



Temporarily Living Abroad Travel Insurance

Advance and after-sale information Valid from January 1, 2016

Temporarily Living Abroad Travel Insurance includes property-damage, travel, liability, legal-expenses and personal-assault insurance. This document provides general information. The complete terms and conditions are available from our website. You can also contact us by telephone and we will send the terms to you. This is a translation from Swedish to English of the general information that Länsförsäkringar by law is obliged to leave before purchase. In the event of a dispute regarding the content and interpretation of the terms and conditions, the original Swedish wording shall always prevail.

When is the insurance valid?

The insurance applies when you temporarily live abroad (outside Sweden) to travel, study or work. The policy is valid for a maximum of two years for travel, and a maximum of five years for work or study. The insurance must be paid before you leave Sweden.

Where is the insurance valid?

Your insurance policy states the regions in the world where your insurance is valid.

Who is covered by the insurance?

The insurance is valid for the people stated in the insurance policy.

Deductible

The deductible is stated on the insurance policy.

Property-damage insurance

Property-damage insurance applies to your personal property, which is defined as your personal belongings, for example, furniture, items of clothing, sports equipment, money and valuable documents.

What does the insurance cover?

The insurance covers damage and loss caused by a sudden and unforeseen event.

The insurance does not cover everything

The insurance does not apply to cars, motorcycles, boats, campers, windsurfing boards, mopeds or the related equipment.

What will the amount of compensation be?

For personal belongings, the maximum amount of compensation is SEK 100,000. You can choose a higher amount for an additional premium. The maximum compensation for valuable documents is SEK 20,000 and for money is SEK 5,000.

What do we not pay for?

The insurance does not pay compensation for

- theft of theft-prone property, money or valuable documents stored in a garage, outbuilding, storage areas or outdoors
- theft of theft-prone property, money or valuable documents stored in checked-in luggage
- theft of theft-prone property left in vehicles parked overnight
- theft of money or valuable documents from a car or other vehicle
- animals or injury caused by animals or insects
- damage due to wear or faulty repair.

Duty of due care

Take good care of your possessions

You must have shown due care for us to be able to fully compensate you in the event of theft or other damage to your possessions. If you did not follow the due care requirements stated in the insurance conditions, the manufacturer's instructions or the provisions of laws and regulations, the amount of compensation may be reduced. The reduction will depend on whether your lack of due care affected your claim and the scope of the loss incurred.

All exterior and balcony doors must be locked and windows must be locked from the inside if no one is at home and the premises are unattended. If you stay at a hotel, your door must be locked while you are asleep and when you leave your room. Areas in which your possessions are stored outside your residence must be locked. You must show particular due care of theft-prone property that you take with you outside your home.

Crisis insurance

The policy includes crisis insurance that covers costs for treatment with a psychologist or therapist if you suffer a traumatic event.

Liability insurance

If you cause injury to another person or property, you may be liable to pay damages. The insurance provides cover for you if someone not encompassed by the same insurance policy as you claims damages from you as a private individual.

The insurance does not pay compensation for claims for damages, for example, that are related to your work or that pertain to you as the owner or driver of a boat or motor-driven vehicle.

We can help you with the following:

- We will investigate whether you are liable to pay damages.
- We will negotiate with the party making the damages claim.
- We will represent you if the case goes to court, and in such a case we will also pay the litigation costs.
- We will pay the damages that you are liable to pay.

The maximum amount of compensation is SEK 5,000,000.

What do we not pay for?

The insurance does not pay compensation for claims for damages, for example, that are related to your work or that pertain to you as the owner or driver of a boat or motor-driven vehicle.

Legal-expenses insurance

Legal-expenses insurance provides financial cover if you are involved in a legal dispute that can be tried by a district court, for example.

Certain types of disputes are exempt from this legal-expenses coverage, such as divorce disputes, disputes involving amounts of less than half a basic amount, disputes connected to your work and crimes.

You are reimbursed for your legal representative and litigation costs. The maximum amount of compensation is SEK 240,000.

What do we not pay for?

Certain types of disputes are exempt from this legal-expenses coverage, such as divorce disputes, disputes involving amounts of less than half a basic amount, disputes connected to your work and crimes.

Personal-assault insurance

The insurance applies if you as a private individual are the victim of assault or certain sexual offences. You receive compensation for violation and pain and suffering at a standardised amount.

The insurance is invalid if you were injured by, for example, actively participating in a fight. Also, you will not receive any compensation if you were injured by someone encompassed by the same insurance policy as you or if the injury is connected to your work.

The maximum total amount of compensation is SEK 1,000,000, of which a maximum of 15 basic amounts for invalidity.

What do we not pay for?

The insurance is invalid if you were injured by, for example, actively participating in a fight. Also, you will not receive any compensation if you were injured by someone encompassed by the same insurance policy as you or if the injury is connected to your work.

Duty of care

To get full compensation, avoid exposing yourself to the risk of injury, for example by actively participating in a fight.

Costs for acute illness and accidental injury

The insurance reimburses costs in conjunction with acute illness and accidental injury that arise while the policyholder is living abroad. The term "illness" also includes mental crises.

What does the insurance cover?

The insurance pays for essential and reasonable medical and hospital-care costs, travel expenses associated with the provision of care and treatment, and travel home if treatment is to be provided in Sweden. If your condition is critical, we also pay for the expenses for two family members to travel to your location.

If you have to return to Sweden due to you or a close relative falling acutely ill, suffering accidental injury or a death, you will be reimbursed for your travel home to Sweden and your return travel to your place of study or work.

The essential and reasonable costs for a dental injury caused by an accidental injury are reimbursed. The maximum amount of compensation for an implant for an accidental injury is SEK 10,000. We pay a maximum of SEK 5,000 for emergency temporary treatment of dental problems that are not caused by an accidental injury.

What do we not pay for?

Examples of costs for which you will not be reimbursed

- costs arising because you already required medical care before you went abroad
- costs associated with a normal pregnancy
- if you are injured while participating in martial arts, motor races or training and competitions as a professional sportsperson
- costs for vaccinations and other preventive healthcare
- costs associated with cosmetic surgery.

Travel-start insurance

You are compensated if you miss a previously booked and paid outbound or a homebound journey due to a sudden and unforeseen event. If you are unable to continue your travel plans, you will receive compensation for the additional expenses for travelling home and travel interruptions.

You will receive maximum compensation of SEK 5,000 per person for your additional expenses. The maximum compensation for travel interruptions is SEK 500 per person per day, and for a maximum of 45 days.

Travel interruptions

If you are unable to complete your travel plans due to you, your travel companion or close relative falling acutely ill, suffering accidental injury or a death, you will receive compensation for the days during which you are unable to travel.

You will receive maximum compensation of SEK 500 per day for a maximum of 45 days.

Travel home in the event of a disaster

You are compensated if you have to cut your travel plans short due to a natural disaster, for example, occurring at your destination and as a result of the Swedish Ministry for Foreign Affairs advising travellers not to visit the area.

The insurance pays a maximum amount of SEK 10,000 for essential and reasonable additional expenses for travel home.

Period of validity

The insurance coverage is valid for one year, unless we have agreed on a different length of time, and applies from the date stated in the policy.

Swedish law applies to this agreement and any disputes between the parties may be settled in a general court. All communication between the parties will take place in Swedish.

Insurance policy

The agreement between us comprises the insurance policy and the complete insurance terms and conditions. What you want to have insured must be included in the insurance policy. Please read through the policy and contact us immediately if something is missing or incorrect so that we can correct it.

Payment of premiums

New insurance coverage must be paid within 14 days from the date on which we sent you the notice of payment. The insurance is not valid until the premium has been paid. Our liability comes into effect on the day after the premium was paid.

Renewing the insurance policy

Your insurance is normally renewed on the condition that the premium is paid, unless the agreement states, or other circumstances dictate, that the policy is not to be renewed.

Right to terminate the policy

You are entitled to terminate the insurance policy with immediate effect if you no longer have any insurance requirements or if any other such circumstances arise.

We are entitled to terminate the insurance policy if you or another insured party grossly neglect(s) your(their) obligations or if we have other extraordinary reasons.

Your right of withdrawal

When you purchase a product or service via the Internet or telephone, known as a "distance contract" you are entitled to cancel the purchase within 14 days. Contact us in such a case and we will assist you. If you have already made payment, your money will be returned with a deduction for the cost of the time that you had the insurance.

More detailed information about your right of withdrawal is stipulated in the Swedish Act on Distance Contracts and Off-Premises Contracts.

Use of personal information

Below is a brief description of how we process personal information. Complete information about how we process your personal information is found in *Behandling av personuppgifter*, which can be found on our website lansforsakringar.se/personuppgifter. You can request that this information be sent to you by contacting your regional insurance company.

The personal information that we collect about you is used in accordance with applicable laws and regulations. Information is collected so that we can sign and fulfil insurance contracts, take action that you request before an agreement has been reached, provide a complete overview of your commitments with the Länsförsäkringar Alliance, make legal claims and conduct marketing. Your personal information may also be used for statistics, market and customer analyses, product development, to prevent claims and for other purposes specified in the complete information *Behandling av personuppgifter*. Notify us if you do not want your personal information used for direct marketing.

Your personal information is primarily intended for use by the Länsförsäkringar Alliance, but we may also disclose it in certain cases to companies, associations and organisations with which the Länsförsäkringar Alliance collaborates, both within and outside the EU and EEA. We may also disclose your personal information to the authorities if we are obliged to do so by law. Details about your non-life insurance may also be disclosed to people in the same household as you.

You can always receive information concerning the personal information that we process about you. Personal information responsibility rests with the company that is specified as the insurer on your offer or your insurance policy or to whom you have submitted your personal information for another reason. General information, such as your name, contact details and information about your commitments, is also used in the Länsförsäkringar Alliance's shared customer register. All of the companies in the Länsförsäkringar Alliance are jointly responsible for the use of such personal information.

Registering a claim

To reduce the insurance companies' costs for compensation based on inaccurate information, insurance companies use an industry-wide claims register (known as GSR). This register contains certain information about claims and details about who has claimed compensation and is used solely in connection with claims adjustment. This means that we can find out if you have previously made any claims with another insurance company.

The entity responsible for this personal data is GSR, address: GSR AB, Box 24171, SE-104 51 Stockholm, Sweden.

If we do not agree

If you are not satisfied with a decision or the way in which your case was handled, we would naturally be pleased to re-consider your case. First contact the claims adjuster who was responsible for your case or the complaints officer/customer representative.

If you are still dissatisfied, you can contact the Swedish National Board for Consumer Disputes, which handles non-medical disputes, at www.arn.se, +46 8 508 860 00. For medical issues, the Swedish Personal Insurance Board can issue a statement, www.forsakringsnamnder.se, +46 8 522 787 20. This service is free of charge.

You can also have the case tried by a court of law. Your legal-representative costs are often reimbursed under the legal-expenses cover included in your household insurance. In such a case, you pay only the deductible.

The Swedish Consumers Insurance Bureau can provide general information about insurance issues, www.konsumenternas.se, +46 20 022 58 00.

Your municipal consumer advice department can also provide advice and information about insurance.

More information is available from our website.

About Länsförsäkringar

Länsförsäkringar comprises 23 independent regional insurance companies that offer customers a complete range of banking and insurance services. Animal and crop insurance is offered through Agria Djurförsäkring and total solutions for reliable mortgage transactions are provided through Länsförsäkringar Fastighetsförmedling. Your insurance policy states the regional insurance company that is your insurer.

We are subject to the supervision of the Swedish Financial Supervisory Authority.

Important travel advice

- Do not pack money or valuables in bags that are stowed away.
- Always contact the local police if you are the victim of theft, assault or damage to your possessions. Request a copy of the police report.
- Save all receipts for expenses for which you want to be reimbursed.
- Seek medical attention as soon as possible (from the first day) if you fall ill or injure yourself in an accident. Make sure you get a medical certificate that clearly states your diagnosis and the doctor's instructions, for example, rest.
- Contact us at Länsförsäkringar or SOS International on tel +46 8 670 40 00 prior to travelling home, undergoing an operation or receiving other comprehensive treatment.

Supplementary insurance

The Temporarily Living Abroad policy provides basic insurance coverage.

You can also extend your insurance coverage. Please contact us for a review of what you need.

Contact Länsförsäkringar or your insurance broker.

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