

## CORPORATE TRAVEL INSURANCE

Swedish Mission Council incl. affiliated

Valid from January 1, 2020

### A. GENERAL CONDITIONS – VALIDITY AND SCOPE OF COVERAGE

#### To whom and when the policy is applicable?

The insurance applies for,

- all employees, members of the boards, general secretaries, elected representatives.
- students and trainees during study travel and internship
- members of the local association
- national employees, children of national employees who accompanying in the journey, provided SMR pays travel expenses
- other persons who, on behalf of SMR, travels within and outside Sweden or when traveling to and from Sweden
- husband/wife/registered partner, children or other accompanying person according to the SMR's policy when visiting expatriates abroad.

The insurance applies to business trips from the time the insured leaves his / her home or workplace and ceases to apply upon his / her return to either of these places. Travel between the insured's home and workplace is not a business trip. The insurance also applies during max 45 vacation days in direct conjunction with a business trip abroad. The insurance applies for a consecutive period of 365 days.

#### Policy conditions

The insurance applies in accordance with Europeiska ERV's Policy Conditions May 25, 2018 for Corporate Travel Insurance. 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](http://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. Visit [erv.se](http://erv.se) for more information and notification. [Info/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](http://www.erv.se) or in the insurance conditions.

#### Procedure in the event of a claim

You can notify your claim online [make a claim](#). 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.

#### Insurance certificate

Can be obtained from our home page. [Certificate](#)

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

#### B. ILLNESS AND ACCIDENT

Medical and dental treatment costs	Customary and reasonable expenses
<ul style="list-style-type: none"> <li>• in the event of accident, maximum 3 years</li> <li>• in the event of acute illness, maximum 1 year</li> </ul>	
Prescribed drugs and medicines	Customary and reasonable expenses
Acute dental treatment and in connection with accidents	Customary and reasonable expenses
Travel in connection with care and treatment	Customary and reasonable expenses
Consultations with a registered chiropractor or naprapath (Up to five consultations without the need for referral)	Customary and reasonable expenses
Extra expenses for home transport	Customary and reasonable expenses
Close relatives' travel to seriously ill/injured person or in the event of death Extra expenses for board and lodging, (maximum 60 days)	Customary and reasonable expenses
Supplementary living expenses and supplementary expenses for home journey expenses in the event of extended stay due to illness/accidental injury (maximum 60 days)	Customary and reasonable
Local funeral	30,000

Extra expenses in the event of hospitalisation abroad	219,000 (maximum 600 SEK/day)
Convalescence compensation, when being off ill longer than 30 days	12,000 (2 000 SEK/month for a maximum of 6 months)

**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.

**Medical Repatriation**

In case of serious incidents repatriation is included. Europeiska ERV Alarm must always be contacted before repatriation.

**C. DISABILITY AND DEATH COMPENSATION**

In case of death due to accident	500 000
In case of disability, medical/economic due to accident	500 000
In case of disability due to illness and infection, at least 10 %	500 000
Economic disability	500 000
Aids and devices	50,000
Training and occupational rehabilitation	60,000
Technical alterations to the environment	60,000

For national employees the insurance amount is 3 x annual salary, max SEK 100 000 regarding death and disability.

For individuals who have reached the age of 75, the compensation is maximised to SEK 100 000 in case of death and SEK 300,000 in case of disability. For individuals under the age of 18 the compensation is 50 000 in case of death. Please also see section P. Death compensation due to illness.

**D. INTERRUPTION OF TRAVEL**

Extra expenses for journey home due to an emergency situation	Customary and reasonable expenses
Compensation for hotel/travelling expenses	50,000

Compensation is payable if a serious illness or accident of life-threatening nature has affected a close relative or a close work colleague in the home area. Compensation is payable in case of serious damage or break-in in the residence or at the workplace in the home country which necessitates the insured travelling home immediately.

**E. JOURNEY OF REPLACEMENT PERSON**

If the insured person must be replaced	Customary and reasonable expenses
Repayment of unutilised travel costs	50,000

**F. CRISIS THERAPY**

Maximum of 10 treatment sessions with a certified psychologist	25,000
For the insured's spouse/partner/registered partner and children in the event that the insured dies during a business trip. Up to 10 consultations for crisis therapy.	25,000
In case of 30 % medical disability	25,000

**G. LUGGAGE COVERAGE**

Personal property (of which for theft-prone property 30 000)	100,000
Company property	30,000
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	10,000
<p>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.</p>	
<b>H. DELAY</b>	
Delayed luggage during outward journey, no qualifying period	6,000
After 24 hours an additional	6,000
Delayed luggage return trip	1,500
Delays in public transport	5,000
Missed departure cover	30,000
Road safety	
• roadside assistance or the car to be towed	1,500
• vehicle hire for maximum 3 days, or	1,000/day
• travel cost for public transportation, or*	2,000/person
• cost for food and accommodation, maximum 2 days*	1,000/person
* Maximum compensation 6 000/travel company	

**Delay of luggage or public transport**

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. In case of delayed public transport compensation will be paid for necessary and reasonable supplementary costs caused by the delay. 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.

**Missed departure coverage**

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.

**Road safety**

If the insured while travelling on a business trip suffers an event which makes it impossible to continue the journey with the car, compensation is paid for towing of the vehicle. Compensation can also be paid for vehicle hire, continued travel by public transport or food and accommodation costs.

<b>I. SECURITY PACKAGE</b>	
Additional costs in case of evacuation from war zone or high risk area	Customary and reasonable expenses
- Meals, hotel accommodation and local travel cost	2000 per insured per day
- Replacement purchases of clothing and toiletries, if evacuated without luggage	6,000
Additional costs in case of extended stay due to quarantine or natural catastrophe	50,000
Additional costs in case of closure by order of public authority	6 000
Search and rescue*	Customary and reasonable costs up to 250 000/person/max 500 000 per event
Hostage compensation, due to kidnapped, or subject to hijacking during business trip*	
- Daily compensation up to 90 days	2 500/day up to max 250 000
- Psychological debriefing following release	50 000
Close relatives*	
- Cover for transport, hotel accommodation, meals	50 000
- Crisis counselling	50 000
Policyholder*	
- Expenses for advice	50 000
- Replacements journey	50 000
Salary compensation for the insured employee	250 000
The maximum compensation is 750 000/claims event	

\* Not included for travels to war zone according to Europeiska ERVs list.

**J. PERSONAL LIABILITY COVERAGE**

For personal injury and/or property damage\* 10,000,000

*If you should incur a liability claim or need to use the legal expenses coverage, please contact Europeiska ERV immediately.*

\*Not included for travels to war zone according to Europeiska ERVs list.

#### K. LEGAL EXPENSES COVERAGE

For the insured person as a private individual	250,000
An excess equivalent to 20% of the expenses, however, at a minimum SEK 1 000	
<i>If you should need to use the legal expenses coverage, please contact Europeiska ERV immediately.</i>	

#### L. ASSAULT COVERAGE

For personal injury*	750,000
<i>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.</i>	
<small>*Not included for travels to war zone according to Europeiska ERVs list.</small>	

#### M. EXCESS COVERAGE

Homeowner's/house owner's insurance/Motor insurance and insurance for rented vehicle*.	15,000
(*Also valid for erroneous fuelling of petrol.)	

#### N. DEATH COMPENSATION DUE ILLNESS OR INFECTION

Adult	400 000
Accompanying child under 18 years of age	50,000

For individuals over the age of 55 other amounts applies.  
For national employees the insurance amount is 3 x annual salary, max SEK 100 000.

#### 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](http://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: 830794984.

1. Download ERV travel & care from AppStore or Google Play
2. Select the country Sweden and enter your registration 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 an 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.