



Mobility Protect Your
travel insurance



This FAQ provides essential information about your business travel insurance. Please refer to the Table of Benefits attached for detailed sums insured and limits.

Before you travel

Get to know your destination before you go!

DUAL gives you access to Healix Travel Oracle app, our assistance partner's smart travel service:

- Check country-specific information
- Stay informed about local risks and requirements

You can access Oracle easily on:



Download the mobile app for quick updates on the go. Use the access code provided by Your employer. Need help during your trip? In an emergency, call the number listed in the Emergency section of your policy.

1. Why has my employer put this insurance in place?

Your employer has a duty of care to protect employees during business travel. This insurance ensures assistance and financial protection in case of accidents, medical emergencies, travel disruptions, or other unforeseen events while traveling for work.

2. Who is insured under this policy?

- All employees, board members, elected representatives, and contracted interns of the policyholder.
- Spouses, cohabiting partners, registered partners, and children accompanying the insured person on a trip may also be covered.

- Managers/directors and their accompanying family members and one domestic worker during private trips (if agreed in the policy).

Important: Consultants and agency staff performing regular assignments are not covered unless specifically agreed in the policy.

3. When am I covered?

- From the moment you leave your place of residence or workplace for a business trip until you return.
- Coverage applies worldwide for business trips up to 365 days.
- Certain private trips connected to business travel may also be covered (see policy for details).

4. What does the insurance cover?

See the table below.

5. What are the exclusions?

No cover exists for:

- Deliberate acts, criminal offenses, or gross negligence.
- War, civil war, nuclear risks, and active participation in hostilities.
- Certain professions (e.g., stuntmen, professional athletes, journalists) unless agreed
- Pre-existing medical treatments planned before the trip.
- High-risk sports and private cruises.
- Cyber-related losses.

Each section (Accident, Assistance, Health, Travel Disruption, Luggage, Liability) has specific exclusions detailed in the policy.

6. Who should I contact in case of an emergency or claim?

Contact details are provided on the last page.

Insured benefit	Type of benefit, max. insured sum	Area of validity
Business Travel Accident Insurance*3 (Part V)		
Disablement benefit including improved disablement schedule	700 000 SEK	worldwide
Benefit in the event of accidental death	400 000 SEK	worldwide
Increased death benefit if insured person was married and / or had children, max.	10% of the accidental death sum, 750 000 SEK	worldwide
Non-contributory additional benefits for insured persons		
Costs for cosmetic operations	500.000 SEK	worldwide ²
Workplace adaptation costs	200.000 SEK	worldwide ²
Residence / private car adaptation costs	20.000 SEK	worldwide ²
Assuming hospital excess	covered	worldwide
Costs for retraining	50 000 SEK per person	worldwide ²
Medical aids	150.000 SEK	worldwide ²
Transition benefit	30.000 SEK	worldwide
Rehabilitation benefit	50.000 SEK	worldwide ²
Immediate benefit in the event of serious injury	200.000 SEK	worldwide
Coma benefit, max. 2 years	750 SEK per day	worldwide
Spa holiday daily allowance, max. 30 days	2 000 SEK per day	worldwide ²
Kidnap Benefit - Benefit in the event that the insured person is kidnapped	48 hours 30 000 SEK, from day 43 150 000 SEK	abroad
Compensation for broken bones	5.000 SEK	worldwide
Home help costs in the event of the insured person suffering serious impairments as a result of an accident, max. 100 Days	750 SEK per day	worldwide ²
Tuition fees for children in the event of the death of the insured person	50 000 SEK per person,	worldwide
Childcare costs for children under the age of 16 years in the event of the inpatient hospital stay of the insured person, max. 8 weeks	10 000 SEK per week	worldwide ²
Pet care costs in the event of a delayed return trip due to a medical emergency, one-off	5.000 SEK	worldwide ²
Staff replacement costs • Payment of overtime / costs for part-time staff, max. 8 weeks • Recruitment costs for the permanent replacement of a deceased employee	50 000 SEK 100 000 SEK	worldwide ²
Coinsurance of accompanying spouses (also for spouses / domestic workers of managers / directors in accordance with Clause 2.3.2 of the Global Care Travel General Conditions of Insurance) - without non-contributory additional benefits		
Disablement benefit	300.000 SEK	worldwide
Benefit in the event of accidental death	300.000 SEK	worldwide
Coinsurance of accompanying children (also for children of managers / directors in accordance with Clause 2.3.2 of the Global Care Travel General Conditions of Insurance) - without non-contributory additional benefits		
Disablement benefit	500.000 SEK	worldwide
Benefit in the event of accidental death	100.000 SEK	worldwide
Coinsurance of life savers - without non-contributory additional benefits		
Disablement benefit	300.000 SEK	worldwide
Benefit in the event of accidental death	300.000 SEK	worldwide

Emergency Assistance – organisation and meeting costs respectively (see Part VI)

Assistance benefits for medical emergencies

Support in the event of an illness / accident - Information on treatment options / appointing German or English speaking doctors - Referral of doctors, specialist doctors, hospitals - Sending medication, blood plasma, medical-technical appliances - Sending a doctor	covered	abroad
Support for hospital stay - Making contact / providing information between doctors - Referral of specialist doctors / bedside consultation - Informing relatives	covered	abroad
Providing guarantee of meeting the hospital's costs abroad	500.000 SEK	abroad
Search, rescue and recovery operations	unlimited	worldwide
Emergency patient transport including medically reasonable return transport as well as return transports from an expected minimum three-day hospitalisation (without air ambulance)	unlimited	abroad
Repatriation in the event of terrorism, sabotage, attack	unlimited	abroad
Hospital visit in the event of the hospitalisation of the insured person max. 2 persons, 10 days	incidental travel costs, accommodation 5 000 SEK per day and person, total 100 000 SEK	worldwide
Hospital visit in the event of the hospitalisation of the insured person due to a psychological trauma, max. 2 persons, 5 days	incidental travel costs, accommodation 5 000 SEK per day and person, total 50 000 SEK	worldwide
Extension of stay in the event of a medical emergency, max. 30 days	incidental travel costs, accommodation 5 000 SEK per day, total 100 000 SEK	worldwide
The insured person's return journey after recovery	incidental travel costs	worldwide
Return journey of the accompanying spouse / children	incidental travel costs	worldwide
Psychological treatment in the event of death, disablement and criminal attacks	50.000 SEK	worldwide*2
Repatriation to the place of residence or funeral at the business trip destination	100.000 SEK	worldwide
Accompaniment of the deceased by family members max. 2 persons, 10 days	incidental travel costs, accommodation 5 000 SEK per day and person, total 100 000 SEK	worldwide
Sending an alternative employee in the event of the death, illness, accident, arrest, kidnapping of the insured person	incidental travel costs	worldwide
Travel to the business trip destination after recovery	incidental travel costs	worldwide
Sending a doctor to a child under the age of 16 years who has fallen ill / suffered an accident to the place of residence, if the insured person / spouse is on a business trip	covered	worldwide*2
Childcare for children under the age of 16 years in the event that the insured person's spouse is accompanying the insured person in hospital	2 days @ 10 hours for child-care or incidental travel costs for a carer	worldwide*2
Quarantine costs for officially ordered quarantine	3 000 sek per day, max. 50 000 SEK	abroad
Medical telephone consultation		abroad
Assistance benefits for other emergencies		
Curtailement of journey in an emergency	incidental travel costs, max. 100 000 SEK	abroad

Arranging for lawyers / interpreters, assuming legal and court fees in the event of the unintentional violation of a law abroad	300.000 SEK	abroad
Advancing punitive bail	500.000 SEK	abroad
Advance of cash in an emergency	100.000 SEK	abroad
Support with acquiring replacement travel documents	covered	abroad
Support in the event of kidnapping	2.000.000 SEK	abroad
Assistance benefits for crisis situations abroad		
Emergency evacuation and accommodation in a crisis situation	2 000 000 SEK per calendar year and contract	abroad
Overseas Travel Health Insurance (Part VII)		
Treatment costs abroad	unlimited	abroad
Analgesic dental treatment (emergency treatment)	50.000 SEK	abroad
Treatment costs in the insured person's home country following a business trip abroad, max. 30 days after return	1.500.000 SEK	country of residence
Hospital allowance abroad, from 5th day, max. 100 days	750 SEK per day	abroad
Convalescence allowance following a hospital stay abroad, max. 21 days	750 SEK per day	worldwide
Costs for a test for infectious diseases following assault, attack	20.000 SEK	abroad
Cover for disruptions to the travel itinerary (see Part VIII)		
Cancellation, curtailment, modification or rebooking of the trip	100.000 SEK	
Curtailment of journey, modification, rebooking in the event of the loss of and damage to samples	50.000 SEK	worldwide
Costs in the event of a delayed flight (from 4 hours), cancelled or over-booked flight	5.000 SEK	worldwide
Costs in the event of missed connecting flight (from 6 hours)	5.000 SEK	worldwide
Costs in the event of missed journey as a result of a public or private transport delay	3.500 SEK	worldwide
Costs in the event of travel disruptions caused by a terror attack / piracy	50.000 SEK	worldwide
Costs for delayed baggage on the outbound flight (from hours)	25.000 SEK	worldwide
Return transport of the insured person's private car using replacement drivers	Costs of travelling to the the car, max. 10 000 SEK	country of residence
Collision Damage Waiver		
Assuming the excess in the insured event	1.500 SEK	abroad
Baggage Insurance*4 (see Part IX)		
Loss, damage, destruction of baggage, transport accident, per insured item max.	150 000 SEK, max. 35% per insured item	worldwide
Co-insurance of IT equipment	75.000 SEK	worldwide
Robbery / burglary of cash or withdrawal of cash under duress	25 000 SEK, 500 SEK excess	worldwide
Costs for unauthorised use of bank / credit cards, max. 48 hours	35.000 SEK	worldwide
Costs for unauthorised use of SIM cards, max. 48 hours	15.000 SEK	worldwide
Replacement costs in the event of the loss of keys	15.000 SEK	worldwide
Travel Personal Liability Insurance*5 (see Part X)		
Personal injury and property damage	20.000.000 SEK	abroad
Damage to rented property in relation to rooms / buildings rented during business trips - immovable property	1.000.000 SEK	abroad
Damage to rented property in relation to rooms / buildings rented during business trips - movable property	1.000.000 SEK	abroad

Contact Information for Emergencies and Claims

In case of an emergency or to file a claim, please use the following contact details:

Emergency Assistance or Telemedicine: Contact the 24/7 Assistance Company

Phone: +353 473 7854

Claims without Assistance:

E-mail: dual.claims.nordics@sedgwick.com

Phone: +46 8 4451378

Ensure you have your insurance policy number and relevant details ready when contacting for assistance or claims.





Helping you do more

DUAL Nordics
Drottninggatan 33,
111 51 Stockholm,
Sweden

dualinsurance.com/se-en