



OSCAR FERLIN TRAVEL INSURANCE

I

CONTENTS/EXPLANATIONS

This is a summary of the contents of Oscar Ferlin Travel Insurance I.

Also some advice on what to do in case of...

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

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

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*

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 if they occur after the 32nd week
- normal dental care
- loss of income
- damage to teeth caused by biting or chewing, as that is not considered as accident
- accident* that occurs when the insured participates in a sports/athletic event, representing a club
- illness or injury caused by the insured's abuse 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, -skiing
 - mountaineering, canyoning, climbing (also indoors)
 - professional sport

Excess

This part pays without any excess.

C In Respect of Accident

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 150 000 SEK. 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.

Excess

This part pays without any excess.

Permanent disability

If you, due to an accident* that occurs while you are covered by the insurance, should suffer permanent disability, partial or complete, the insurance pays one of two kinds of indemnity: Economical Disability, should your disability force you to take an early retirement due to diminished working capacity. The insurance pays from 50 % to 100 % of the maximum indemnity* of 600 000 SEK depending on the degree of disability.

Medical Disability, where the disability is rated according to a fixed scale, for example loss of one eye XX% disability, loss of one foot YY % etc. Pays in proportion to the disability, i.e. 20 % disability pays 20 % of the maximum indemnity* etc.

Neither part covers injury 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.

D Legal Costs

If you get involved in a legal dispute that can be taken to a general court, in most cases the insurer will pay those legal costs you do not get covered otherwise, up to 93 000 SEK.

Excess

This part pays with an excess of 500 SEK plus 10 % of additional costs.

E Third Party (General) Liability

If you, by negligence, omission, etc., cause personal injury and/or damage to property and thereby are sued for damages, in most cases the insurer will in your place:

negotiate with the opposite party
represent you in court, and pay necessary legal costs
pay the damages (not punitive damages)

Maximum indemnity* is 1 162 500 SEK.

The main exceptions are:

damage to property you've rented, leased or borrowed other than momentarily - **but**, damage to your apartment/dorm room and its furniture is covered unless caused by wear and tear, neglect or intent

damage you cause as owner and/or driver of a motor vehicle or motor/sailing boat

damage you cause while committing a crime (misdemeanour or felony)

Excess

This part has an excess 500 SEK.

F Personal belongings

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

Checked luggage is limited to 20 000 SEK per piece

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

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 500 SEK

IF SOMETHING HAPPENS

If you get ill, or have an accident and therefore have to see a doctor (in Sweden, any doctor, nurse or hospital that has an agreement with the Swedish "Försäkringskassan" is acceptable), 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*, or an acute situation that demands oral surgery.

If you contact Falck TravelCare *, they need the following information:
That it's a FERLIN I insurance
Your Policy number, which can be found on your Policy

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: P.O. Box 38156, 100 64 Stockholm
Phone: Int. + 45 8 440 54 40, Nat. 08 – 440 54 40
Fax: Int. + 45 8 678 29 20, Nat. 08 – 678 29 20
E-Mail: kundservice@gefvert.se

Glossary

Accident

Injury caused by sudden, external means

Excluded:

- food/drink poisoning
- infection by bacteria/virus
- the use of drugs
- treatment/examination not brought about by illness/injury covered by this insurance
- damage to teeth caused by biting or chewing

Acute illness

Illness that occurs/shows its first symptoms after the insurance has started (i.e. excluding pre-existing conditions).

- Here food/drink poisoning or infection by bacteria/virus is included

Maximum indemnity

The maximum sum the insurance will pay for each form of cover

Falck Global Assistance

An emergency centre that 24 hours a day can confirm to doctors, hospitals etc that you have a valid policy, and that also can arrange emergency treatment and guarantee payment of bills.

Phone: + 46 8 587 717 17