



# **EURO- / WORLDSTUDENT**

## **CONCISED WORDING/EXPLANATIONS**

This is a summary of the contents of the Eurostudent and Worldstudent insurances. Also some advice on what to do in case of....

N.B. Claims will always be handled according with the full Swedish wording.

Word marked with an asterisk (\*) are defined in the end.

**Insurers for this Policy are:**

**Generali PanEurope, via Euro Accident Health & Care Insurance AB  
Bäckgatan 16, 352 31 Växjö, Sweden**

**and**

**Lloyd's Underwriters via Nordeuropa Försäkring  
P.O Box 2348, 103 18 Stockholm, Sweden**



## **A Geographical cover**

This policy is valid within the country where the intended studies, internship etc. are to take place, i.e. where the intended school, university etc. noted in policy document is situated. Outside of this country it is also valid within the geographical boundaries\* mentioned in the policy document but only during travels partaken in direct connection with the aforementioned studies/internship.

- \* Eurostudent – Europe, excluding Switzerland
- Worldstudent I – Worldwide, excluding Switzerland and USA
- Worldstudent II – Worldwide

## **B Medical costs**

If you, due to an accident\* or acute illness\* that occurs while you are covered by the insurance, have to visit a doctor or hospital, this insurance covers:

- doctor and hospital bills
- costs for prescribed drugs/medicine
- travel costs in connection with the above
- medical evacuation
- in case of death, burial costs, or the cost of sending home the remains
- extra costs due to you having to change accommodation on medical grounds
- dental care due to accident\*
- acute pain-killing dental treatment
- dental care when oral surgery is required

The insurance does not cover

- hospital costs from other than public hospitals
- existing illnesses or illnesses of a chronic nature unless there is a severe/acute deterioration of the same
- costs for health clinic or rehabilitation homes
- costs in connection with pregnancy, and occurring within the last 60 days before expected delivery
- normal dental care
- loss of income
- damage to teeth caused by biting or chewing, as that is not considered as accident (except acute pain-killing treatment)
- accident\* that occurs when the insured participates in a sports/athletics event, representing a club
- illness or injury caused by the insured's use of alcohol and/or drugs

- injury that occurs when the insured participates in or performs
  - boxing, kung-fu, judo, karate or any other form fighting sport
  - diving, other than skin diving
  - parachuting, -sailing
  - mountaineering, canyoning, climbing (including indoors)
  - professional sport

#### Excess

This part pays without any excess.

### **C.4 Accidental death**

If you, due to an accident\* that occurs while you are covered by the insurance, should die within three years of the accident\*, the insurance pays out 1 base amount\*. Primary beneficiary is your spouse, secondary your children, and thirdly other heirs. If you like some other party as beneficiary you will have to contact Gefvert AB

- C.4 does not cover death that occurs when the insured participates in or performs
  - boxing, kung-fu, judo, karate or any other form of fighting sports
  - diving, other than skin diving
  - parachuting, -sailing
  - mountaineering, canyoning, climbing (also indoors)
  - professional sport

#### Excess

This part pays without any excess.

### **F Personal belongings**

This part of the insurance is only valid within the Nordic countries\*

This insurance covers personal belongings up to a value of SEK 40 000.

Checked luggage is limited to 20 000 SEK per piece

Theftprone articles such as cameras, jewellery, watches, computers etc are limited to SEK 20 000, money to SEK 5 000 and travel documents to SEK 10 000.

It's an All Risk insurance that, with a few exceptions, covers sudden and unforeseen damage to, or loss of, your personal belongings.

The main exceptions are

- damage due to wear and tear, consumption, self-destruction or age
- money, travel documents that are
  - checked and/or left in somebody's care
  - left in a vehicle
- damage due to insufficient or improper packaging
- property that's left behind or forgotten, even if it's later stolen. If you can't explain how the loss happened, it's considered as left or forgotten.

### Excess

This part has an excess of SEK 500.

## **IF SOMETHING HAPPENS**

If you get ill, or have an accident and therefore have to see a doctor, you can either pay directly, and later be reimbursed, (preferably, as this is the easiest way) or contact Falck TravelCare\* that will guarantee the payment.

N.B.! Dental costs are only covered when they are the result of an accident\*, an acute situation that demands pain-killing treatment, or if oral surgery is required.

If you contact Euro Accident\*, they will need to know your Policy number, which can be found on your Policy and that it is an Euro/Worldstudent Insurance.

If you pay directly, you then contact Gefvert AB and make your claim. They require both a receipt and a statement from the doctor etc, stating the reason for your visit.

If your property gets damaged, lost or stolen, contact Gefvert AB  
In case of loss or theft, they require a police report.

If you suffer any injury, loss, or whatever, or cause it to somebody else, always contact Gefvert AB

If you have any questions regarding the insurance, please contact Gefvert AB

Gefvert AB can be found at:

Address: Danderydsgatan 14, S – 114 26 Stockholm  
Phone: Int. + 46 8 440 54 40, Nat. 08 - 440 54 40  
Fax: Int. + 46 8 678 29 20, Nat. 08 - 678 29 20  
E-Mail: eurostudent@gefvert.se

Falck TravelCare can be found at:

Phone: + 46 8 587 717 00

## GLOSSARY

Accident	injury caused by sudden, external means Excluded: <ul style="list-style-type: none"><li>• food/drink poisoning</li><li>• infection by bacteria/virus</li><li>• the use of drugs</li><li>• treatment/examination not brought about by illness/injury covered by this insurance</li></ul>
Acute illness	illness that occurs <u>after</u> the insurance has started Here food/drink poisoning or infection by bacteria/virus is included
Falck TravelCare	A help centre that 24 hours a day can confirm to doctors, hospitals etc that you have a valid insurance, and that also can arrange emergency treatment/repatriation and guarantee payment of bills.
Phone	+ 46 8 587 717 00
Nordic countries	Sweden, Denmark, Norway, Finland, Iceland and the Faeroe Islands
Maximum indemnity	the maximum sum the insurance will pay for each form of cover

### VITAL INFORMATION IF SOMETHING HAPPENS

**In case of contact** Gefvert AB, from whom required claims form can be obtained  
Phone: + 46 (0)8 440 5440  
Fax: + 46 (0)8 678 29 20  
E-mail: resor@gefvert.se

**In case of acute illness or accident** Falck TravelCare (24 h service)  
Phone: + 46 8 587 717 00

When in contact with Falck TravelCare, always state

your policy number **265**-.....



**VIKTIG INFORMATION**

Om något skulle hända under Din resa

**Vid skada  
kontakta** Gefvert AB, varifrån  
skadeanmälningsblankett  
skall rekvireras  
Tel:+ 46 (0)8 440 5440  
Fax:+ 46 (0)8 678 29 20  
E-post:resor@gefvert.se

**Vid akut skada** Falck TravelCare (24 h service)  
(sjukdom/olycka)

**kontakta** Tel: + 46 8 587 717 00  
Vid kontakt med Falck TravelCare, ange alltid

försäkringsnummer **265**-.....