

CORPORATE TRAVEL INSURANCE

Business Travel Insurance/Business Visitor Insurance

Policyholder:	Region Kronoberg
Co-insured:	Ryssbygymnasiet AB incl all students
Insurer:	Europeiska ERV, filial
Policy Number:	50030265
Policy Period:	2023-01-01 – 2023-12-31
Deductible:	Nil For legal expenses coverage 10% of the cost for each claim. However no less than SEK 2,500.
Cover:	All employees of the insured, CEO, board members and trainees. Family members are covered when they accompany an insured on a business trip undertaken on behalf of the insured company for max 45 days in a row. A business trip can be maximum 365 days and even in conjunction with 45 days' vacation abroad in direct connection to business trip abroad. A business trip is a trip or mission conducted in the service for the employer. The insurance is valid world wide. Travel between the insured's home and workplace is <i>not</i> considered as business trips. Also included is coverage for Business Visitors. The policy is valid from the insured's arrival to EU country and ceases to apply when the insured has checked in for departure from EU country
Limits:	For detailed information of limits please note below:

GENERAL CONDITIONS – VALIDITY AND SCOPE OF COVERAGE

Insurance provider

Insurance provider for this insurance is Europæiske Rejseforsikring, A/S CVR no. 62 94 05 14, through Europeiska ERV Filial, hereafter Europeiska ERV. Supervisory authority is the Danish Finanstilsynet.

Policy conditions

The insurance applies in accordance with Europeiska ERV's Policy Conditions no. 40503 valid from May 1 2022 for Corporate Travel Insurance. For Business Visitor Policy condition Business Visitor annual from May 2, 2021 applies. Please note it is always the full terms and conditions of the insurance that apply when a claim is settled. The policy conditions are available at www.erv.se

Security directives

Certain limitations with regard to scope and amount, requirements concerning standards of care and exceptions apply for the insurance, it is the responsibility of the insured person to study these limitations. For full compensation according to the terms and conditions to be paid, the standards of care and the security directives must be followed.

Notify travel to war zone/high risk zone

If you are planning to travel to a war zone or high risk zone special conditions apply and you must contact us for preapproval before departure in order to have the insurance apply. Visit erv.se for more information and notification.

Group travel

Journey where several insured persons participate or will stay together at the same place must be reported to Europeiska ERV prior to the departure, when the accumulative benefit in case of death exceeds MSEK 100. Further information can be found at www.erv.se or in the insurance conditions.

Procedure in the event of a claim

You can notify your claim online at www.erv.se. Make your claim as soon as possible, but no later than six months from the date of incident. Please save any original doctor's certificates, police reports, other certificates and /or original receipts of expenses after you have attached them in the notification.

SCOPE OF INSURANCE AND MAXIMUM COMPENSATION (AMOUNT IN SEK) PER PERSON AND INCIDENT

ILLNESS AND ACCIDENT

Medical and dental treatment costs	Necessary and reasonable costs
– in the event of accident, maximum 3 years	
– in the event of acute illness, maximum 1 year	
Prescribed drugs and medicines	Necessary and reasonable costs
Acute dental treatment in connection with accidents	Necessary and reasonable costs
Acute and temporary dental treatment for pain relieving, for permanent dental treatment max 10 000.	Necessary and reasonable costs
Ambulance or similar transport to nearest suitable place of treatment	Necessary and reasonable costs
Transfer to nearest suitable place of treatment, in case of lack of treatment possibilities	Necessary and reasonable costs
Travel in connection with care and treatment	Necessary and reasonable costs
Extra expenses for food and accommodation (for a maximum of 60 days)	Necessary and reasonable costs
Pregnancy and childbirth in case of unexpected complications until w.36 (35+6)	Necessary and reasonable costs
Extra expenses in the event of hospitalisation abroad	219,000 (max. SEK 600/day)
Treatment by psychologist or psychiatrist in case of acute mental crisis	25,000
Convalescence compensation, when being off ill longer than 30 days	12,000 (2 000 SEK/month for a max. of 6 months)
Physiotherapist, chiropractor, occupational therapist, osteopath or acupuncturist	10,000
Medical malpractice	1,000,000

Illness and accident

Compensation is paid for reasonable and customary expenses in case of acute illness or accident and for temporary treatment at the destination in case of acute dental problems. Please make sure to get medical certificates and receipts for out of pocket expenses. In case of illness or accident Europeiska ERV Alarm should be contacted. Please note that pre-authorization from Europeiska ERV or Europeiska ERV Alarm is required e.g. regarding:

- all scheduled hospital admissions
- medical evacuation/repatriation
- treatment where the costs are estimated to exceed SEK 10 000.

In order for a correct settlement, please enclose medical certificates and receipts.

CRISIS SETUP

Professional crisis response at the location of the event	Necessary and reasonable costs
Crisis counselling for close relatives	25,000

REPATRIATION

Cost for repatriation	Necessary and reasonable costs
Funeral expenses at the destination	Necessary and reasonable costs

ESCORT AND SUMMONING

Life-threatening illness/injury or death

Transport and travel expenses	Necessary and reasonable costs
Accommodation, meals and local transport	2,000/insured/day

ACCIDENT - DISABILITY AND DEATH COMPENSATION

In case of disability due to accident

Medical disability	500,000
Economic disability. At the age of 60 compensation is only paid for medical disability	500,000
Scars (in accordance to Road Traffic Injuries Commission's table (Trafikskadenämnden))	200,000
Travel expenses between residence and work place	10,000
Aids and devices	50,000
Technical alterations to the environment	60,000
Training and occupational rehabilitation	60,000
Coma	5,000/week (max. 100,000)

In case of death due to accident

In case of death	500,000
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For individuals over the age of 75, up to 50 % of the insured amount. Accompanying children under 18 years of age SEK 50,000.

ILLNESS - DEATH AND DIABILITY

Disability due to illness or infection

Disability compensation 500,000

For individuals over the age of 75, up to 50 % of the insured amount.

Death due to illness or infection

Death compensation 400,000

For individuals over the age of 55, other amounts applies.

Accompanying children under 18 years of age SEK 50,000.

DELAY OF PUBLIC TRANSPORT/MISSED DEPARTURE/CONNECTION

Outward trips, round trips and homebound trips

New ticket Necessary and reasonable costs

Accommodation, meals and local transport, toiletries and clothing 2,000/insured/day (max. 10,000 SEK)

If the insured during direct travel from the residence or work place to the place of departure is delayed and consequently misses a booked public transport departure, compensation is paid for necessary and reasonable supplementary cost for catching up with the original schedule.

LUGGAGE DELAY

Delayed luggage during outward journey, no qualifying period 6,000

After 24 hours an additional 6,000

Homebound trip 2,000/insured

In case of delayed luggage compensation will be paid for necessary and reasonable supplementary costs for the purpose of the trip, e.g. clothing, essential toiletries and bag. The costs should be verified by original receipts for out of pocket expenses and a delay certificate from the carrier, showing the duration of the delay or in case of delayed luggage a Property Irregularity Report.

LUGGAGE COVERAGE

Personal and company property, of which for theft-prone property 50 % of chosen amount 130,000

- Clothes which is replaced within 6 months is covered to replacement value

Travel documents 30,000

Money (current coins and bank notes) 5,000

Supplementary expenses to block charge card/credit card/bank card 5,000

New keys for motor vehicle/insured's private residence 15,000

- Cost of alternative accommodation for one night, as a result of lost/stolen keys, 2,000

- Stolen or lost vehicle key and it takes more than 24 hours to recode and/or produce new set of keys, cost of hiring a vehicle up to a maximum of 1 000 SEK per day, during maximum 2 days.

Cash paid in advance in emergency situations 25,000

Compensation is payable for damage to, or loss of, the insured's property brought on the trip and intended for use during the trip caused by a sudden and unforeseen event. The property may be rented or borrowed. In order for full compensation to be payable, the insured must take due care of their property. Theft must be reported to the local police authorities. Remember to ask for a police report. In case of theft during transport or in a hotel, the theft should also be reported to the transport company or the hotel.

PERSONAL LIABILITY/LEGAL EXPENSES COVERAGE

For the insured as a private individual

For personal injury 10,000,000

For property damage 10,000,000

Legal expenses 250,000

Excess 10 %. However no less than SEK 2,500

ASSAULT COVERAGE

For personal injury 1,000,000

Assault must be reported to the local police authorities. You should also contact a medical doctor for care and treatment. Remember to ask for a police report and medical certificates.

ROAD SAFETY

Help on the spot or the car to be towed	2,000
Rental car for maximum 3 days, or	1,000/day
Travel cost for public transportation, or	2,000/insured
Cost for meals and lodging, maximum 2 days*	1,000/insured
<i>Maximum compensation is SEK 6 000/travel company</i>	

CURTAILMENT AND REPLACEMENT EMPLOYEE

Extra expenses for journey home due to emergency situation	Necessary and reasonable costs
If the insured person must be replaced	Necessary and reasonable costs
Compensation for hotel/travelling expenses	50,000

SECURITY PACKAGE

Evacuation

Additional costs in case of evacuation for transport to the home country	Necessary and reasonable costs
Accommodation, meals and local transport	2,000/insured/day
Replacement purchases of clothing and toiletries, if evacuated without luggage	6,000/insured/trip

Extended stay due to quarantine or natural catastrophe

Necessary and reasonable additional costs for home travel, board and accommodation	50,000
Closure by order of public authority	6,000/insured/trip

Search and rescue

Necessary and reasonable additional costs for police, civilian or military search and/or rescue, if reported missing	250,000/insured (max. 500,000/event)
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Hostage compensation

In case of kidnapping or subject to hijacking during business trip

Insured person

Daily compensation	2,500/day (max. 250,000)
Psychological debriefing following release	50,000

Policy holder

Expenses for advice	50,000
Replacement's journey	50,000
Salary compensation for the insured employee	250,000

Close relatives

Transport, hotel accommodation, meals	50,000
Crisis counselling	50,000

Maximum compensation SEK 750,000/claims event.

EXCESS COVERAGE

Homeowner's /houseowner's insurance/motor insurance*	15,000/claim
<i>(*Excess coverage applies even when refuelling with wrong fuel)</i>	

EXCESS ELIMINATION FOR HIRED VEHICLE

If vehicle is rented during business	25,000/claim
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CANCELLATIONS INSURANCE – NOT INCLUDED

In case of cancellation of not refundable arrangement costs and tickets when the insured is faced by illness, accident or any other sudden and unforeseen event.	30,000/insured 150,000/claim
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EUROPEISKA ERV's SERVICE NETWORK

Euro-Center - provides you with advice, claims handling and assistance on the spot. For further details about your nearest Euro-Center, please visit www.euro-center.com

MediCall - 24 hours medical advice line. Phone: +46 (0) 770-457 975.

Travel security app – ERV travel & care

The app ERV travel & care gives you everything from general warnings and advices to local reports on, e.g. civil unrest, terrorist attacks or weather situations. All information received is in real-time and based on the country you are in. There is also contact information and directions to e.g. hospitals and embassies and with a single click you reach local emergency number or Europeiska ERV Alarm. ERV travel & care is available for both iPhone and Android. Registration code for download and registration: your policy number.

1. Download ERV travel & care from AppStore or Google Play
2. Select Sweden the country where you have your local ERV insurer and enter your policy number as code
3. State your email address
4. You will now receive an activation code, sent to the email address you just stated
5. Please enter the received activation code in the app
6. iPhone: The phone will now open a automatically generated text. Press Send. Now your registration is completed.
Android: No more action is needed. The registration is completed.

Please note that the function Location services needs to be activated on your phone in order to receive all warnings and messages.

IN CASE OF SERIOUS ILLNESS OR ACCIDENT

Europeiska ERV Alarm: The assistance company is open 24 hours a day 365 days a year. **Phone +46 (0) 770-456 920.**

TRAVEL INSURANCE CARD	EUROPEISKA  ERV	gmml <small>Global Medical Management</small>	EURO-CENTER <small>Local Assistance - Worldwide</small>
Worldwide			
Employed by/ Company _____		<p>To whom it may concern This insurance covers necessary and reasonable costs in case of personal accident or acute illness. Regarding policy conditions applicable, please refer to the policy number stated overleaf.</p> <p>Instruction to doctor/hospital If requested Europeiska ERV Sweden/Europeiska ERV Alarm/Euro-Center will guarantee or advance payment.</p> <p>In need of urgent assistance Europeiska ERV Alarm. Phone No: +46 770 456 920</p> <p>Otherwise contact Europeiska ERV in Sweden Phone +46 770 456 900. E-mail: corporate@erv.se. Website: www.erv.se</p> <p>MediCall 24 hour medical advice line: +46 770 457 975</p> <p>When in USA or Canada, please contact Euro-Center USA Inc. Toll free number in the USA: 1-800-844-3876 Phone No. +1 212-265-8522</p> <p>Visit www.euro-center.com for details about our worldwide service network.</p>	
Policy No _____			
Insured/ Name _____			
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