SWEDISH STATE BUSINESS
TRAVEL INSURANCE
Terms and conditions 1 January 2017
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These terms and conditions of insurance are based on the Ordinance (1993:674) concerning insurance cover etc. in conjunction with travel on government business.

An authority under the Government is responsible for ensuring the authority's employees and contractors have insurance coverage for domestic and international travel on government business and assignments in connection with this. The provisions of this ordinance do not apply for

1. persons not employed by the state who receive state education,

2. persons covered by state personal injury insurance in accordance with Chapter 7, Section 2 of the Social Insurance Code or the provisions of Chapter 7, Section 3 of the same code,

3. employees of consultancies who are paid to carry out clearly defined assignments. Ordinance (2010:1682).

These terms and conditions apply in accordance with the Ordinance. The terms and conditions are the general terms and conditions that apply unless separate terms and conditions are agreed between the State authority and Kammarkollegiet. Such separate terms and conditions are set forth in the confirmation of insurance cover issued by Kammarkollegiet.
1 Scope, definitions and deductibles

1.1 When and where does the insurance apply?
The following terms and conditions apply unless separate terms and conditions have been agreed between the State authority and Kammarkollegiet. Such terms and conditions are then stated as deviations in the annual confirmation of insurance cover issued by Kammarkollegiet to the authority.

The insurance policy cover applies to all domestic and international business travel on behalf of the State authority. It applies during the entire period of absence from the place of employment or home or other place where the business journey begins or ends. In the event of an international business journey, it also applies during interruptions of travel due to vacations or leaves of absence at a place other than the insured person’s regular place of activity. For such a break to be deemed an interruption of business travel and not an independent activity, the break may not exceed a period longer than the period of the business journey otherwise. The break shall not be longer than 14 days. For holidays lasting longer than 14 days, a private insurance policy must be taken out for the entire holiday period.

It doesn’t matter if the holiday is before, during or after the business journey.

The insurance cover also applies in areas the Ministry for Foreign Affairs advises against travel to.

1.2 Who does the insurance cover?
- All employees of a state authority who are travelling on government business.
- Consultants who are carrying out an assignment on behalf of an authority and who are not employed by a consultancy.
- All doctoral students (postgraduate students) travelling on government business.
- Journeys undertaken by members of the commissions and boards of State authorities to and from gatherings and meetings of such commissions and boards are covered where such are undertaken by persons whose place of work is not in the building in which the gathering or meeting is held.
- Locally employed personnel travelling on government business.
- A contractor who are on a journey to an Authority’s behalf, as long as they are not in one of the following categories of persons.

The following categories of persons are not covered by the business travel insurance:
- Students
- Accompanying relatives
- Participants in the Armed Forces volunteerism
- Consultants who are employed by a consulting firm

1.3 What is travel on government business?
Travel on government business is travel undertaken on behalf of an authority by an employee or contractor of the authority.

A business journey is considered official business on behalf of the authority if it:
- is directly linked to the insured’s duties at the authority and
- is approved by the authority.

If the activities that are the basis for the journey do not constitute official business on behalf of the authority, the travel cannot be considered a business journey.

1.4 Definitions

The Authority
The authority is the authority that has taken out the insurance.

The insured/insured person
The insured/insured person is the person covered by the insurance.

Cohabitant
The term cohabitant carries the same definition as in the Cohabitees Act (2003:376)

Base Amount
The base amount is the price base amount as defined in Chapter 2, Section 7 of the Social Insurance Code.

Contractors
A **contractor** is a person who carries out an assignment on behalf of an authority and who is not employed by the authority.

**Accident**

An “accident” is a bodily injury caused by a sudden and unintentional occurrence involving external force against the body. Damage caused by overloading or wear is not considered an accident. The same applies to heart attacks, strokes and similar, as well as diseases caused by bacteria, viruses or other contagion, unless these have arisen in connection with a sudden and unintentional occurrence involving external force against the body.

The term also includes disease or injury caused by biological or chemical substance, if it is likely that someone wilfully spread the biological or chemical substance with the intention of infecting or injuring persons. If the disease or injury is not discovered until after the term of insurance has expired, a medical expert opinion shall form the basis of the standpoint on the matter of whether the disease or injury shall be assumed to have befallen the insured during the term of insurance.

Injuries caused by chewing or biting are not considered accidental injuries.

**Family members**

The term **family members** refer to:

- Spouse
- Registered partner
- Cohabitant registered at the same address as the insured person
- Child(ren)
- Grandchild(ren)
- Siblings
- Parents
- Grandparents
- Parents-in-law*
- Daughter and son-in-law**
* Stepmother and stepfather***

* Parents of the spouse, registered partner or cohabitant as referred to above.

** Children's spouse or registered partner or cohabitant as referred to above.

***Parent's spouse, registered partner or cohabitant as referred to above.

The term close family (section 2.2) covers spouse, registered partner, cohabitant and child. Where the insured person does not have these relatives, parents are considered close family.

1.5 Deductibles

No deductibles shall apply to this insurance.
2 Insurance cover

2.1 Disability and Death Benefits

In the event of an accident which leads to medical disability, disability benefits relative to the degree of medical disability are disbursed. Where medical disability is assessed to be one hundred per cent, the benefits are equal to 22 base amounts. Calculations are performed using the base amount applicable in the year of the insured person's death. The amount is paid out as soon as the definitive degree of disability can be established. If this cannot be achieved within one year of the accident, a preliminary amount relative to the lowest degree of disability the accident is deemed to have caused shall be paid. The final settlement is then performed as soon as the definitive degree of disability has been established. If this cannot be achieved within three years of the accident, a final settlement is performed in accordance with the definitive degree of disability as assessed at that time. No reclamation is made of preliminary amounts disbursed which exceed this.

No compensation is paid for scarring.

If an accident leads to death within three years, death benefits are paid out.

If the insured person has not drawn up a special beneficiary clause for the insurance, the beneficiaries shall be the spouse, registered partner or cohabitant and child or - if the insured person does not have these relatives - legal heirs.

If one of the surviving dependants is a spouse, registered partner or cohabitant or if at least one of the surviving dependants is the insured person's child and is under twenty years of age, the amount is 11 base amounts.

If the surviving dependants include both spouse/registered partner/cohabitant and child under 20, the amount is 22 base amounts.

In all other cases, the amount is 6 base amounts.

Calculations are performed using the base amount applicable in the year of the insured person's death. Any disability benefit payments are deducted from the death benefits.

If the spouse/registered partner/cohabitant and child are beneficiaries, half of the insurance amount shall accrue to the spouse, the registered partner or the cohabitant and the remainder to the insured persons direct heirs.
If a divorce or termination of registered partnership case was underway at the time of the death, the spouse/registered partner is not considered a beneficiary.

If the person who in their position as insured may be covered by the insurance wishes to designate beneficiaries other than those mentioned above, a special beneficiary clause must be drawn up. The aforementioned amounts, which vary depending on the relation to the surviving dependant, can be distributed as per the insured’s instructions in the beneficiary clause. The form for this is provided by Kammarkollegiet. Once a clause is drawn up, it must be promptly submitted to Kammarkollegiet for storage.

For locally employed personnel in matters relating to section 2.1 Disability and Death Benefits, a limitation to a maximum three years' salary applies, in addition to the other limitations of the amount stipulated in the section.

2.2 Visits by family members
In the event that the insured person dies or incurs a life-threatening injury or disease, compensation is disbursed for reasonable costs associated with close family's travel and lodging in connection with a visit. The same applies in connection with burials abroad.

2.3 Disruption cover
If a business journey has been disrupted due to

- a family member’s serious injury or life-threatening disease,
- the death of a family member
- extensive property damage affecting the insured’s private property in Sweden or
- natural catastrophe or warlike unrest in the destination country

compensation is disbursed for any necessary and reasonable additional expenses incurred by the insured in connection with the journey home necessitated by the disruption. The “journey home” is defined as travel to the domicile used in connection with work at the place of employment. The insurance does not cover an additional outward journey. If the relatives is in another country than Sweden the insurance can cover the travel costs to that country. The costs may not exceed the cost of a trip to Sweden. The insurance does not pay for a new departure.

Provision
Primarily, issued travel documents and bookings shall be used. Where necessary, new bookings may be made. In this case, the additional expenses associated with the
new booking are covered. The illness or death must be certified by a medical certificate or proof of death.

**Note**

The term "extensive property damage" means that all or a considerable part of the insured’s domicile or summer house has been subjected to e.g., fire, water damage or a break-in entailing extensive damages or loss of property.

**2.4 Assault cover**

Compensation for personal injury in connection with assault is calculated at a maximum SEK 3,000,000 in accordance with Chapter 5, Sections 1 and 2 of the Tort Liability Act (1972:207).

Compensation is disbursed if the insured person does not – within a time frame which is reasonable when considering the damages and the need for compensation (though no later than three years after reporting the case to Kammarkollegiet) – receive compensation for damages from the perpetrator, their insurance company or another. If the insured person has been careless, the compensation may be adjusted.

The insurance does not cover degrading treatment.

**Provision**

Assaults must be reported to the local police authority immediately. The insured person must present evidence of their report. If Kammarkollegiet so requests, the insured person must bring an action for damages against the perpetrator before the court. Kammarkollegiet then disburses compensation for all costs not otherwise covered.

The insured person must observe normal prudence, i.e., avoid dangerous locations and situations and otherwise do what can reasonably be required in order to avoid assault or other injury. In the event of carelessness, the compensation is normally reduced by half, unless the circumstances are such that the carelessness is considered only slight or of little significance to the insurance claim. If the insured persons’ carelessness is considered particularly serious, compensation may be waived completely. The same applies if the insured person has been under the influence of alcohol, soporific, narcotics or other intoxicants, or has carried out a crime with intent which in accordance with Swedish law is punishable by day-fines or more severe consequences.
2.5 Medical, dental and home transport cover
The insurance covers necessary and reasonable costs associated with emergency medical treatment or dentistry abroad when the insured person is subjected to disease or accident during their stay abroad. For each incident, compensation is disbursed for such costs for a maximum period of ninety days from the first contact with the care provider. The insurance also covers dental injuries resulting from accidents in Sweden.

In the event of a disease or accident during a business journey in the insured’s home country, the insured person must first use their own general or private insurance.

Compensation is disbursed in accordance with the following provisions:

2.5.1 Medical care
Compensation is disbursed for necessary, reasonable and substantiated costs for emergency medical treatment abroad. The insurance does not cover costs for check-ups, vaccination, planned care or prenatal care.

In the event of illness or accident, the insurance covers substantiated costs for telephone calls to/from Kammarkollegiet, care provider and assistance company up to SEK 1,500.

Any additional costs (such as food, accommodation and rebooking of the ticket) are not reimbursed.

Limitations
In the event of pregnancy, costs for emergency medical treatment abroad in connection with delivery, miscarriage or other serious complications before the end of the 28th week of pregnancy (27+6). Other costs for care in connection with pregnancy or delivery are not covered.

2.5.2 Dental care
Compensation is disbursed for necessary, reasonable and substantiated costs for emergency dental care abroad. Emergency dental care refers to treatment that is carried out in order for the patient to be free of pain and infection, and also includes provisionally filling in any visible gaps and ensuring there is an adequate masticating surface.

In addition, if a dental injury has arisen via an accident abroad, any necessary and reasonable costs for continued treatment of the injury in Sweden for up to three years
after the date when the injury was incurred are covered, unless the cost can be covered by other means. The same applies to dental injuries resulting from accidents in Sweden. Both the treatment and the cost must be approved by Kammarkollegiet first.

If a dental injury is classed as an occupational injury, the matter of whether or not the Swedish Social Insurance Agency can cover the costs associated with dental care shall be examined first. Kammarkollegiet shall then take a standpoint on whether the dental injury can be covered in accordance with this section.

Limitations

For dental injuries resulting from chewing or biting, compensation is disbursed only for the emergency treatment carried out abroad.

Where implant treatment or veneers are concerned, the insurance only provides compensation if the treatment is of the kind that is covered by public dental insurance in Sweden.

In the event of an accident, the insurance may also cover dentistry not covered by public dental insurance.

The insurance only covers one permanent treatment.

2.5.3 Home transport

The insurance covers necessary, reasonable and substantiated additional expenses for home transport to Sweden on the grounds that he or she has been affected by a serious illness or extensive personal injury abroad. The insurance also covers the cost of home transport to Sweden of the deceased.

If the insured person’s home is in a country other than Sweden, the insurance can cover transport there, provided the costs do not exceed those for equivalent transport home to Sweden.

If Falck Global Assistance recommends repatriation and the insured does not want to be repatriated, Kammarkollegiet can then deny reimbursement for continuing treatment abroad for the disease / injury.

Note on 2.5

Sweden currently has an agreement on medical benefits with EU/EEA countries, Switzerland and a number of Convention Countries.
A person who travels to an EU/EEA country, Switzerland or to another Convention Country must have a certificate from the Swedish Social Insurance Agency which shows that he or she belongs to that country, so that he or she is sure to receive medical treatment in accordance with EU/EEA regulations and the Convention, i.e., without incurring any costs other than patient fees, where applicable.

A person who travels to a non-convention country must carry a personal insurance card (Swedish State Business Travel Insurance Certificate). The documentation required for these cards is provided by Kammalkollegiet and issued by the respective authority. The purpose of the card is for the insured to be able to have quick access to emergency medical treatment as it allows the hospital to establish immediately that the patient has insurance that covers the costs.

**Provision on 2.5**

In the event of serious illness, admission to hospital, the need for home transport or other active assistance abroad, the insured must first contact Falck Global Assistance before the hospital care or home transport commences.

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A person who falls ill during a temporary stay in another EU/EEA country or Switzerland must submit an application to the Swedish Social Insurance Agency, which examines whether the matter concerned care for which compensation can be disbursed. Receipts and other documentation relating to the care must be attached to the application. Kammalkollegiet has the right to request a power of attorney from the insured person which allows it to apply for compensation for treatment costs in another EU/EEA country and receive compensation on behalf of the insured person.

**2.6 Property cover**

For damage to or loss of personal property which the insured person has taken with them or acquired during the trip, a maximum total of SEK 40,000 compensation is disbursed. Loss of money and valuable documents is covered up to SEK 5,000. Jewelry and watches are covered up to SEK 10,000 per object. The compensation may be adjusted if the insured has been careless. The same applies if the insured person has not reported the incident or made efforts to limit the damage.
- The insurance covers necessary and reasonable additional expenses that are a direct result of compensable damage up to SEK 5,000. Examples of such costs are:
  - telephone calls to block account cards/debit cards/credit cards
  - travel costs associated with police report or obtaining a new passport
  - new keys/lock for the insured person's private domicile or vehicle.

The insurance does not cover the following:

1. Damage to or loss of money, travel documents, objects made wholly or partially of precious metals, genuine pearls and precious stones, antiques, wristwatches works of art, cameras, mobile telephones, tablet computers, computers or other electronic equipment and accessories, alcoholic drinks, tobacco or other goods which are fragile or liable to be stolen, if such property has been handed over for transport, checked in or stored in another manner.

2. Malfunction which has arisen not in connection with sudden and unforeseen damage from an external source. Damage or malfunction caused by climate or environmental impact (e.g., damp, impact of sand, rust or dirt).

3. Damage caused by abrasion or wear, surface damage dents or scratches which do not have a serious impact on usability.

4. Damage or loss that can be covered by other insurance, transport company, hotel or similar.

5. Damage to sporting equipment during usage.

6. Damage to or loss or motor vehicle, boat, aircraft, caravan or trailer, removal goods or animals (N.B. cf. section 2.11).

7. Purchase, withdrawal or exploitation with the use of a stolen, cloned or lost debit card, credit card, SIM card or similar.

8. Apps or media files for computers, mobile phones, tablet computers or similar.

Note

Goods which are fragile or liable to be stolen must be carried as hand luggage. Note that theft from checked-in, locked luggage is not uncommon.

Kammarkollegiet assumes ownership of lost property for which it has disbursed compensation. If the object for which compensation has been paid is found, the insured person must promptly inform Kammarkollegiet.
Provision

The insured person must provide evidence of their report as follows:

Theft must be reported to the local police authority immediately. If the theft has taken place at a hotel, it must also be reported to the hotel. Damage to or loss of transported property must be reported to the transport company. In the first instance, the hotel or transport company's liability, commitment or guarantee must be enquired after and utilized.

Carelessness

The insured person must observe normal prudence, i.e., adequately handle and store the property and otherwise do what can reasonably be required in order to avoid theft or other damage. To leave money in a hotel room or to leave property liable to stolen in a car, for example, is generally considered careless. In the event of carelessness, the compensation is normally reduced by half, unless the circumstances are such that the carelessness is considered only slight or of little significance to the insurance claim. If the insured persons' carelessness is considered to be of a particularly serious nature, the right to compensation may be waived completely. If the insured person has forgotten, lost or misplaced the property, the amount is normally adjusted to 50 per cent.

Rules of compensation

In the event of damage to property, any substantiated reparation costs are covered to a maximum amount corresponding to the market value of the property prior to the damage. In the event of damage or loss, compensation is only paid out if the insured person can evidence their ownership of the property and the damage to or loss of it.

In the event of loss or damage which is not rectifiable, compensation is disbursed in the amount of the property's market value prior to damage.

If an actual market value cannot be established, the value is set at the replacement value with deduction for age and wear. Deduction for age and wear is calculated at ten per cent per year from the second year after the year in which it was acquired, up to a maximum seventy per cent. For clothing, shoes and boots, however, deductions are made for age and wear at a rate of twenty per cent per year from the first year after the year in which they were acquired, to a maximum seventy per cent. For mobile phones, deductions are made for age and use of twenty five per cent a year from the first year following the acquisition year to a maximum of seventy per cent.

For consumables such as make-up, perfume, hygiene products and underwear, compensation is paid at 50 per cent of the price of the brand new product.
2.7 Baggage delay
In the event of a delay of registered luggage for an outward journey, in excess of two hours, reasonable and substantiated costs purchase at the destination are covered to a maximum SEK 5,000.

Provision
The insured person must provide evidence of the delay issued by the transport company. In the first instance, the transport company’s liability, commitment or guarantee must be enquired after and utilized.

2.8 Cover for crisis and catastrophe
If the insured person finds themselves in a country affected by a natural catastrophe or warlike unrest and he/she is forced to extend the duration of their trip, travel to a more secure location or change their form of accommodation due to these circumstances, compensation may be adjusted for necessary and reasonable additional expenses for travel, room and board.

If the insured person experiences an acute psychological crisis in connection with them being subjected to or witnessing assault, threats, serious illness, accident or natural catastrophe, the insurance can cover up to five sessions with a psychologist, counsellor or similar. If additional treatment is required, contact must be made with Kammarkollegiet or Falck Global Assistance. In the event of assault, compensation can also be disbursed for crisis intervention in Sweden. In the event of assault, see also 2.4.

Compensation to a maximum total of SEK 5,000 can be disbursed. Costs must be substantiated with the original receipt.

2.9 Cash assistance
If the insured person is in immediate need of money due to theft or other compensable damages, up to SEK 10,000 in the appropriate currency can be transferred from Falck Global Assistance.

Note
A payment from Falck Global Assistance should not be considered compensation for damages; it is a loan from Kammarkollegiet to the insured person. During settlement of the claim, the loaned amount is deducted from the compensation for damages.
Where necessary, the insured person is therefore liable to repay Kammarkollegiet the difference between the loan and the compensation for damages.

Falck Global Assistance can be reached 24/7 on tel + 46 8 587 717 49 or fax + 46 8 505 939 13, or via e-mail: fga@se.falck.com.

2.10 Liability cover
If a claim is made against the insured person for compensation for damages owing to an incident that occurred during a business journey and which was connected with the business journey, Kammarkollegiet undertakes in respect of the insured person to:

1. investigate whether the liability for damages exists,

2. negotiate with the counterparty,

3. plead the insured’s case in legal proceedings or arbitration and thereby pay the legal fees or arbitration costs that the insured incurs or is ordered to pay and which cannot be obtained from the counter party or another party

4. pay the damages for which the insured is liable in accordance with the applicable law of damages, to a maximum of SEK 5,000,000.

The insurance does not cover the following:

1. Damage claims made against the insured as the owner, user or driver of a motor vehicle, boat or aircraft.

2. Damage claims covered by the authority’s vicarious liability or that of another employer.

3. Damages which have arisen in connection with the insured committing a crime for which, in accordance with Swedish law, imprisonment is included in the scale of penalties.

4. Damage claims against the insured person or accompanying family member that concern some form of damage via wear or neglect of a hired or borrowed property.

However, the insurance does cover damage claims made by a party other than the owner/party hiring out the car against the insured person as a driver in a foreign country of a car hired or borrowed there, provided the claim is not covered by the car’s third party insurance or other equivalent insurance.
Provision

Kammarkollegiet is not bound by the insured person offering in advance to pay compensation for any damages, consenting to liability for damages or approving a compensation claim. If a claim is made, the insured must refer to the liability cover with Kammarkollegiet. The insured should record the name, address and telephone number of witnesses and others who can provide information on the incident.

2.11 Legal expenses cover

If the insured person, as a private person, makes a damages claim against someone due to an incident which occurred during the business journey and which has a connection with the business journey, compensation is disbursed for any reasonable costs associated with legal representation, unless these can be paid by the counterparty or another party or via legal aid. Furthermore, where necessary, compensation is disbursed for the legal costs that the insured person is ordered by the court to pay to the counterparty.

The insured person must in the first instance hire a Swedish lawyer as their representative. In the event of a dispute abroad, the insured must hire a representative chosen by Kammarkollegiet.

The maximum amount of compensation is SEK 200,000.

The legal expenses cover does not apply to disputes involving an amount lower than SEK 15,000.

2.12 Motor deductible cover

In the event of damage incurred during a business journey with the insured persons personal car or motorcycle (not a rental car), compensation is disbursed for the deductibles in third party, partial cover or damage motor insurance/guarantee, to a max total of SEK 6,000, provided

- the damage has been adjusted via the car's insurance
- the cost of the damages exceeds the deductibles
- the deductibles cannot be covered by another party.

Costs for car rental during reparations are not covered. Loss of a bonus or similar is not covered.
3 Notification of damage

A notification of damages must be signed by both the insured person and the authority. In addition, the party requesting compensation must

1. in the event of theft or assault, attach evidence of the report issued by the police in the town or city where the damage was incurred,

2. in the event of damage, theft or loss which occurred during transport or at a hotel, attach evidence of the report issued by the transport company or hotel,

3. in the event of a delay of registered baggage, attach evidence issued by the transport company,

4. submit a specific request for compensation and attach receipts in original or other forms of verification,

5. if other insurance applies for the same damage, inform Kammarkollegiet of this and

6. at Kammarkollegiet’s request, submit information and provide medical certificates and other documents that it needs in order to settle the claim, and cooperate so that an inspection of the damaged property can be carried out.

Provision

If the insured person neglects their obligations in accordance with the terms and conditions of the State Business Travel Insurance, the compensation may be reduced or waived entirely.

Comments

If contact is made with Falck Global Assistance on the grounds of damages, a notification of damages must **always** be sent to Kammarkollegiet, even if the insured does not have any claim for compensation against the insurance policy. The same applies if the insured has received medical or dental treatment abroad and in connection with this has referred to this insurance policy or to Kammarkollegiet.
4 General terms and conditions

4.1 Other insurance
With the exception of Disability and Death Benefits, the insurance only covers damages or costs if they are not covered by another insurance policy, ordinance or act.

If compensation for personal injury left from the URA or UVA insurance, no disability or death benefits will be paid from the Swedish State Business Travel Insurance.

4.2 Limitations period
The right to compensation expires three years after the date on which the damage/injury was incurred, if the claim has not been received by Kammarkollegiet before then. In the matter of liability cover, the date of the damage/injury is considered to be the date on which a claim is made against the insured. In other cases, the date of the damage/injury is the date of the incident which is the basis of the insurance claim.

4.3 Reclamation
Where Kammarkollegiet has disbursed compensation in an insurance claim, it assumes the insured persons right in respect of another party that is liable for the damage.
5 Appendices

Appendix 1

Special terms and conditions for business abroad in the service of the ministry for foreign affairs

In addition to what is stated in section 1. Scope, definitions and deductibles, the insurance also covers all types of travel where the State pays half of the travel costs, e.g., journeys home for holiday and visits by family members. The cover only applies during the travel itself, i.e., during transport between places of accommodation at each location (“door to door”), not during the stay at the location. During travel in “hardship” cases, however, the cover also applies to the location itself.
Appendix 2

Special terms and conditions for the Swedish Armed Forces

In the case of business travel abroad, the insurance cover also applies to accompanying family members (spouse, registered partner or cohabitant and children) whose journeys are paid for by the Swedish Armed Forces. The cover applies both to family members who accompany the insured person on outward and homeward journeys and who live with the insured during the entire period of service, and to family members who visit the insured person during the period of service and who live with that person during the period of their visit.

Changes of location within the place of service are not considered to fall within the category of business travel. The term place of service does not refer exclusively to the place (e.g. the building) in which the person’s work, or preparatory or finishing activities, take place; it refers, where applicable to the entire regiment site, the wing site including airfield, base site or school site, where the building is situated. In the case of service at sea, the ship is considered to be the place of service. In addition, when the ship is berthed in a military port, the place of service is considered to be the whole of the military port zone. It is thus only when a person leaves a site so defined on business that the person is considered to be on a business journey.

Commuters as defined in Chapter 3, Section 3 of the Swedish Armed Forces Agreement on Mobility and Expense Compensation and students at Swedish military colleges (including FHS) or at non-military colleges in Sweden, are covered by the insurance only during journeys of induction into and discharge from service and free journeys home. (Journeys by commuters and students from and to their temporary place of service/college or temporary home are also covered by the insurance.)

The business travel insurance also applies – subject to the limitations described in section 2.5 – to employees of Swedish Armed Forces stationed abroad. It applies 24 hours a day throughout the world, from the beginning of the first journey from Sweden until return to the place of demobilization in Sweden in connection with termination of employment. As a result of the aforesaid, the insurance applies, for example, during off-duty time in a third country. The insurance does not apply during off-duty time in Sweden. However, the insurance does apply during journeys of induction into and discharge from service in Sweden and during business travel in Sweden that is undertaken by employees of Swedish Armed Forces stationed abroad.

However, compensation under the insurance will only be paid to the extent that corresponding compensation cannot be obtained in accordance with the Swedish act (2010:449) and ordinance (2010:651) on Swedish Armed Forces Personnel in
International Military Operations or the act (1999:568) and ordinance (1999:569) on Swedish Armed Forces Stationed Abroad.

**Note**

Section 2.5 Medical care, dental care and home transport cover does not apply to forces stationed abroad.

However, accompanying family members of employees of armed forces stationed abroad are covered by this section if the Swedish Armed Forces have paid for the journey by the family member.