounts apply to different elements of the insurance and the respective amounts are stated in either the insurance terms or in the policy.

Insurance policy

The document establishing the special provisions and insurance amounts agreed between the insurer and policyholder. The insurance policy is an integral part of the insurance contract.

The insurer

Chubb European Group SE, Swedish Branch, is registered in the company register with the corporate registration number 516403-5601 and the visiting address Birger Jarlsgatan 43, 111 45 Stockholm, hereinafter referred to as Chubb.

Policyholder

Entity who are noted in the Policy as the Policy holder and is the owner of this insurance policy and has the right to exercise all privileges under the insurance contract. The policyholder has purchased this insurance on behalf of insured (see Insured). It is agreed that the insured or co-insured are not the Policy Holder and by that have no right to change the Policy, without confirmation from the Policy holder, prior to any changes.

The Policyholder is a company domiciled and register in Sweden.

Home country

Home country is the country for which the insured person has been issued a passport, or alternatively the country where the insured person lived permanently before being stationed abroad. Chubb has the right to decide which country should be considered as the home country.

Hostage-taking

Hostage-taking means a situation where the insured person is being held by hostage-takers as security or for extortion purposes in order for certain demands set by the hostage-takers to be met.

Chubb

Chubb European Group SE, Swedish Branch, is registered in the company register with the corporate registration number 516403-5601 and the visiting address Birger Jarlsgatan 43, 111 45 Stockholm, hereinafter referred to as Chubb.

Gouda Alarm

Chubb Alarm,
A.C. Meyers Vænge 9
2450 Copenhagen
Denmark

Health declaration

Chubb's special form where anyone who wants to apply for insurance provides information about his/her state of health. The form can be found on Chubb's website www.gouda-rf.se. The form can also be requested by telephone 08-615 28 00.

Kidnapping

Kidnapping means that someone abducts or deprives the insured person of his/her liberty in order to harm the insured person or enforce financial or other gain through denying the liberty of the specific insured person.

Cumulative risk

The overall risk that can arise if several insured persons at the same time, being in one and the same place or in one and the same means of transport, suffer from one and the same event.

Moveable property

For the purposes of these terms and conditions, movable property means furniture, consumer electronics, household utensils, clothes, books and similar personal belongings that the insured person owns, rents or borrows for personal use.

Market value

What it costs to buy equivalent property of the same kind in public trade and in the same condition as the damaged/lost property at the time of the damage.

Close relative

A close relative means a spouse, cohabitant, registered partner, children, stepchildren, siblings, stepsiblings, parents, stepparent, grandparents, grandchildren, son-in-law, daughter-in-law, brother-in-law, sister-in-law and other persons registered at the same address as the insured person. Cohabitant and registered partners' parents and siblings are here equivalent to in-laws.

Necessary and reasonable costs

Necessary and reasonable costs refer to costs that Chubb, taking into account the circumstances of the individual case, could reasonably consider to be usual and customary, with respect to both the size and the nature of the cost.

Personal Data Act

The Personal Data Act refers to the Personal Data Act (1998:204).

PIR report

Property irregularity report. The report compiled by the responsible transport company in connection with delayed checked-in luggage or in case of loss of checked-in luggage.

Travel documents

Travel documents refer to travel tickets, passports, telephone cards, petrol, restaurant and hotel vouchers, lift cards, green fees and traveller's checks.

Robbery

Robbery presupposes violence against a person or the use of threats that involve imminent danger. This also includes minor violence against a person, provided that the violence and assault is perceived immediately by the victim, that he/she has done what can reasonably be requested in order to prevent or reduce the damage and that the events can be proven by reliable investigation.

Cohabitant

Cohabitant refers to the person with whom the insured person cohabits in a marriage-like relationship and who is registered at the same address. In order to be considered a cohabitant, it is required that neither party is married or has a partnership with someone other than the person they live with.

Disease

A disease means a morbid deterioration of the state of health, which by definition cannot be considered an accident according to Chubb's definition, nor can it be considered a condition caused by infection by bacteria, virus or other infectious agent.

Claim form

Chubb's special claim form, which can be found on Chubb's website www.Chubb-rf.se. The form can also be requested by telephone 08-615 28 00.

Theft-prone property

Theft-prone property refers to objects comprised wholly or partly of precious metal, real pearls and precious stones, antiques, works of art, genuine carpets, watches and clocks, furs, appliances/equipment/instruments (including their accessories and software) for production, storage, processing, transfer and reproduction of sound, text, numbers and pictures, binoculars, musical instruments, wine, spirits, computers, computer equipment, floppy disks, CD-ROM, DVDs and other accessories, mobile telephones, sunglasses, special equipment such as diving equipment, climbing equipment, etc.

Stationing area

An area corresponding to a radius of 50 kilometres from the insured person's residence. Disputes

Dispute refers to a legal disagreement that cannot be resolved without involvement of judicial bodies. For a dispute to be considered to exist, all extrajudicial possibilities for solution must be exhausted.

Travel Insurance Card

A service card that the insured person should bring on the trip, on which it is clear which insurance number the insured person has, the validity of the insurance and contact information for Chubb Alarm.

Stationed abroad

Service abroad ordered by the employer.