

FOREIGN STUDIES INSURANCE
COMPLETE INSURANCE FOR STUDIES ABROAD
For studies or trainee posts
From one to twelve months

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A. WHO CAN TAKE OUT THE INSURANCE

The insurance can be taken out by persons who choose to travel to and stay in another country for a period of time and study at least 50% abroad. The person must be:

- Living in the Nordic area
- Insured by a Nordic public insurance office
- Between the ages of 1-45

The policy can be taken out by a person who:

1. Is planning to study or carry out a certain type of trainee work and is registered at a school or other educational institution or is a student researcher at least 50% of the time;
2. Is going to take part in a study trip or exchange programme;
3. Is going to work as an Au Pair (for free board and lodging and a small wage for childminding and housework);
4. Is going to work on a Kibbutz or;
5. For a shorter period, max 6 months, is going to work in a EU country through an international employment office initiative.

You do not need to be entitled to a study allowance to take out the insurance.

The policy can only be taken out by those who are going to study abroad. The policy is not valid if you do not study during your time abroad. You shall, if required, provide documentation that proves you are studying during the insurance period. This policy can also be taken out by accompanying spouse or partner with whom the policyholder lives under marriage conditions and by children under 18 years of age.

PLEASE NOTE! You are entitled to apply for a Swedish study loan from CSN to finance payment of insurance taken out with Gouda Travel Insurance.

B. WHERE IS THE INSURANCE VALID?

The insurance is valid in the country of study and trips to and from the country of study. In addition, the insurance is valid for short trips to other countries within the same insurance premium area for 14 days at the most provided that these 14 days are within the insurance period and study period.

B. WHEN IS THE INSURANCE VALID?

The insurance comes into force from and including the day of departure to the country of study, when the policyholder leaves their place of domicile or equivalent and is considered completed when the policyholder returns to one of these places. But 14 days at the earliest prior to the start of the course of study. For students whose course has already started on the day of payment of the premium, the policy comes into force the day we receive payment. The policy is only valid for the period specified in your insurance certificate. The policy covers holiday breaks etc. in the country of study, for trips to and from your home country and during your stay in your home country provided this takes place during the insurance period. Study breaks must not exceed 14 days.

The end of the insurance period must not be in excess of 14 days after the end your studies.

For curtailed studies the policy ceases to be valid 14 days after you finish or earlier if you return to Sweden before the 14-day period expires.

The policy covers you as a private person in your capacity as a traveller and not in relation to your occupation, the exercise of duties or other gainful employment.

The policy must be taken out before your journey commences. It is not possible to take out an insurance policy after you have left Sweden. But you can extend a previous foreign studies insurance during your stay abroad. But the policy you wish to extend must have been taken out with us. The policy covers the events as described in these Terms and Conditions which affect you while the insurance policy is in force. If you are unable to return to your place of domicile within the period insured due to illness, accident or other unforeseen event, the period of validity will be extended with as much time as is reasonably required for you to arrange a new insurance policy, but a maximum of 10 days. If you take out the policy to come into force when the travel cover in your home insurance expires, then you must specify the date of expiry for your travel cover in your home insurance policy as the starting date for this policy. If the policy is taken out in this way then you are not covered by this policy for the period between when the journey begins until the date you have specified as the starting date for this policy.

PLEASE NOTE! The policy is only valid for the period specified in your insurance policy.

C.1. INSURANCE PERIOD

- The insurance period is the period you chose for which to take out insurance cover as shown on the policy.
- Renewed insurance is effective the day after the previous period expires, provided you have renewed and paid the policy before the previous policy expires.
- The policy covers the period you have chosen, a maximum of 12 months (please contact us if you want a longer insurance period).

NEW INSURANCE POLICY

The policy is valid from and including your day of departure at the earliest, provided that payment has reached us before departure.

EXTENSION

For an extension, the policy is effective from the date of payment at the earliest.

If you wish to extend a policy during your stay abroad you must do it before the expiry of the previous policy, and the extension must be on the same or less extensive terms and conditions. But the policy you wish to extend or supplement must have been taken out with us.

CURTAILMENT

Curtailed claims are calculated from the day you return to Sweden and are valid for 14 days. You are not regarded as travelling when you have been in Sweden for longer than a continuous period of 14 days.

D. EXCESS INSURANCE

The insurance does not require excess insurance.

E. MEDICAL TREATMENT

The policy covers necessary and reasonable costs if you become ill or are involved in an accident. Accident means involuntary physical injury through sudden and unforeseen external violence.

E.1. MEDICAL COSTS AND HOSPITAL TREATMENT

You can only claim for necessary and reasonable costs for acute medical treatment, hospital treatment and medicines and for treatment and means of assistance prescribed by the treating medical practitioner for healing the illness or injury caused by the accident, provided this cannot wait until you return to Sweden. You must visit a medical practitioner at your place of residence directly on becoming ill or injured.

HEALTHCARE IN SWEDEN

You can only claim for healthcare and treatment costs in Sweden if the care or treatment is provided by public healthcare. You will only be reimbursed up to your high-cost ceiling.

For hospital care in Sweden you can claim for the part of the fee that does not correspond to your saved cost of living expenses. Normal cost of living is calculated at 1.5 pro mille of the base amount per day. Treatment abroad by a physiotherapist, naprapath or chiropractor requires a referral from a registered medical practitioner. For accidents that require treatment for more than 60 days we reserve the right to judge whether the treatment should continue in the country you are visiting or whether you should return to Sweden for further treatment. If, at the time of your accident, you show signs of unhealthy or abnormal changes for your age, you will only be compensated for the injury that would have occurred if the changes had not existed at the time of the accident.

RESTRICTIONS

You cannot claim for preventive healthcare, acupuncture, vaccinations, annual medical examinations, pregnancy tests, childbirth, cosmetic operations and sight tests at an opticians.

Health checks and medication for previous illnesses and accidents are not covered.

COMPENSATION PERIOD

You can claim for costs, which for acute illness covers the period within 60 days from your first visit to a medical practitioner, and for an injury due to an accident for the period within three years from the time of the accident.

E.2. PREGNACY TESTS AND CHILDBIRTH

For pregnancy we compensate for necessary and reasonable costs up to and including the 28th week of pregnancy. You must have become pregnant after taking out this insurance policy. When extending this policy no compensation is available for pregnancy.

E.3. DENTAL TREATMENT

You can claim for dental treatment caused by your accident. Damage to permanent dentures is payable in accordance with the corresponding criteria for damage to normal teeth. This also concerns removable dentures in place in your mouth when damaged.

You must visit a dentist at your place of residence directly on damaging your teeth or dentures.

With the exception of acute treatment, we must approve both costs and treatment before treatment begins.

Accident means involuntary physical injury through sudden and unforeseen external violence.

RESTRICTIONS

You can only claim for injury that can be attributed to the accident. Estimated costs must be approved by us before treatment begins.

If, at the time of the dental damage caused by the accident, you show signs of unhealthy or abnormal changes for your age, you can only claim for the damage that would have occurred if the changes had not existed at the time of the accident.

Dental damage caused by biting or chewing is not regarded as an accident and you can only claim for the temporary treatment you receive away from your place of domicile.

COMPENSATION PERIOD

You can claim for costs for a period of three years from the time of the accident.

E.2.1. DENTAL TREATMENT FOR ACUTE AILMENTS

You can claim for temporary treatment for acute ailments.

You must visit a dentist at your place of residence directly on the ailment occurring.

RESTRICTIONS

You cannot claim for normal and routine dental care and orthodontics. You cannot claim for acute dental treatment that is due to inadequate oral hygiene on your part or due to you not having regular dental treatment.

COMPENSATION PERIOD

You can claim for costs for a period of 60 days from your first visit to a dentist.

HIGHEST AMOUNT PAYABLE

The highest amount payable for each case of injury is SEK 5,000.

E.4. TRAVELLING EXPENSES FOR CARE AND TREATMENT

You can claim for necessary and reasonable travelling expenses in connection with visits to a doctor or nurse, for hospital treatment and physiotherapy.

You will also be reimbursed for travelling expenses to and from dental treatment covered by this policy.

Trips using your own car are paid in petrol costs per 10 kilometres. For healthcare trips in Sweden you are reimbursed in accordance with the public social insurance office criteria.

E.5. ADDITIONAL COSTS FOR HOME JOURNEY AND RETURN TRIP

If the treating medical practitioner at your place of residence says you have to call off your visit on medical grounds and return to Sweden you will be reimbursed for additional costs for the home journey. The necessity for returning home and the means of travel must be prescribed by your doctor and approved by the Emergency Centre or us.

The return journey to the place of departure for the home transport (maximum economy class) is paid for provided there are at least 31 days left of the travel insurance period at the time of the homeward journey. The return journey cannot take place until you are declared fit and will take place within 90 days of being declared fit.

Home journey means transportation of the ill or injured person to Sweden.

You will be reimbursed provided that the home journey due to illness takes place within 60 days from your first visit to a doctor and the home journey due to an accident takes place within three years from the time of the accident.

Read about the Emergency Centre under Emergency Centres at the end of these Terms and Conditions.

E.6. TRANSPORT HOME

You will be reimbursed provided that home transport due to illness takes place within 60 days from your first visit to a doctor and for accidents within three years of the date of the accident occurring.

In the event of the illness or injury through accident leading to death, payment will be made to transport the deceased person to Sweden.

The Emergency Centre must always be contacted when a deceased person is to be transported home. A funeral at the place of death can be paid for instead of home transport. Maximum compensation is SEK 20,000.

E.7. COST OF JOURNEY FOR NEXT OF KIN TO SERIOUSLY ILL OR DECEASED PERSON

If the treating medical practitioner is of the opinion that your injury or illness is life threatening, or if you have died, we pay the cost for a return economy class journey from the home country

including board and lodgings for a maximum of two next of kin. The journey must be approved by us or the Emergency Centre in advance.

E.8. CHANGE OF LOCATION

If the treating medical practitioner at your place of residence certifies that you must change your location or extend your stay we pay any additional costs for board and lodging for a maximum of 60 days from your first visit to a doctor.

E.9. IF A NEXT OF KIN BECOMES SERIOUSLY ILL, INJURED OR DIES AND SUBSTANTIAL DAMAGE TO YOUR PRIVATE PROPERTY IN SWEDEN

If you are forced to curtail your stay abroad due to one of your next of kin in Sweden becoming seriously ill, has a serious accident or dies, or if your private property in Sweden is significantly damaged through a sudden and unforeseen event, you will be reimbursed for reasonable additional costs for the home journey to Sweden. The return journey to the place of departure for the home transport (maximum economy class) is paid for provided there are at least 31 days left of the travel insurance period at the time of the homeward journey. The return journey must take place within 60 days from the homecoming date.

The policy covers only one homeward journey per case of illness or accident.

To receive payment you must provide a certificate from a doctor, police officer or other authority involved and you must immediately inform us or our Emergency Centre of what has happened and receive our approval before you begin your homeward journey (contact details are at the end of these Terms and Conditions).

E.10. RESTRICTIONS (CONCERNS ITEMS E1-E8 and where stated)

The policy does not cover healthcare costs, travel costs or other costs due to care requirements that existed before your journey began. If your condition greatly deteriorates during the journey the policy will cover this but only for the additional costs brought about by said deterioration.

Those receiving care in Sweden who are not entitled to claim from the public social insurance office will be reimbursed to the amount they would have received had this entitlement existed.

THE POLICY DOES NOT COVER:

- Accidents or illnesses caused by the use of doping substances, alcohol, narcotic substances or comparable substances;
- Costs in connection with abortion, sterilisation, fertility treatment and fertility examinations;
- Costs due to boats or planes having to change course due to your injury or illness;
- The cost of staying at a spa, health or rehabilitation centre and additional trips thereof;
- The cost of private healthcare in Sweden;
- Additional costs for journeys to and from studies/work as a result of your illness or accident;
- Costs reimbursed by others in compliance with legislation, statutes, convention or other insurance policies;
- Costs for illness or accident brought about by an atomic nuclear process in connection with military activities in which the insured person is involved;

- Costs in connection with occupational manual labour;
- Costs relating to an existing medical condition the symptoms of which were visible later than 6 months prior to this insurance policy coming into force;
- The cost of home transport or other transport brought about solely by your fear or concern for infection or other risk.

F. DISABLEMENT AND DEATH BENEFIT DUE TO ACCIDENTS

EXTENT

The policy covers medical or economical disablement caused by an accident which leads to permanent disablement, and at death caused by an accident that occurs during the insurance period.

The policy also covers disfigurement.

F.1. SUM INSURED

- Medical disablement
At full 100% medical disablement the settlement is SEK 370,000.
- Economic disablement
At full 100% economic disablement the settlement is SEK 370,000.
- At death
At death the settlement is SEK 25,000.
- Means of assistance at disablement
The maximum settlement for means of assistance is SEK 25,000

F.2. WHEN INJURY OR DAMAGE OCCURS

When claiming for injury caused by an accident covered by this policy you must take immediate contact with us or the Emergency Centre. The addresses of these companies are among your insurance documents. The injury must be reported as soon as possible and within three years from when you realised you could claim.

Assessments of prescriptions are in accordance with §39 of the Swedish Consumer Insurance Act (KFL).

WHAT IS AN ACCIDENT?

Accident means involuntary physical injury through sudden and unforeseen external violence. For freezing, heatstroke and sunstroke the requirement for sudden is disregarded. The day any such injury is apparent will be regarded as the time the injury occurred.

EXCEPTIONS:

The following are not regarded as accidents:

- Great exertion that causes for example muscle rupture or lumbago. This cannot be regarded as an accident because it lacks the external cause that characterises an accident.
- Injury brought about by the use of a doping or narcotic substance.

- Injury brought about by infection by bacteria, a virus or other infectious matter.
- Injury brought about by the use of medical substances or through operation, treatment or examination not brought about by the injury covered by this policy.
- Such a condition – even if diagnosed after an accident – cannot, according to medical experience, be regarded as being due to the accident but to illness, disablement or unhealthy changes.

F.3. DISABLEMENT

Disablement claims vary with the degree of disablement.

When determining the degree of disablement we make an assessment based on the economic disablement, if such a disablement exists, followed by the medical disablement. The assessment shall however always be based on the disablement that gives the highest compensation.

You cannot claim for both economic and medical disablement.

F.3.1. MEDICAL DISABLEMENT

Medical disablement means permanent reduction of bodily functions due to the accident. Medical disablement also includes disfigurement, constant pain and loss of senses or internal organs. You are entitled to claim for disablement if the injury caused by the accident causes disablement within three years of the accident, and at least twelve months have passed since the accident. As soon as the definite degree of disablement has been established payment will be made with an amount that corresponds to the degree of disablement. Please note the restrictions specified in G1-G3.

Compensation can be paid earlier provided that the treatment is completed and the definite degree of disablement can be determined before twelve months have passed since the accident occurred.

Definite degree of disablement should if possible be determined within three years of the accident occurring. This can though be deferred as long as it is medically necessary.

F.3.1.1. ASSESSMENT OF MEDICAL DISABLEMENT

This is an independent assessment of the degree in which your working capacity is reduced due to the accident. Bodily injuries caused by the accident and which are objectively determined form the basis for assessing the degree of disablement.

The medical degree of disablement is determined in accordance with a table drawn up by the Swedish insurance industry.

If you suffer injuries to several parts of your body due to the same accident you will be compensated according to a degree of disablement that corresponds to full compensation.

If the functionality of the injured body part was previously reduced then the previous medical degree of disablement is deducted.

F.3.2. ECONOMIC DISABLEMENT

Economic disablement means a permanent reduction in the working capacity of the policyholder by at least 50% due to the accident.

You are entitled to economic disablement when the accident results in a permanent reduction in your working capacity by at least 50% and the Swedish public social insurance office has granted early retirement pension to at least 50%. You are however only entitled to claim from the day the early retirement pension is paid out at the earliest.

Your working capacity is regarded as being reduced when all possibilities of working in other occupations have been examined and the Swedish public insurance office has granted early retirement pension in compliance with the Swedish National Insurance Act. In addition, before the economic disablement comes into force and within three years from the date of the injury occurring, you shall have received payment for medical disablement.

If at the time of the accident you are receiving partial sickness benefit or partial early retirement pension you can only claim economic disablement to an amount that corresponds to the loss of your remaining working capacity.

If at the time of the accident you are receiving full sickness benefit or full early retirement pension then you are not entitled to economic disablement.

F.3.3. DEATH BENEFIT

Death benefit is payable provided the accident leads to death within three years from the accident occurring. But please note the restrictions as described in G1-G3.

Death benefit is paid to the estate of the deceased.

Should death occur before your entitlement to disablement compensation comes into force then disablement compensation will not be paid.

Should death occur after your entitlement to disablement compensation comes into force, but before the final payment is made, the deceased's estate will receive an amount that corresponds to the guaranteed medical disablement that existed prior to death.

F.4. MEANS OF ASSISTANCE AT DISABLEMENT

As well as disablement compensation you can also claim for means of assistance and other medical measures prescribed by a doctor as necessary for alleviating your disablement for which you are not entitled to compensation from elsewhere in compliance with other laws or statutes.

Compensation is a total of SEK 25,000 and only covers expenses approved by us in advance.

F.5. REAPPRAISAL

Should the injury caused by the accident bring about a substantial deterioration in your bodily functions or you lose further working capacity after the final settlement, you are entitled to have your degree of disablement reappraised. Reappraisal is however not possible until ten years after the accident occurs.

G. RESTRICTIONS

G.1. FLYING

The following concerns people who are undergoing pilot training:

This policy covers flying accidents that affect you during your pilot training where you are the pilot or have a function onboard provided you are accompanied by a pilot teacher with a valid pilot's licence.

G.2. SPORTING ACTIVITIES

Below follows a list of the sporting activities fully covered by the policy, those with reduced cover and those that are not covered by this insurance policy.

GROUP 1

Sporting activities with normal cover:

American football
Ballooning (organised excursions)
Basketball
Mountain biking (not the extreme form)
Mountain climbing (with ropes)
Bungee jumping
Cricket
Cycling
Diving with tubes (not deeper than 18 metres)
Shooting the rapids
Football
Fencing
Go-carting
Golf
Cave descending
Cave walking
Athletics
Ice hockey
Canoeing
Running
Orienteering
Horseback riding
Rowing
Windsurfing
Sailing (organised, not solo)
Skating
Hiking/mountain hiking
Water skiing
Winter sports (officially marked slopes)
Wave surfing

Wall climbing (with ropes)

GROUP 2

Examples of dangerous sporting activities covered by the policy but limited to not cover disablement or death.

Other types of skiing activities

Ski jumping

Bobsleighbing

Skydiving

Flying (without a ticket)

Hang-gliding

Jet skiing

Micro light flying

Tobogganing

Gliding

Off-piste skiing (with a guide)

PLEASE NOTE! These are examples of activities. Activities that rank equally with these examples are classified as Group 2 activities.

GROUP 3

Dangerous sporting activities not covered by this policy:

Exceptionally risky sports

Combative sports, self-defence sports

Hunting and the use of fire or weapons

Mountain climbing expeditions/climbing without ropes

Deep sea diving (deeper than 18 metres)

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

Ice climbing

Motor sports

Off-piste skiing (with a guide)

Rugby

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

Other dangerous sports

PLEASE NOTE! These are examples of activities. Activities that rank equally with these examples are classified as Group 3 activities.

G.3. ATOMIC NUCLEAR PROCESS

The policy does not cover accidents caused by an atomic nuclear process if the process is connected with military activities in which the policyholder is involved.

If you have several accident policies in one or more insurance companies the amount insured for disablement through an atomic process is limited so that together with the corresponding amount from the other insurance policies the claim does not exceed SEK 250,000. The amount is divided between the various policies in relation to their liability for the claim in question.

H. LIABILITY COVER

The policy covers you as a private person in your capacity as a traveller and not in relation to your occupation, the exercise of duties or other gainful employment.

For Au Pair and Kibbutz work the policy does cover the exercise of duties, but with a maximum compensation of SEK 1,000,000.

The policy covers you should somebody demand damages for injury or material damage covered by the policy caused by you some time during the insurance period.

H.1. HOW WE DEAL WITH CLAIMS FOR DAMAGES

If a claim is made against you

- We investigate if you are liable to pay damages.
- We negotiate with those claiming damages
- We represent you at legal proceedings and pay for the legal proceedings if these cannot be claimed from the opposing party.
- Pay the damages you are liable to pay in accordance with current laws relating to claims for damages.

H.2. HIGHEST AMOUNT PAYABLE

The highest amount payable for each case of injury is SEK 5,000,000. For Au Pair and Kibbutz work the highest amount payable is SEK 1,000,000 for each occasion. This also concerns several injuries or cases of damage occurring at the same time for the same reason.

H.3. DAMAGE TO RENTED PREMISES

The policy covers damage caused by you to hotel rooms or other rented accommodation and fixtures and fittings thereof.

EXCEPTIONS:

You can never claim for damage caused by wear or neglect, or damage incurred through gross negligence or wilful acts.

H.4. WHAT THE POLICY DOES NOT COVER

RESTRICTION

The policy does not cover liability on your part over and above current Swedish laws relating to claims for damages.

EXCEPTIONS:

The policy does not cover:

- Damage to property you rent, borrow, modify or in any other way occupy (see: Damage to rented premises)
- Damage you could be liable for as owner of a property, as possessor of a ground lease or as owner of an apartment abroad.
- Damage brought about by a wilful act on your part, which, according to Swedish law, could lead to imprisonment.
- Damage you could be liable for as owner, user or driver of:

I) A motor vehicle where damage is caused when driving the vehicle.

II) All forms of crafts for travelling on or under water.

Note: The policy covers injury if the boat is equipped with a maximum 6hp outboard motor or a sail with a sail area of maximum 7.5 square metres. This also concerns a wind surfing board regardless of sail area.

III) All forms of crafts for air travel.

H.5. IF DAMAGES ARE CLAIMED AGAINST YOU

If damages are claimed against you and you admit liability without our consent, approve the amount claimed or pay the claim, it is not binding for us. If you enter into legal proceedings you must immediately inform us and follow our instructions or the verdict will not be binding for us.

I. LEGAL PROTECTION

The policy covers you in your capacity as a private person. The policy covers you as a private person in your capacity as a traveller and not in relation to your occupation, the exercise of duties or other gainful employment.

I.1. DISPUTES COVERED BY THE POLICY

The policy covers disputes that can be tried at a district court, land court, rent tribunal, The Swedish National Water Supply and Sewage Tribunal or water rights court or after trial in any such court can be tried by the Court of Appeal or the Supreme Court. In such cases the policy also covers a rehearing, but only if the rehearing is granted.

NOTE:

The policy does not cover criminal action or disputes that can only be tried by administrative bodies or special courts such as land parcelling authorities, social insurance courts, rent tribunals, administrative courts of appeal, county administrative boards, county administrative courts, county fiscal courts of appeal or the Supreme Administrative Court.

I.2. THE POLICY DOES NOT COVER THE FOLLOWING

For disputes that:

- For legal proceedings to be dealt with in accordance with Section 3, Paragraph 1 of the Code of Judicial Procedure (minor cases). This exception shall however not be applied to disputes caused by the insurance contract.

- In connection with divorce proceedings or other issues surrounding divorce such as custody, maintenance, division of joint property and ownership rights and corresponding issues surrounding separation.
- In connection with your occupation or when exercising your official duties or other gainful activity.
- In connection with you standing surety for somebody in their occupational capacity.
- Concerning economic measures of unusual extent or character for a private person.
- Concerning claims or demands transferred to you.
- Concerns you as owner, occupier, purchaser or seller of an apartment, house, tenancy rights, property, real estate or site-leasehold.
- Concerns you as owner, user or driver of a motor vehicle, caravan or other trailer, aircraft, ship, steam, motor or sailing boat with the exception of a rowing boat.
- Damages or other claims made against you due to an act that gives rise to suspicion of, or prosecution for, a punishable crime.
- Concern issues for which you have no personal interest in seeing dealt with. Personal interest is seen as not existing if, for instance, a court or legal aid commission rejects your application for legal aid or decides to cancel your legal aid.

I.3. LEGAL REPRESENTATION

- In order for the policy to be valid you must be legally represented in a dispute.

REQUIREMENTS

Your legal representative must be suitable with regard your place of domicile and the nature of the issue, and:

- Be a lawyer or jurist employed at a firm of lawyers.
- Be able to verify that they have been assigned council for a case some time during the past three years in accordance with the legal aid act in disputes of a similar character and are still suitable for such council.
- In a satisfactory way show they are particularly suitable for the assignment.

The suitability of your legal representative is investigated by the Swedish Insurance Companies' Legal Protection Board.

FEEES

A legal representative whose suitability has been examined by the Swedish Insurance Companies' Legal Protection Board must undertake to accept the Board's decision regarding fees and expenses for the case.

With regard legal representatives who are lawyers, we are entitled to demand arbitration at the Swedish Bar Association concerning the reasonableness of the fees and expenses.

For disputes abroad we must approve your choice of legal representative.

I.4. COSTS REIMBURSED BY THE POLICY

You should apply for legal aid because we do not pay costs that can or could have been paid by public funds if the application had been made.

You can receive compensation for the following costs if they are deemed necessary and reasonable and if you cannot get them paid by the opposing party or the government. This means that we do not pay if you, within or outside legal proceedings, abstain from claiming compensation from the opposing party. If damages to the policyholder also includes lawyer expenses, this policy does not cover any such expense.

- Fees and expenses for legal representation are paid for a reasonable period of time and in accordance with the hourly expenses applied by the Swedish National Courts Administration.
- The cost of investigation prior to legal proceedings on condition that the investigation was ordered by your legal representative or because the Swedish National Board for Consumer Complaints felt the dispute could not be solved without an investigation.
- The cost of giving evidence in court and arbitration proceedings.
- Court administrative costs.
- Trial costs you are required to pay to opposite party or the state on conclusion of the court or arbitration proceedings.
- Trial costs that you undertook to pay to opposite party during a court settlement on condition that the court would have demanded you pay a higher sum had the dispute gone to trial.

I.5. COSTS NOT REIMBURSED BY THE POLICY

- Own work, loss of income, travel expenses, board and lodgings or other costs for yourself or other policyholder.
- The execution of a verdict, decision or agreement.
- Additional costs that arise from you employing several legal representatives or changing legal representatives.
- Payment to arbitrators.
- The additional fee payable in compliance with Section 14, a§ of the Legal Aid Act.
- Costs not reimbursed by the state because the issue of legal aid in accordance with 8β of the Legal Aid Act could be deferred during a similar case or if it could be assumed that such an assessment would have been made had you been entitled to legal aid.
- Legal representation not reimbursed by legal aid due to you having changed legal representation or choosing unsuitable legal representation for the case at hand.
- We do not pay compensation if the damages can be compensated through another insurance policy.

I.6. HIGHEST AMOUNT PAYABLE

- For each dispute we pay a maximum of SEK 100,000.
- A dispute is regarded as existing if you and another policyholder are on the same side. Even if you have several disputes they will be regarded as one dispute if the claim is substantially based on the same event or circumstances (a dispute can be regarded as existing even if the motions are not based on the same legal grounds).
- If legal protection is granted, the excess insurance and the highest amount payable for a corresponding policy from us at the time of the dispute arising will be applied instead.

I.7. THE RIGHT TO LEGAL PROTECTION IN RELATION TO THE INSURANCE PERIOD

You are entitled to legal protection if the policy is valid when the dispute arises or if the events or circumstances leading up to the claim occurred after the policy came into force. If you no longer have legal protection cover when the dispute arises due to no longer having the need for an insurance policy, you are entitled to legal protection through this policy provided it was in force when the event or circumstances leading up to the claim occurred and ten years have not passed since said event or circumstances occurred.

I.8. RECLAMATION

To the extent compensation is paid due to the insurance, we represent you against third party.

J. INJURY CAUSED BY ASSAULT

You are covered by the policy for the period the policy is in force.

You can claim for injury caused by assault or other wilful violence. Compensation is calculated in accordance with Sections 1 and 5 of the Swedish law of damages.

Should the assault or wilful violence lead to death, compensation will be paid in accordance with Section 5 §2 of the Swedish law on damages.

Should you die due to the injuries, the policy covers damages that your estate or surviving relatives could be entitled to according to Swedish law.

If the policyholder incurs personal damages due to a relative of the policyholder being wilfully killed, we will compensate for damages that the policyholder is entitled to in accordance with Section 5 of the Swedish law on damages.

Law on damages refers to the Swedish law on damages.

Should damages lead to court proceedings you shall, if we so require, sue for damages in court, wherewith we pay the court costs.

J.1. WHAT THE POLICY DOES NOT COVER

Compensation will not be paid if:

- You are under the influence of alcohol, sleeping-pills, narcotic doping substances, and if you cannot prove that there is no connection between said influences and your injury.
- If you, without reasonable grounds, expose yourself to the risk of being injured.
- For damages in connection with the policyholder being found guilty of wilful acts that can lead to fines or stricter punishment in accordance with Swedish law.
- For damages only based on confession.
- For damages that are transferred from the person who is directly entitled.

NOTE:

The first exception is not applicable for rape or other sexualised violence.

J.2. IN THE EVENT OF INJURY

Injury that could lead to damages must be reported to us as soon as possible. You must also report it to the police at the place the injury occurred and send the police certificate to us.

If you are injured you must show that you are entitled to damages and that the person who injured you is unknown or cannot pay the damages.

J.3. HIGHEST AMOUNT PAYABLE

The highest amount payable for each case of injury is SEK 500,000.

K. EXAM COVER

If you miss an exam due to illness or an accident that entails a stay in hospital during an exam, you can claim in accordance with the following principles.

K.1. INSURED AMOUNT, COMPENSATION CRITERIA AND EXAMPLE OF EXAM COVER

The amount corresponds to SEK 1,784 for a week's study for an exam. A course point corresponds to one week's study.

Example:

A 10-point course corresponds to an exam for 10 points, which we regard as 10 weeks of study. Compensation is payable for the number of weeks study corresponding to the number of points the exam gives. If you have an exam in more than one subject at the same time, you can claim for the course that gives the most points.

Example:

If you are studying two courses for an exam at the same time and have an accident that entails a stay at hospital during the exam period, you can claim compensation for the course that represents the most number of points from the two courses you are studying.

You can only claim for a course or sub-course that you are registered for before the exam and before you met with your accident or illness.

The stay at hospital must arise as a direct result of an accident or acute illness.

DEFINITION OF EXAM

Exam means a written exam in a hall. Group work and individual tasks are not considered as exams.

COMPENSATION LEVELS:

Hospital stay during an ordinary exam 50%

Hospital stay during the period leading up to a rescheduled exam 50%
Total hospital stay during the exam and rescheduled exam 100%
Maximum payment is SEK 25,000.

REPAYING EDUCATIONAL FEES

If you must break off your studies you are entitled to compensation in the form of a repayment of maximum SEK 25,000 a study year provided the educational fees cannot be repaid from elsewhere. Study costs mean the fees paid by the policyholder for the course.

L.1. COMPENSATION IS PAID IF YOU MUST CURTAIL YOUR STUDIES FOR THE FOLLOWING REASONS

- If you or a next of kin suffers an acute illness, accident or dies, a medical certificate must be sent to us
- If you are enrolled to a course in Sweden that you applied for at the same time as the course abroad.
- Events occur that cause significant damage to your permanent home in Sweden that means you cannot possibly continue with your studies. You must produce a certificate from the police or insurance company.
- Your place of education or school is closed due to an authority decision, war, political disturbances or other comparable reason and on recommendation from the Swedish Foreign Office not to travel to the country in question. Certification of closure by an authority is required.

M. PROPERTY COVER (OPTIONAL)

You must choose Property cover when you take out the policy in order to claim for damage to your luggage or property.

Your policy will tell you whether it includes property cover.

M.1. INSURED PROPERTY

The policy covers your private property (your luggage) that you have with you for personal use on your journey.

LUGGAGE IS DIVIDED INTO THE FOLLOWING GROUPS:

Personal effects:

- Theft-prone property
- Other personal effects

Other:

- Tickets
- Travel documents such as travellers' cheques, passport, petrol and restaurant coupons, lift and greenfee cards etc.

HIGHEST AMOUNT PAYABLE

- Personal property a maximum of SEK 20,000, of which:
 - Cash makes up a maximum of SEK 2,000
 - Bicycle makes up a maximum of SEK 3,000
 - Sunglasses make up a maximum of SEK 1,000
 - Mobile phone make up a maximum of SEK 1,000
 - Snowboard make up a maximum of SEK 1,000
 - Property purchased during your trip makes up maximum of SEK 3,000
- Tickets a maximum of SEK 20,000
- Travel documents a maximum of SEK 10,000

The policy also covers personal property that you rent or borrow and which is intended for personal use and for which you cannot claim from another policy or agreement.

DUE CARE AND ATTENTION

The policy covers damage to your property caused by sudden and unforeseen events provided you have taken due care and attention.

The property shall be handled and kept in such a way as to prevent theft as far as possible. If the item is of particular value and is theft-prone or of such character that it would appear natural in the circumstances to pay it due care and attention.

For cover not to be reduced or stopped you must fulfil the due care and attention clause as laid down in these Terms and Conditions.

M.2. EVENTS COVERED BY THE POLICY

The policy covers the following events.

M.2.1. BURGLARY

The policy covers theft and damage within the home. Cellars and attics of apartment buildings, freestanding garages, outhouses or similar are not regarded as home. Neither are caravans, tents or equivalent.

RESTRICTION

The policy does not cover theft or damage caused by persons who have permission to stay in your home. This also concerns persons who enter the home using a key they have permission to use.

DUE CARE AND ATTENTION

Windows, doors etc. must always be locked when you leave your home. The key must not be left behind or hidden in the vicinity of the building or marked and stored in such a way that unauthorised persons can determine its use.

If the policyholder does not fulfil these due care and attention requirements compensation will be reduced or stopped.

M.2.2. THEFT OR LOSS OF PROPERTY YOU HAVE WITH YOU

The policy covers theft or loss of property you have with you outside the home.

DUE CARE AND ATTENTION

The property shall be handled and kept in such a way as to prevent theft as far as possible. Due care attention requirements are higher the more value an item has. Theft-prone property, money and documents of value shall be kept under constant supervision of the policyholder.

If the policyholder does not fulfil these due care and attention requirements compensation will be reduced or stopped.

M.2.3. THEFT AND DAMAGE TO BICYCLES

You are covered for bicycles that are locked in the proper manner in a cellar or locked in the proper manner outside the building. Locked in the proper manner is described under due care and attention requirements below.

The policy also covers theft and damage of bicycles you have with you outside the home.

DUE CARE AND ATTENTION

When you leave the bicycle it must be locked with a permanently mounted bicycle lock, padlock and chain or with a shackle or similar.

If the policyholder does not fulfil these due care and attention requirements compensation will be reduced or stopped.

M.2.4. OTHER DAMAGES TO PROPERTY THAN THEFT

FIRE AND EXPLOSIONS

The policy covers damage to personal effects by fire that breaks out. The same concerns damage caused by explosion, short-circuiting, sudden blackening with soot or corrosive gas formed during the unintentional heating of plastic.

LEAKAGE

The policy covers damage to personal effects caused by liquid or steam that unexpectedly leaks out from a reservoir or water or oil pipe system in the house or aquariums and waterbeds.

The policy also covers damage caused by leaks from smoke flues, ventilation ducting, drainage systems, drainpipes, roofs or roof guttering.

DAMAGE CAUSED BY NATURAL FORCES

The policy covers damage caused by water or freezing conditions or any unavoidable consequence of the house with the personal effects being damaged during:

- A storm with a wind speed of at least 21 m/s
- Hail
- Lightning
- Rainfall, rain with an intensity of at least 1mm a minute or 50mm in 24 hours.
- Earthquake (at least 4 according to The Richter scale) landslide, landslip, rockslide, avalanche or volcanic eruption.
- Breakthrough of a water dam.
- Snow pressure, damage caused by the roof of a house (not conservatory, veranda or balcony roof or similar construction) collapsing due to snow pressure.

AEROPLANES THAT CRASH

The policy covers damage caused by aeroplanes or other aircraft crashing or parts thereof falling down.

DAMAGE CAUSED BY WILD ANIMALS

The policy covers damage to personal effects caused by wild animals that get inside the house. The policy covers damage caused by rats, mice and other rodents or insects that cause sudden and unforeseen damage to property.

ROBBERY OR BAG-SNATCHING

The policy covers property that is stolen or damaged in connection with a robbery or which is snatched from you using violent force, on condition that the theft is noticed immediately.

The policy also covers property that is damaged during an assault.

M.3. PROPERTY NOT COVERED BY THE POLICY

- Motor vehicle (electrically driven is classified as motor vehicle), caravan or other trailers. But the policy does cover electric wheelchairs.
- Steam boats, motorboats, water scooters, sailing boats (without a sailboard), hovercrafts or hydrocopters, aircraft, hot air balloons, paragliders, gliders, hang gliders or similar craft. The policy does not cover parts or equipment for the above-mentioned vehicles and crafts.
- Drawings and manuscripts.
- Stamps, coins and notes with a collector's value.
- Animals

M.4. EVENTS NOT COVERED BY THE POLICY

- Damage caused by wear and tear, use, self-destruction or changes due to age.
- Superficial damage to suitcases and similar such as dents, scratches etc. that does not significantly affect its usefulness.
- Damage caused by defective or unsuitable packaging.
- Damage caused by staining, soiling, battering or tearing.

Note: The above-mentioned damage is however covered for damage in connection with theft, robbery, assault, traffic accidents, breakdowns and shipwrecks, fire, explosions, leaks from piping system and natural catastrophes.

- Damage/theft that occurs during registration or other type of consignment or forwarding.
- Damage caused by the weather.
- Damage through liquid or sticky matter leaking out of your luggage.
- Damage to sports equipment during use.
- Property (including cash and valuable documents) left behind, lost or mislaid even if it was later stolen. If the property disappears with no possible way of determining how it disappeared, it will be regarded as being forgotten, lost or mislaid.
- Own work, loss of income, travel expenses, board and lodgings or other costs for yourself or other policyholder.
- Hotel room or similar place.

Theft or loss or **theft-prone property** kept in:

- A boat, tent, car, camper, caravan or similar.
- In or on a motor vehicle, caravan or other trailer or boat when parked or moored for the night.
- In a motor vehicle, caravan or other trailer or boat while under the supervision of transport companies, service stations, hotels or equivalent, kept in unlocked hotel rooms, passenger cabins or equivalent.
- Hotel room or similar place.

Theft or loss of other property kept in:

- Unlocked hotel rooms, motor vehicles, boats, caravans, other trailer or tent.
- Damage that can be claimed through another insurance, transport company, hotel or equivalent.

K.4.1. THEFT-PRONE PROPERTY MEANS

- Cash, travel documents or other types of valuable documents.
- Items totally or partly of metal, genuine pearls and precious stones.
- Antiques and works of art, genuine carpets, pocket and wrist watches, furs, cameras, projectors, binoculars, musical instruments, tape recorders, videos, CD players, amplifiers, freestyles, loudspeakers, radios and TVs and accessories to the above-mentioned items (including tapes, cassettes and discs).
- Wine and spirits.
- Computers, computer equipment, diskettes, CD ROM and other accessories.
- Mobile telephones with accessories.
- Special equipment such as diving and climbing gear.

M.5. HOW ITEMS ARE VALUED AND REIMBURSED

M.5.1. COMPENSATION CRITERIA

We reserve the right to compensate with a new or second-hand item instead of cash, or to have the item repaired if it is broken. We also reserve the right to decide how replacement or repairs should be carried out.

For loss of an insured item you must be able to prove ownership of the item as well as its value. The demands are higher the more value an item has.

Should the item that we compensate turn up, you must hand it over to us immediately. You can keep the item on condition you return the compensation you have received from us. Deductions will be made if compensation is paid from elsewhere such as a transport company or hotel.

M.5.2. HOW COMPENSATION IS CALCULATED

Valuation is based on the price situation in Sweden at the time you decide your claim at the earliest, but two months at the latest from the damage occurs.

The item is valued and compensated with regard to age, wear and tear, modernity, usability and other factors with the exception of sentimental value.

Example: You own a camera that is two years old which cost SEK 4,995 when you bought it. It is stolen during your trip and you report the incident to us. You send your original receipt with your claim. Because the camera is two years old you receive 60% of the original price, i.e. SEK 2,997.

Should the policyholder not be able to prove right of ownership of the lost item in a satisfactory way then compensation could be reduced or stopped.

RESTRICTION

Computer media, photographs, film and tape recordings and home made items, for example hand sewn clothes. Homemade food and models with no market value are compensated with the cost of the raw materials.

N. DELAYS

N.1. TRAVEL START COVER FOR DEPARTURE AND HOMEWARD JOURNEY

If you are delayed to the point of departure in the Nordic area or for the homeward journey you can claim for your necessary and reasonable costs for arriving on time or catching up with the journey.

N.1.1. PUBLIC TRANSPORT

You can claim if the public transport you are using to arrive at the point of departure in the Nordic area or the homeward journey is delayed due to weather conditions, technical faults or a traffic accident.

N.1.2. PRIVATE OR HIRED CAR OR MC

You can claim if the private or hired car or MC you are travelling in to the departure point in the Nordic area or for the homeward journey is delayed due to unforeseen traffic jams on the direct journey to the point of departure.

RESTRICTIONS

When travelling by car or MC the time it takes must be calculated with consideration taken to the time of year and weather conditions and what was previously related in the weather forecast. Delay due to technical faults or punctures are not compensated if it cannot be proven that the delay was not caused due to bad maintenance of the vehicle.

N.1.3. OTHER SUDDEN AND UNFORSEEN EVENTS

You can claim if it can be proven that you were delayed to your point of departure due to other sudden and unforeseen events and which you could not reasonable have foreseen and prevented.

N.1.4. SPOILT TRIP

If, from your departure point in the Nordic area, it is not possible to connect or you miss more than half your planned travel time, we will compensate you for the spoilt trip with an amount equivalent to the cost of the trip, but the maximum cost of the ticket.

N.1.5. RESTRICTIONS

For the claim to go through you must follow the instructions from the public transport company or arranger and the connection to your point of departure be planned so as to ensure you are at the check-in at least one hour before or prior to the new departure time provided by the arranger. With a direct connection within Europe you must have at least a three-hour margin for changing means of transport.

L. 4.6. HIGHEST AMOUNT PAYABLE

Highest amount payable is SEK 25,000.

N.2. CONNECTION COVER

If the public transport you use is delayed on arrival at the departure point for your journey within the Nordic area and you do not make it in time to your planned connection with other means of public transport, you can claim for necessary and reasonable additional costs. The delay must depend on technical faults, weather conditions or natural catastrophes, intervention by an authority or intervention by other persons through unlawful force (e.g. hijacking).

RESTRICTIONS

For the claim to go through you must follow the instructions from the public transport company or arranger and the connection to your point of departure be planned so as to ensure you are at the check-in at least one hour before or prior to the new departure time provided by the arranger. With a direct connection within Europe you must have at least a three-hour margin for changing means of transport.

HIGHEST AMOUNT PAYABLE

The highest amount payable for each claim is SEK 1,000.

N.3. DELAY, PUBLIC TRANSPORT

You will receive compensation if the public transport you are travelling with or shall travel with is delayed by more than 6 hours. After 18 hours further delay you receive more compensation.

RESTRICTIONS

The delay must be unforeseen and unplanned. Alterations to timetables made public before the journey from your home or equivalent is not regarded as a delay in accordance with these Terms and Conditions. If the delay is due to strikes, trade union actions or lockouts the policy must have been purchased before the conflict broke out or was called in order to be valid. You must be able to confirm your expenses with original receipts. The purchases must have been made at the place where the delay occurred and during the delay. You should be able to confirm the delay in writing from arrangers, airlines or other transporters.

AMOUNT PAYABLE

Amount payable is:

- Delay by more than 6 hours, SEK 200
- Delay by more than 18 hours, SEK 300 per twelve-hour period.

Maximum payment is SEK 5,000

N.4. LUGGAGE DELAYS

If checked-in luggage is delayed from Sweden by more than 6 hours after arriving at your destination you will be compensated. After 24 hours and 48 hours further compensation is paid for necessary and reasonable additional costs.

AMOUNT PAYABLE

Amount payable is:

- Delay by more than 6 hours, SEK 750
- Delay by more than 24 hours, SEK 1,000
- Delay by more than 48 hours, SEK 1,500

RESTRICTIONS

Luggage delays must be confirmed by a PIR report from a carrier to be valid for compensation.

If you are compensated for delayed luggage and afterwards are entitled to claim for damaged or lost luggage, the part of the delay claim that exceeds SEK 750 is deducted. Compensation from elsewhere, e.g. a transport company, is also deducted.

0. CRISIS THERAPY

You can claim for crisis therapy for the policyholder who is subjected to burglary, robbery, assault or rape during the trip. The incident must be reported to the police at the place you are staying and a police certificate issued. You can claim for crisis therapy for a maximum of five separate treatments per policyholder. Treatment must be carried out by a registered psychologist or psychotherapist within 12 months from the time the incident occurred.

To utilise your right to crisis therapy you must contact us before treatment begins.

EXCEPTIONS:

You cannot claim crisis therapy for injury caused by an insured group member or next of kin.

HIGHEST AMOUNT PAYABLE

The highest amount payable for each case of injury is SEK 10,000.

P. GENERAL TERMS AND CONDITIONS

P.1. TERM OF VALIDITY AND PAYMENT OF INSURANCE

The term of validity is the period for which you take out the policy. The period begins when the journey starts, but 00.00 at the earliest the day specified in the policy or the time specified by the circumstances. The insurance is only valid on condition you pay the premiums before the term of validity begins. If you take out the policy on the initial day it is only valid from the time the payment reaches us. Our liability only covers events that occur during the term of validity.

P.2. MENTALLY ABNORMAL AND CHILDREN

If due care and attention or other directive is neglected by somebody in such a mental state as laid down in Section 30, 6§ of the Criminal Code or somebody under 12 years of age, their cover will not be reduced. But cover could be reduced for somebody who had a part in the activity.

P.3. THE PERSONAL DATA ACT (1998:204), (PUL)

"The personal details we receive about you in connection with taking out this insurance policy and in connection with our claims adjustments are necessary for us to be able to manage the insurance and fulfil our contractual obligations and meet the needs of you the customer. The details can also be used to evaluate and decide on the shape and content of our insurance policies and market analyses.

Personal details can for this purpose be given to companies we cooperate with. Personal details can also be used to send you information about other services we provide along with our partners. We also have a certain amount of responsibility towards authorities with regard the duty of disclosure. This means that we must provide authorities with the information they demand. You are also entitled to demand information about yourself from us in writing and how it is used. You can also make a written request to us if you do not want your personal details used for marketing purposes."

Our address is:

Gouda, Personuppgiftsombudet, Wollmar Yxkullsgatan 14, SE-118 50 STOCKHOLM, Sweden.

A request for correction of personal details can also be sent to the same address.

P.4. LIMITING THE DAMAGE OR INJURY

You shall, to the best of your ability, attempt to limit the damage or injury that has already occurred or attempt to avert immediate damage or injury.

If you intentionally or through wilful negligence disregard your possibility to minimise the damage or injury, and this is damaging for us, the claim can be reduced or stopped.

P.5. VACCINATIONS AND MEDICINES

It is the responsibility of the policyholder to ensure they have the vaccinations required for the trip in question before departure. Should the policyholder suffer from a condition that requires special medicines it is the responsibility of the policyholder to ensure they take enough medicine with them for the entire trip.

If the policyholder should neglect to do so then compensation and costs that arise directly connected to said neglect will be reduced or stopped.

P.6. WHEN DAMAGE OR INJURY OCCURS, REPORT, CERTIFICATE ETC.

P.7. Injury or damage must be reported as soon as possible and within three years from when you realised you could claim. Assessments of prescriptions are in accordance with §39 of the Swedish Consumer Insurance Act (KFL).

Theft, robbery or assault must be reported to the police and a police certificate sent to us. Damage or injury that occurs during transport or at a hotel must also be reported to the transport company or hotel.

You can also send us specified claims and provide us with the information and documents, i.e. receipts, medical certificates, that we require to handle your claim.

Original receipts and police certificates must be sent to us for all claims. In some cases we may need the damages claim, we will get back to you regarding this.

You must inform us if you have another policy for the same claim. In which case you are not entitled to higher compensation than for that which jointly covers the claim.

Repairs must only be carried out on our approval. Damaged items must be kept to give us the opportunity of inspecting them. You must take part in the inspection of damaged and undamaged property.

P.7. PAYMENT OF CLAIMS

The claim you are entitled to will be paid one month at the latest from when you have completed all your obligations. If you are obviously entitled to a certain amount, we pay this while waiting for the claim to be processed.

With regard property that is repaired or returned we only pay compensation one month at the earliest after the property has been repaired or returned.

P.8. INTEREST

If for some reason payment of claims are delayed longer than as specified above, you will receive interest for the period of delay in accordance with the Swedish law on interest. If the delay is due to police investigations you will only receive interest in accordance with the official discount rate of the Swedish Central Bank. Interest is not payable if it amounts to less than SEK 180.

P.9. FALSE DETAILS

The claim will be invalid if you provide false details or conceal something of significance to the assessment of the claim. The same applies if you intentionally fabricate the claim.

P.10. FABRICATING THE CLAIM

If you intentionally fabricate the claim you will not be compensated. This also concerns somebody acting on your behalf, or with whom you have a significant financial partnership (e.g. your spouse) and there is not much evidence against it.

P.11. SUPPLIER GUARANTEE

For damage caused by a supplier or other responsible party for a guarantee or equivalent you will only be compensated if you can show that those responsible cannot fulfil said guarantee.

Restriction applies to consequential damage to another functional item than the one that was faulty.

P.12. INJURY SUSTAINED IN WAR

Within Sweden the policy does not cover claims that are connected to war, warlike events, civil war, revolution or uprising.

You can claim for damage or injury caused by war or other herein named disturbances outside of Sweden – with the exception of injury by assault – if said injury or damage occurs within three months from the disturbances breaking out and you were in the affected area at the time. Another condition is that you do not take part in the events or take up a position as a reporter or similar during the disturbances.

Under the same conditions we pay for necessary addition costs for your home journey – but not for people in group tours as covered in the Travel Guarantee Act. We also pay for loss of luggage due to property being confiscated, or if you had to leave it behind during evacuation.

If you travel to a country where war, warlike events, civil war, revolution or uprising has broken out the policy does not cover any injury or damage that occurs.

We follow the recommendations of the Swedish Foreign Ministry regarding the countries you should avoid travelling to, leave or not stay in.

P.13. ADDITIONAL COST FOR DELAY DURING INJURY SUSTAINED IN WAR

For unavoidable extension of your stay abroad of more than 24 hours, you can claim for the time thereafter for additional costs brought about by the delay for board and lodging with a maximum of SEK 200 for each begun 24-hour period, but not for longer than 30 days and not if the policy has been in force longer than three months at the time of the disturbance breaking out.

P.14. ATOMIC INJURIES

The policy does not cover damage to property or for damages claims if the damage is directly or indirectly caused by an atomic nuclear process.

P.15. FORCE MAJEURE

The policy does not cover losses that can occur due to damages claims, repairs or payment of compensation is delayed due to war, warlike events, civil war, revolution or uprising or due to measures on the part of authorities, strikes, lockouts, blockades or similar events.

P.16. DOUBLE COVER

If the same interests are covered against the same risk by several companies then each company is liable towards you as if they had granted cover by themselves. But you are not entitled to a higher compensation from the companies than the joint amount that corresponds to the claim. If the liability amount exceeds the claim, liability is divided between the companies in relation to the amounts of liability.

P.17. SHOULD DISPUTES ARISE

If we cannot agree about the value of the claim for personal effects and if we cannot agree on another procedure, then a claims assessor authorised by the Swedish Chamber of Commerce will be asked to arbitrate. This person will apply the evaluation criteria of these Terms and Conditions.

The cost of the evaluation for you is SEK 500 plus 10% of the excess amount, but a half of the fee to the claims assessor at the most. Should the claims assessor reach a higher amount than we offered then we pay the cost of the entire evaluation.

P.18. RECLAMATION

To the same extent that we pay for damage, we take over the right to demand compensation of the person responsible for the damage. If it is a private person we only claim if they brought about the damage with forethought or wilful intent or if the damage is in some way connected with this person's occupational activities.

P.19. STATUTORY PROVISIONS

This policy complies with the directives of the Swedish Consumer Insurance Act (KFL) and Swedish law in general. Disputes brought about by the insurance contract or these Terms and Conditions shall be settled in accordance with Swedish law at a Swedish court unless otherwise agreed or specified in the insurance policy.

P.20. PRESCRIPTIONS

Injury or damage must be reported as soon as possible and within three years from when you realised you could claim. Assessments of prescriptions are in accordance with §39 of the Swedish Consumer Insurance Act (KFL).

You forfeit your right to insurance compensation if you do not enter into proceedings against us within three years from the date you realised you could claim, and in our case within ten years from when the claim could be made. If you claim within the time period as specified here you will always have six months to enter into proceedings against us, calculated from the day we inform you of our final decision regarding the issue.

P.21. REPAYMENT OF PREMIUMS

Premiums are repaid in the following instances:

- In the event of the premium being paid twice.
- You school does not approve the policy, full repayment (only if the trip has not begun).
- The student has not begun their studies, full repayment (only if the journey has not begun).
- Cancelled studies, repayment for the month not commenced. In these instances we charge an administrative fee of SEK 250. If the claim is during the insurance period we do not repay.

P.22. HANDLING OF CLAIMS

The details provided for handling claims will be registered and managed using information technology.

P.23. SETTLEMENT FROM ANOTHER POLICY

If you are entitled to claim from elsewhere due to law, statute or another policy you will not receive compensation from this policy.

P.24. IF YOU ARE NOT SATISFIED WITH A SETTLEMENT

If you are not satisfied with our decision we would prefer you to contact us first.

Misunderstandings could have arisen that can be cleared up. Perhaps all the facts have not been available from the outset.

THE SWEDISH NATIONAL BOARD FOR CONSUMER COMPLAINTS (ARN)

ARN has a special department for insurance issues for private persons. If you would like ARN to look into your case contact their head office: Box 174, SE-101 23 Stockholm, telephone +46 (0)8 4290500. The service is free of charge. The board does not handle negligence issues or injury due to traffic accidents. The board does not handle medical disability assessments either. You can also

get advice from the Consumer Insurance Bureau, Klara Norra Kyrkogata 33, SE-111 22 Stockholm.
Telephone +46 (0)8 225800

THE COMMITTEE FOR ACCIDENT AND SICKNESS INSURANCE (OSN)

OSN handles medical disablement assessments. If you are not satisfied with the medical disablement assessment we make you can have your case examined by OSN. You must write to us and inform us. We refer your case to OSN.

COURT

As in all disputes you can have your case examined by a court. Contact your nearest Swedish district court to find out more about summary court proceedings. Legal protection cover is valid, within the framework of the terms and conditions, even in disputes with us. But please note that if the dispute concerns evaluation it must be examined in accordance with the General Terms and Conditions.

Q. DEFINITIONS

DOCTOR

Unless otherwise specified in these Terms and Conditions, the doctor is the treating medical practitioner at your travel destination, who must be certificated and unbiased.

BEGINNING AND END OF THE TRIP

The trip is considered begun when the policyholder leaves their home or equivalent to begin their trip and is considered ended when the policyholder returns to one of these places.

HOMELAND

Homeland is your country of domicile, i.e. the country in which you were registered and lived in prior to your trip.

BURGLARY

Burglary means somebody who unlawfully and with violence breaks into or picklocks their way into a premises.

NEXT OF KIN

Next of kin refers to spouse, partner, child, siblings, parents, parents-in-law or other person with whom the policyholder lives. Partner means the person you live with under marriage conditions. Siblings means children to biological parents and adoptive parents.

THE TRAVEL GUARANTEE ACT

Those covered by the Travel Guarantee Act are the persons who buy a trip marketed in advance through programmes which specify the cost of the trip and accommodation. The Travel Guarantee Act also covers those who purchase a trip designed for a group of travellers.

TRAVEL DOCUMENTS

Travel documents means travellers cheques, passports, petrol and restaurant coupons, lift and greenfee cards etc.

ROBBERY

Robbery includes violence against a person or the use of threats that represent immediate danger. This also embraces milder forms of violence on condition that the violence and theft is immediately perceived by the person subjected and that they do everything that can be reasonably expected to prevent or reduce the damage or injury and that the incident can be verified by a reliable investigation.

VALUABLE DOCUMENTS

Valuable documents means shares, bonds, bankbooks, debentures, stamps, coupons, tickets etc.

THEFT-PRONE PROPERTY

Theft-prone property means items fully or partly of metal, genuine pearls and precious stones, antiques and works of art, genuine carpets, pocket and wristwatches, furs, cameras, projectors, binoculars, musical instruments, tape recorders, videos, CD players, amplifiers, freestyles, loudspeakers, radios and TVs and accessories to the above-mentioned items (also tapes, cassettes and discs), wine and spirits, computers and computer equipment and diskettes, mobile phones, special diving or climbing equipment etc.

ASSAULT

Assault means injury to a person using violence unprovoked and without consent.

WE, US OR OUR

We, us or our refers to Gouda Travel Insurance. Our full name, address and telephone number is below and in your insurance policy.

R. MEASURES AT LOSS INCURRED

If you wish to make a claim for which you are entitled in accordance with this policy, please read these instructions carefully.

It is important that you specify your policy number in all correspondence with us. You should keep your policy number in a safe place in case you lose your policy document.

R.1. HEALTHCARE COSTS

Our organisation has built up a network that can pay for minor healthcare on the spot.

For more information about this network see our website: www.gouda-rf.se

R.2. DISABLEMENT AND DEATH

Injuries referring to disablement and death must always be reported directly to us:

Wollmar Yxkullsgatan 14

SE-118 50 Stockholm

Sweden

Telephone: +46 (0)8 615 28 00

Fax: +46 (0)8 641 84 80

At death, the following documents must be sent to us:

- a) Police report
- b) Post-mortem report
- c) Death certificate
- d) Estate inventory deed

R.3. DAMAGE TO PROPERTY - LUGGAGE/CONTENTS

Damage to luggage and contents must always be reported to Gouda.

Fill in the claim form you have received.

Report theft or loss to the police as soon as possible, send a copy of the police report to us and ensure you get their official stamp and signature on the claim form.

Attach all available original receipts.

R.4. GOUDA'S EMERGENCY CENTRE

The Emergency Centre provides a 24-hour emergency service wherever you are in the world. You can reach them through one of the following telephone numbers. For acute treatment the Emergency Centre can provide payment guarantees to doctors and hospitals. The emergency Centre arranges transport home for medical reasons. The Emergency Centre also investigates the necessity of the requirements and costs. You must state your policy number when contacting the Emergency Centre. Always have it in hand when contacting them.

When staying in:

Europe and the rest of the world (not including the USA and Canada):

NOA - Nordic International Assistance A/S

Teglværksgade 37

2100 Copenhagen

Denmark

Telephone: +45 33 15 60 60

Fax: +45 33 15 60 61

E-mail: alarm@gouda.dk

USA and Canada:

Global Medical Management Inc.
7901 SW 36th Street, Suite 100
Davie, FL 33 328, USA
Telephone: + 1 888 213 5086
Fax: + 1 954 370 8130
E-mail: info@gouda-rf.se

R.5. INSURER

Gouda Travel Insurance
Branch office to Goudse Schadeverzekeringen N.V. Holland
Wollmar Yxkullsgatan 14
SE-118 50 Stockholm
Sweden
Telephone: +46 (0)8 615 28 00
Fax: +46 (0)8 641 84 80
E-mail: info@gouda-rf.se