

Information about Business Travel Insurance

Valid from 1 May 2022

Scope of insurance and maximum compensation per person and incident (amount in SEK)

Illness and accidental		Luggage delay	
Medical and dental treatment costs -in the event of accident, maximum 3 years -in the event of acute illness, maximum 1 year	Necessary and reasonable expenses	Outbound trips, no waiting period	3 000 Per bag maximum 700 SEK
Prescribed drugs and medicines		Homebound trip	2 000 SEK/insured
Ambulance or similar transport to nearest suitable place of treatment		Luggage coverage	
Transfer to nearest place of treatment, in case of lack of treatment possibilities		Personal and company property of which for theft-prone property 50 % of chosen amount	40 000
Travel in connection with care and treatment		Money (current coins and bank notes)	5 000
Extra expenses for food and accommodation (for a maximum of 60 days)		Travel documents	30 000
Pregnancy and childbirth in case of unexpected complications		Supplementary expenses to block charge card/credit card/ bank card	5 000
Extra expenses in the event of hospitalisation abroad	36 000	New keys to motor vehicle / insured's private residence	10 000
Treatment by psychologist or psychiatrist in case of acute mental crisis	25 000	Security package	
Convalescence compensation when being ill longer than 30 days (SEK 2 000 / month for a maximum of two months)	4 000	Evacuation	
Physiotherapy and chiropractic treatment	15 000	Additional costs in case of evacuation for transport to the home country	Necessary and reasonable expenses
Medical malpractice	1 000 000	Accommodation, meals and local transport	2 000/day and person
Crisis setup		Replacement purchases of clothing and toiletries, if evacuated without luggage	6 000/insured and trip
Professional crisis response at the location of the event	Necessary and reasonable expenses	Extended stay due to quarantine or natural catastrophe	
Crisis counselling for close relatives	25 000	Additional costs for journey home, meals and accommodation	50 000/insured and trip
Repatriation		Additional costs in the event of closure by order of public authority	6 000/insured and trip
Costs for repatriation	Necessary and reasonable expenses	Search and rescue	
Funeral expenses at the destination		Additional costs for police, civilian or military search and/or rescue, if reported missing or stuck in an inaccessible place after an accident or illness	250 000/insured Maximum 50 000/event
Escort and summoning		Hostage compensation	
Life-threatening illness/injury or death		<i>Insured person</i>	
-Transport and travel expenses	Necessary and reasonable expenses	2,500/day for the time that the unlawful deprivation lasted	225 000
-Accommodation, meals and local transport	2 000/insured and day	Psychological debriefing following release	50 000
Accident - disability and death compensation		<i>Policyholder</i>	
In case of disability due to accident		Expenses for advice	50 000
Medical disability	1 000 000	Replacement's journey	50 000
Aids and devices	50 000	Salary compensation for the insured employee	250 000
Training and occupational rehabilitation	60 000	<i>Close relatives</i>	
Technical alterations to the environment	60 000	Transport, hotel accommodation, meals and loss of income	50 000
For individuals over the age of 75, up to 50 % of the insured amount stated in the insurance policy.		Crisis counselling	50 000
In case of death due to accident		Personal liability/legal expenses coverage	
In case of death	1 000 000	Personal liability (for the insured as a private individual)	
For individuals over the age of 75, up to 50 % stated in the insurance policy. Accompanying children under 18 years of age 50 000 SEK.		-for personal injury	10 000 000
Delay of public transport/Missed departure/connection		-for property damage	10 000 000
Outward trips, round trips and homebound trips		Legal expenses (for the insured as a private individual)	250 000
-New ticket	Necessary and reasonable expenses	<i>Excess 10 %. However no less than SEK 2 500</i>	
-Accommodation, meals and local transport, toiletries and clothing	2 000 SEK total per insured and day Maximum 10 000/insured	Assault coverage	
		For personal injury	1 000 000

BRIEF INFORMATION ABOUT THE TERMS AND CONDITIONS

This insurance applies in accordance with the Europeiska ERV's policy conditions from 1 May 2022 for Business Travel Insurance. The policy conditions are available at www.erv.se.

Excess

The insurance applies without excess; however, excess applies for item Legal expenses coverage.

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's assistance company should be contacted.

Please note that preauthorization from Europeiska ERV or Europeiska ERV's assistance company is required e.g. regarding:

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

Repatriation and escort

In case of serious incidents repatriation is included. Europeiska ERV's assistance company must always be contacted before repatriation. You also have the right to escort and summoning.

Delay of public transport, Missed departure/connection

In case of delayed public transport during outward trips, round trips or homebound trips, compensation will be paid for necessary and reasonable supplementary costs caused by the delay. Also applies if you, during your direct trip from the home or workplace to the starting point of the trip, are delayed and hence miss the booked departure. 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.

Luggage delay

In case of luggage delay, necessary and reasonable additional costs are reimbursed for the purpose of the trip, e.g. clothes, toiletries and bags. The costs must be substantiated by the Property Irregularity Report, which shows the length of the delay, and original receipts on expenses.

Luggage coverage

The insurance applies for damage to, or loss of, your/the employer's property brought on the trip and intended for use during the trip caused by a sudden and unforeseen event. The property may also be rented or borrowed.

Liability and legal expenses coverage (as a private individual)

The insurance applies for you as a private individual when causing another individual bodily injury or property damage and you are found liable to pay compensation or damages. In case of liability claims or if the need for legal expenses coverage arise Europeiska ERV must be contacted immediately.

Assault coverage

Compensation is payable for personal injuries inflicted on you through assault or other intentional violence. Assault, theft and robbery must be reported to the police in the place where the assault occurred. In case of assault a medical doctor should be consulted and injuries should be documented.

Special agreements

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.

In case of emergency

Our assistance company is open 24/7, and can guide you in medical matters, refer to nearest health care provider and issue payment guarantees. Claim notification is easily done online on our website www.erv.se.

In need of urgent assistance
Europeiska ERV Alarm
Tel +46 0770-456 920
Open 24 / 7 / 365