

Insurance for temporary stays abroad

The insurance that gives an extensive cover – protection against damage to property, medical expenses, third party liability, legal protection and personal injury in the event of assault. The insurance can then be built out and to be adapted after precisely your needs. This is a general description of the Insurance for temporary stays abroad.

ELIGIBILITY

Insurance cover is available to policyholders for temporary stays abroad for purposes of:

- travel, or
- study/work abroad

The purpose of the stay abroad must be stated in the policy schedule. Accompanying spouse/common-law spouse and children who are to be covered by the insurance must be listed in the policy schedule.

GEOGRAPHICAL VALIDITY AND PERIOD OF COVER

The geographical validity and the period of cover of the insurance are stated in the policy schedule.

EXCESS

Excess is a minimum of SEK 1 500 per loss and is deducted from the compensation paid out.

DAMAGE TO PROPERTY

What is covered?

The insurance covers damage to or loss of personal belongings, money and valuable documents through sudden and unforeseen events.

What is not covered?

The insurance does not include e.g. animals, motor-driven vehicles, caravans, boats or air vehicles.

Maximum compensation amounts

The maximum compensation amounts for insured property are:

- Personal property SEK 50 000
- Valuable documents SEK 20 000
- Money SEK 3 000

What is not covered?

The insurance does not cover:

- Theft of money, valuable documents and theft-prone items – that are stored in a garage, outhouse, separate cellar/attic or communal area
- Theft of money, valuable documents and theft-prone items that have been checked in
- Theft of theft-prone items that were left in a motor vehicle that has been parked overnight
- Theft of money, valuable documents that were forgotten, lost or mislaid
- Losses resulting from unauthorized use of your credit and debit cards, bankcards or similar.
- Damage caused by animals and insects
- Damage resulting from wear and tear.

REQUIREMENTS OF CARE AND ATTENTION

There are certain requirements of care in the insurance policy. If you have not complied with the prudential requirements contained in the policy, manufacturers' instructions or provisions of laws and regulations, the compensation can be reduced.

This reduction will depend on how your negligence affected damage and its extent.

THIRD PARTY INSURANCE

The insurance covers you for legal liability to pay compensation as a result of an accident caused by your negligence, which occurs during the period of insurance, and causes death, bodily injury or loss or damage to others' property

The insurance does not apply for damage:

- for which you can be held responsible as the owner of a property, holder of a site leasehold or owner of an apartment.
- connected to your professional or employment duties.
Note: Employment as an au pair is not classified as professional employment
- for which you can be held responsible as the owner, user or driver of a motor vehicle or a boat.

Our measures

- We will investigate whether or not you are liable for damages.
- We will negotiate with the party demanding damages.
- We will present your case in court and, in that event, also assume responsibility for the court costs.
- We will pay the damages for which you are liable.

On each occasion on which damage occurs, we will pay at most SEK 5 000 000.

LEGAL EXPENSES

The insurance applies to some disputes that can be brought before a district court or an equivalent general court in the country being visited or in which studies are being conducted. Disputes do not encompass criminal cases. For the insurance to apply, you must be represented by a proxy in the dispute.

The insurance does not apply to disputes, for example:

- where the value of the claim is less than half a base amount
- with a party with whom you are or have been married or cohabitant
- connected to your professional or employment duties.

In each dispute, we will pay at most SEK 150 000.

PERSONAL INJURY IN THE EVENT OF ASSAULT

You can receive compensation for personal injury if you have been assaulted or subject to certain sexual crimes. You get a standard amount for violation of personal integrity and damages for pain and suffering.

For each injury, we will pay at most SEK 1 000 000 including at most 15 price base amount for medical invalidity.

The insurance does not cover injuries you have for example:

- been inflicted by any of the others covered by the insurance
- been inflicted by actively participating in a fight
- suffered in connection with your professional or employment duties.

MEDICAL EXPENSES – BASIC COVER

Compensation is paid for necessary and reasonable expenses resulting from illness or accidental injury as follows:

- Medical expenses
- Travel expenses
- Reimbursement of unutilized travel expenses

You get compensation for journey home to Sweden and return trip if you have to go home because you, your travelling companion or close relatives suffered from acute illness, accident or death.

The insurance also covers:

- Costs of dental care for acute dental problems – maximally SEK 3 500
- Dental injury in conjunction with accidental injury – necessary and reasonable expenses. The maximum indemnity payable for implants due to accidental injury is SEK 10 000.

What is not covered?

The insurance does not cover for example:

- Expenses resulting from a pre-existing need for medical care before the policyholder travelled abroad.
- Expenses for vaccinations, health check-ups and preventive healthcare.
- Expenses related to pregnancy.
- Expenses related to cosmetic procedures.
- Injury resulting from the claimant engaging in boxing or other martial arts that include punches/kicks.

MISSED DEPARTURE

The insurance is applicable if you do not arrive in time for the outbound or homebound journey and the delay is due to for example the general transportation means having been affected by technical faults or a traffic accident.

You will receive compensation for reasonable additional costs that are incurred in your attempts to link up with the planned journey. If on the outbound stretch you cannot arrange to link up with the journey, we will instead pay you the additional costs for the return journey home and your costs for the unutilized travel.

Compensation for additional costs will be paid in a maximum amount of SEK 5 000 per insured person. Unutilized travel costs will be paid for a maximum of 45 days and in a total amount of SEK 500 per insured person per day.

STRIKE PROTECTION

The insurance applies if your outward or homebound journey from abroad is delayed more than 24 hours as the result of a strike

Compensation will be made for additional costs in a maximum amount of SEK 5 000 per insured person and in a maximum amount of SEK 500 per insured person per day for the cost of the unutilized travel for at most 45 days.

DELAY

The insurance applies if the general transportation means, by which you are travelling, is delayed more than eight hours.

Compensation per insured person is SEK 500 per 24-hour period that has been commenced, or a maximum of SEK 5 000.

REIMBURSEMENT OF UNUTILIZED TRAVEL EXPENSES

The insurance applies if you have not been able to complete your holiday travel due to for example:

- an acute medical condition or injury resulting from an accident, which has resulted in a written doctor's certificate advising you to rest during more than four of the holiday days,
- the serious illness or injury, or death, of a close relative or significant damage having unexpectedly affected your private property.

We pay a maximum of SEK 500 per insured person per day for 45 days at most.

EVACUATION

Compensation is paid for additional expenses in the event of evacuation from a war zone or areas affected by natural disasters or earthquake etc.

We pay a maximum of SEK 10 000 per insured person.

GENERAL TERMS AND CONDITIONS

Period of applicability

The insurance applies as of the date stated on the policy certificate.

If you purchase insurance on the date from which it is to apply, it will not apply until after the time of purchase.

Premium

The initial premium must be paid within 14 days from when we send the premium notice - and before departure. If the premium is not paid within 14 days of the notice of premium being sent, we have the right to cancel the agreement. The insurance contract remains valid, provided that payment is made within the 14-day period.

Renewal premiums must be paid within a month of the expiry of the insurance premium. In the case of non-payment, the insurance will cease to apply from the end of the month of grace.

Cancellation of insurance

You may cancel your insurance during the insurance period if the need for insurance no longer exists or some other, similar circumstance has arisen.

We may also cancel the insurance during the insurance period, but only if special circumstances, which are specified in the Swedish Insurance Contracts Act, exist.

Limitations

You lose your right to compensation if you fail to bring an action against us within three years from the time you became aware that the claim could be made and in any case within ten years from the earliest time at which the claim could have been made.

If you submitted a claim to us within the period specified above, you will always have six months within which to bring an action against us, after we have issued our final statement on the compensation issue.

PERSONAL DATA ACT

The personal data you provide to us or that we collect otherwise is treated under the provisions of the Swedish Personal Data Act. More information is available on our website

HOW TO HAVE YOUR CLAIM RECONSIDERED

In case you are not content with our settlement you are entitled to have your claim reconsidered. You are also entitled to submit your matter to The National Board for Consumer Complaints (Allmänna Reklamationsnämnden) for an expression of opinion.

Disputes concerning the insurance agreement shall be dealt with by Swedish court of law and Swedish law shall apply.

DISTANCE CONTRACTS

If you purchase your insurance over the phone or on the Internet you have the right to cancel your purchase within 14 days. This is regulated by the Swedish Door-to-Door Sales Act

ADDITIONAL INSURANCE

The insurance can be combined with the following additional insurance policies:

- Repayment of educational costs (Återbetalning av studiekostnad)
- Compensation for invalidity or fatality in the event of an accident (Invaliditets- och dödsfallsersättning vid olycksfallsskada)
- Extended travel insurance (Utökat reseskydd)

FURTHER INFORMATION IS AVAILABLE

The information you have just read through is an overview of our Insurance for temporary stays abroad. Complete terms and conditions are available on our website. You can also call us and we will send them to you.

You are welcome to contact us if you have any further questions.

Länsförsäkringar is under supervision of The Swedish Financial Supervisory Authority and the company's marketing subject to the provisions of the Swedish Marketing Act.