

SWEDISH STATE BUSINESS TRAVEL INSURANCE

Terms and Conditions of Insurance 01.10.2023



KAMMARKOLLEGIET

Contents

1	Scope and deductible	3
1.1	Where and when is the policy valid?.....	3
1.2	To whom does the insurance apply?	3
1.3	What is a business trip?	4
1.4	Deductible	4
2	Insurance cover.....	5
2.1	Disability and Death Benefits.....	5
2.2	Visits by family members.....	6
2.3	Disruption cover	6
2.4	Assault cover	7
2.5	Medical, dental and home transport cover	8
2.5.1	Medical care	8
2.5.2	Dental care	8
2.5.3	Home transport cover	9
2.6	Property cover	10
2.7	Baggage delay	14
2.8	Cash assistance	14
2.9	Liability cover.....	15
2.10	Legal expenses cover.....	16
2.11	Motor deductible cover	18
3	Notification of claims	19
4	General Terms and Conditions	20
4.1	Other insurance.....	20
4.2	Statutory limitation.....	20
4.3	Claims recovery	20
4.4	Application of the Terms and Conditions of Insurance.....	20
4.5	Foreign currency.....	20

2023-10-01

SWEDISH STATE BUSINESS
TRAVEL INSURANCE

4.6 Register of insurance claims, GSR.....	21
4.7 Application.....	21
5 Definitions.....	22

1 Scope and deductible

This insurance is compulsory pursuant to the Ordinance (SFS 1993:674) concerning insurance cover etc. when travelling on government business.

The following terms and conditions apply unless separate terms and conditions have been agreed between the government agency and Kammarkollegiet. Any such terms and conditions will then be stated in the annual confirmation of insurance sent to the government agency by Kammarkollegiet.

1.1 Where and when is the policy valid?

The policy covers all domestic and international travel on government business and throughout the absence from the workplace or home or other location at which the business trip begins and ends. When travelling abroad on government business, the policy also applies during breaks due to annual leave or leave of absence in a location other than the insured's usual place of business. To be considered a break in the business trip, rather than a freestanding activity, the length of the break must not be longer than the rest of the business trip. The maximum permitted total breaks is 14 days. For breaks longer than 14 days, private insurance must be taken out for that entire period.

It is irrelevant whether the annual leave or leave of absence is taken before, during or after the business trip.

The insurance policy also covers areas to which the Swedish Ministry for Foreign Affairs advises against travel.

1.2 To whom does the insurance apply?

- All employees of a government agency travelling on official business.
- All doctoral students travelling on official business on behalf of a government agency.
- Consultants on assignment from a government agency who are not employed by a consultancy firm.
- Members of a government agency's board of directors, committees and advisory council travelling to and from meetings of these bodies are covered provided that they do not usually work in the building in which the meeting is being held.
- Local employees travelling on official business on behalf of a government agency.
- Contractors travelling on official business on behalf of a government agency who depart from Sweden, if they do not fall into any of the following categories.

The following categories of people are not covered by Swedish State Business Travel Insurance:

- Students
- Accompanying family members
- Members of the Swedish Armed Forces volunteer organisation.
- Conscripts, recruits and those reporting for muster.
- Consultants employed by a consultancy firm.

1.3 What is a business trip?

A business trip is any journey undertaken on assignment from a government agency by an employee or contractor of the agency.

An assignment is deemed to be undertaken on behalf of the agency if:

- it is directly connected with the traveller's duties at the agency; and
- it has been approved by the agency.

If the activity giving rise to the trip does not constitute official business on behalf of the government agency, it cannot be deemed to be a business trip. 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

Travel between home and the individual's usual workplace is not covered by business travel insurance.

1.4 Deductible

The insurance policy applies without any deductible, with the exception of clause 2.8 Legal costs, where the deductible is calculated according to the method specified in that clause.

2 Insurance cover

2.1 Disability and Death Benefits

In the event of an accident that results in medical disability, disability benefits relative to the degree of medical disability are disbursed. In the event of a medical disability of one hundred per cent, the benefits are equal to 22 base amounts. This calculation uses the base amount for the year in which the disability is confirmed. The amount is paid as soon as it has been possible to confirm the definitive degree of disability. If this has not been possible within 18 months of the accident, a provisional amount is paid in relation to the lowest permanent degree of disability the accident is deemed likely to give rise to. Final settlement then takes place as soon as the definitive degree of disability has been confirmed. If this has not been possible within three years of the accident, a final settlement is made in accordance with the definitive degree of disability assessed at this time. Any surplus paid out in the preliminary payment will not be reclaimed.

No compensation is paid for scars.

If an accident results in death within three years, death benefits are paid out.

If the insured has not specified the beneficiary of the policy, the spouse, registered partner or cohabitee and children under 20 years of age are the beneficiaries. If no such person exists, then the insured's legal heirs are the beneficiaries.

If one of the surviving dependents is the spouse, registered partner or cohabitee, or if at least one of the surviving dependents is a child of the insured under 20 years of age, the sum is 11 base amounts.

If surviving dependents include both the spouse, registered partner or cohabitee and a child under 20 years of age, the sum is 22 base amounts.

In other cases, it 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 beneficiaries are the spouse, registered partner or cohabitee and child(ren), half of the sum insured shall be paid to the spouse, registered partner or cohabitee and the remainder to the insured's heirs.

If divorce proceedings (including the dissolution of a registered partnership) were underway at the time of death, the spouse or registered partner is no longer a beneficiary.

If the insured wishes to make arrangements regarding beneficiaries other than those listed above, a separate beneficiary clause must be drawn up. The amounts stated above, depending on the group of surviving dependents, can be distributed in the manner specified by the insured himself/herself in

2023-10-01

SWEDISH STATE BUSINESS
TRAVEL INSURANCE

the beneficiary clause. A form for this is available from Kammarkollegiet. Once drawn up, the clause must be submitted immediately to Kammarkollegiet for storage.

For local employees, with regard to Section 2.1 Lump sum payments in the event of disability or death, in addition to the limits specified above, a maximum payout of three year's salary also applies.

Limitations

Disability or death benefits do not apply to the following activities during leisure time or holidays:

- Motorsport racing
- Deep-sea diving (below 30 metres)
- Martial arts
- Mountaineering, rock climbing, ice climbing
- Sporting competitions and training at elite level
- Off-piste skiing
- Parachuting, skydiving
- Paragliding

2.2 Visits by family members

In the event of a life-threatening medical condition or the death of the insured, reasonable costs for travel and accommodation will be reimbursed for a maximum of three close relatives for one (1) visit. The same applies to attending a funeral abroad.

Limitations

The policy does not cover additional costs such as food, parking fees and telephone bills. Transport costs unrelated to arrival and departure will not be reimbursed.

~~2.3~~ 2.3 Disruption cover

If a business journey has been disrupted due to

- the death or life-threatening medical condition of a close relative;
- extensive damage to the insured's private property in Sweden; or
- natural disaster, war, civil unrest or other disturbances in the country visited

necessary and reasonable additional costs incurred by the insured in order to return home early will be reimbursed. For this purpose, the term *return home* refers to the journey to the accommodation in which the insured resides while working at their usual place of employment. If the close relative is in a country other than Sweden, the policy can cover the cost of travelling to that country up to an amount equivalent to the cost of travelling to Sweden.

2023-10-01

SWEDISH STATE BUSINESS
TRAVEL INSURANCE

The policy does not cover a new outbound journey.

Provisions

As a first course of action, issued travel documents and bookings must be used. If it is possible to rebook, the additional cost of rebooking will be reimbursed.

The illness or death must be confirmed by a doctor's certificate or death certificate.

Note

The term *extensive damage* refers to, for example, fire or water damage or burglary affecting a significant part of the insured's main home or holiday home or leading to the substantial loss of property.

2.4 Assault cover

Compensation for personal injury occasioned by an assault is calculated pursuant to Sections 1 and 2 of Chapter 5 of the Swedish Tort Liability Act (SFS 1972:207), Maximum compensation is SEK 3 million.

Compensation is paid to the extent that the insured does not, within a reasonable period of time given the nature of the injury and the need for compensation, receive damages from the perpetrator, the perpetrator's insurance company or some other party, although no later than three years after Kammarkollegiet has been notified. If the insured has been negligent, compensation may be adjusted accordingly.

The insurance policy does not cover victimisation or abusive behaviour.

Provisions

The assault must be reported immediately to the local police. The insured shall produce evidence that a police report has been made. If Kammarkollegiet so requires, the insured must bring legal action for damages against the perpetrator. Kammarkollegiet will then reimburse all costs not reimbursed by a third party.

The insured shall observe normal caution, i.e. if possible avoid dangerous areas and situations and otherwise do what may reasonably be expected in order to avoid being the victim of assault or other injury. In the event of negligence, compensation is normally halved, unless the circumstances are such that the negligence was very minor or had little significance for the insurance claim. In the event of gross negligence, the right to compensation may be lost completely. The same applies if the insured was under the influence of alcohol, sleeping pills, narcotics or other intoxicants or committed a deliberate act that could lead to at least a fine under Swedish law.

2.5 Medical, dental, and home transport cover

The policy covers necessary and reasonable costs for emergency medical or dental care while abroad when the insured falls ill or suffers an accident while traveling abroad. Costs are reimbursed for a maximum period of 90 days for each incident, from the date of first contact with the healthcare provider.

In the event of illness or accident while travelling on business in the insured's homeland, the insured's first recourse is to their own public or private insurance.

Costs incurred for emergency medical care or dental care in Sweden will not be reimbursed. The cost of dental treatment for injuries sustained in an accident may however be reimbursed.

The following provisions apply to compensation:

2.5.1 Medical care

Compensation is paid for necessary, reasonable and documented costs of emergency medical care abroad. The insurance policy does not reimburse costs incurred for medical checkups, vaccinations, planned care or maternity care.

In the event of illness or accident, the policy covers documented costs up to SEK 1,500 for telephone calls to and from Kammarkollegiet, healthcare providers and assistance companies.

Any additional costs such as board and lodging and rebooking tickets will not be reimbursed.

Limitation

In the event of pregnancy, the insured's costs will be reimbursed for emergency medical care in conjunction with delivery, miscarriage or other serious complications occurring before the end of the 28th week of pregnancy (27 + 6). Other costs associated with care during pregnancy or delivery will not be reimbursed.

2.5.2 Dental care

Compensation is paid for necessary, reasonable and documented costs of emergency dental care abroad. The term *emergency dental care* refers to treatment to alleviate the insured's pain or infection, to temporarily fill any visible gaps in teeth and to ensure that the insured has at least one (1) functioning chewing surface.

If a dental injury is the result of an accident that occurred while abroad, the policy also covers the necessary and reasonable cost of continued treatment in Sweden for a maximum period of three years from the date of the injury, provided that the costs are not reimbursed by a third party. The same applies to dental injuries incurred during an accident in Sweden. Both treatment and the associated costs must be approved in advance by Kammarkollegiet.

2023-10-01

SWEDISH STATE BUSINESS
TRAVEL INSURANCE

If a dental injury is classed as an occupational injury, the matter of compensation must first be assessed by the Swedish Social Insurance Agency. Only then will Kammarkollegiet decide whether the dental injury is covered by this clause.

Limitation

In the event of damage to teeth caused by chewing or biting, compensation is only paid for the emergency treatment that is performed abroad.

Permanent crowns, orthodontic treatment, braces or bridges are not considered emergency dental treatment and the associated costs will not be reimbursed.

In the event of an accident, the policy may also cover dental care that is not reimbursed by the general dental care allowance.

In the event of dental injury due to an accident, the policy only covers implants or veneers if the treatment is of the kind reimbursed by the general dental care allowance.

The policy only covers one (1) permanent treatment.

2.5.3 Home transport cover

The policy covers necessary and reasonable additional costs for repatriating the insured to Sweden if they suffer serious illness or extensive personal injury while abroad. The policy also covers the cost of repatriating the insured's body to Sweden in the event of their death.

In the first instance, repatriation should be arranged by, or in consultation with, Falck Global Assistance. If repatriation is arranged in some other way, Kammarkollegiet may refuse to reimburse the cost.

If the insured's domicile is in a country other than Sweden, the insurance policy can reimburse repatriation there, on the condition that the cost does not exceed the cost of a corresponding repatriation to Sweden.

If Falck Global Assistance's recommends repatriation and the insured fails to follow this recommendation, Kammarkollegiet may refuse to reimburse the cost of continued care abroad for the illness/injury in question.

Provisions on medical care dental care and home transport cover

In the event of serious illness, hospitalisation or the need for repatriation or other active assistance due to injury abroad, the insured must contact Falck Global Assistance before hospital treatment or repatriation begins.

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Notes on medical care, dental care and home transport cover

Sweden currently has agreements (“conventions”) with the Nordic countries, other countries in the EU/EEA, Switzerland and some other countries to provide healthcare to one another’s citizens. When in these countries, the public healthcare system must be used in the first instance.

Anyone travelling to a country within the EU/EEA, Switzerland or another convention country should carry a European Health Insurance Card or certificate from the Swedish Social Insurance Agency showing that they are covered by a convention, so that he/she can safely receive medical care without incurring costs other than applicable patient fees.

Anyone travelling to a non-convention country should carry a personal insurance certificate. Documentation for such a certificate is provided by Kammarkollegiet and issued by the relevant government agency. The purpose of the certificate is to ensure that the insured can quickly access emergency medical care by enabling the healthcare provider to immediately establish that there is an insurance policy that will cover the costs.

Anyone 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 will examine whether the care provided can be reimbursed. Receipts and other documentation confirming the care provided must be attached to the application. Kammarkollegiet retains the right to request power of attorney from the insured, including to apply for remuneration for healthcare costs incurred in another EU/EEA country and receiving compensation on behalf of the insured.

2.6 Property cover

Compensation for damage to or the loss of personal property that the insured takes with them or acquires while travelling is payable to a total maximum amount of the price base amount that applies on the date of the damage or loss. The maximum compensation for the loss of cash and documents of value is SEK 5,000. The maximum compensation for jewellery and watches is SEK 10,000 per item. This compensation may be adjusted if the loss is due to the insured’s negligence. The same applies if the insured has not reported the loss nor attempted to limit the damage.

The policy will reimburse up to SEK 5,000 for necessary and reasonable additional expenses incurred directly as a result of reimbursable damage. Such costs include:

- telephone expenses to block debit/credit cards;
- travel expenses to file a police report, obtain a new passport or new visa; and
- new keys/locks to the insured's private residence or private vehicle.

The policy does not cover the following:

1. Damage to or the loss of the following property if checked in for transportation or storage:

- Cash
- Travel documents
- Objects made partly or completely from precious metals
- Genuine pearls and precious stones
- Wristwatches
- Antiques
- Artworks
- Cameras
- Mobile telephones
- Tablets
- Computers or other electronic equipment including accessories
- Alcoholic beverages
- Tobacco
- Foodstuffs
- Other fragile or theft-prone property

2. Functional faults that have not arisen in connection with a sudden and unforeseen event that has already occurred. Damage or functional faults caused by climate or environmental effects (e.g. damp, effects of sand, rust or dirt).

3. Damage caused by wear and tear, surface damage such as dents and scratches that do not significantly influence the usefulness of the object.

4. Damage or loss that can be compensated through other insurance, a transport company, hotel etc.

5. Damage to sports equipment during use.

6. Damage to or loss of motor vehicles, boats, aircraft, caravans or trailers, belongings when moving house or animals (cf. Section 2.11).

7. Purchases or withdrawals made with or other use of stolen, cloned or lost debit cards, credit cards, SIM cards, etc.

8. Apps, media files or software for computers, mobile telephones, tablets, etc.

9. Damage to private property caused by leaks of carried liquids.
10. Property belonging to a government agency, company, non-governmental organisation or other legal entity.
11. Costs associated with the theft of the insured's identity or other forms of fraud.

Note

Fragile items or property that is prone to theft must be carried as hand baggage. One should be aware that theft from checked-in, locked bags is not uncommon.

Kammarkollegiet assumes the ownership rights to lost property for which Kammarkollegiet has paid compensation. Should items for which compensation has been received be recovered, the insured must inform Kammarkollegiet at the earliest opportunity.

Provisions

The insured must present proof of the following notifications:

Theft must be immediately reported to the local police. Theft in a hotel must also be reported to the hotel. Damage to or loss of property during transit must be reported to the transport company. In the first instance, the hotel's or transport company's liability, obligations or offers must be requested and used.

Negligence

The insured shall observe a normal level of vigilance, i.e., handle and store their property in a secure manner and otherwise take reasonable precautions to avoid theft or damage. For example, leaving money in a hotel room or property likely to attract thieves in a parked vehicle will generally be considered negligent. In the event of negligence, compensation is normally halved, unless the circumstances indicate that the negligence was very minor or had little significance to the insurance claim. In the event of gross negligence, the right to compensation may be forfeited in its entirety. If the insured forgets, drops or misplaces property, compensation will usually be adjusted to 50%.

Compensation rules

In the case of damage to property, documented repair costs are compensated up to the market value of the property before it was damaged. Compensation will only be paid for damage or loss if the insured can prove that they were in possession of the property and that it was damaged or lost.

In the event of loss or irreparable damage, property will be compensated as follows:

- A. New property – less than one year since the date of purchase. 100% compensation for equivalent new property is paid.
- B. Older property – more than one year since the date of purchase. Compensation is paid after the deduction of a percentage of the current price of equivalent property, as stated in the table below.

**SWEDISH STATE BUSINESS
TRAVEL INSURANCE**

- C. For consumables such as cosmetics, perfume, medicines, hygiene articles and underwear, compensation will be paid at 50% of the cost of a new replacement. The same applies to property for personal use or without second-hand value.
- D. For property that does not appear in the table below, the value of the item before damage or loss is the cost of replacement less depreciation for age and use. Depreciation for age and use is 10% per year starting one year after the date of purchase, although not more than 70%.
- E. For precious metal, genuine pearls and gemstones, 100% of the value of equivalent property is paid. The maximum amount of compensation is however SEK 10,000.

Compensation (%)

	Age						
Item	< 1 year	1–2 years	2–3 years	3–4 years	4–5 years	5–6 years	> 6 years
Spectacles	100%	100%	80%	60%	40%	20%	20%
Clocks/watches	100%	100%	90%	80%	70%	60%	30%
Bicycles including accessories	100%	100%	70%	60%	50%	40%	20%
Sports equipment, e.g., skis and golf clubs	100%	100%	70%	60%	50%	40%	20%
Cameras, lenses, binoculars including accessories	100%	100%	90%	80%	70%	60%	30%
Audio-visual equipment	100%	100%	80%	60%	40%	20%	20%
Clothing, shoes, boots, bags, wallets, sunglasses	100%	80%	60%	60%	40%	20%	20%
Mobile telephones including accessories, smartwatches,	100%	70%	40%	20%	20%	20%	20%

headphones/ear buds, speakers							
Computers and tablets including accessories	100%	80%	60%	40%	20%	20%	20%

2.7 Baggage delay

If checked-in luggage is delayed by over two hours on the outbound journey, necessary and reasonable costs will be reimbursed for purchases at the destination to a maximum of SEK 6,000.

Provisions

The insured must present a certificate of delay from the transport company. As a first step, the transport company's liability, obligations or offers must be requested and used.

2.8 Cover for crisis and catastrophe

If the insured finds themselves in a country affected by a natural disaster, war or civil unrest, and is forced to extend their stay, travel to a safer location or change their accommodation due to these circumstances, compensation may be paid for necessary and reasonable additional expenses for travel, accommodation and meals. Should the insured find themselves in an acute mental health crisis due to being subjected to or witnessing violence, threats, severe illness, accident or natural disaster, the policy may reimburse the cost of up to five therapy sessions with a psychologist, counsellor or equivalent. If further treatment is needed, contact Kammarkollegiet or Falck Global Assistance. In the event of an assault, crisis therapy in Sweden may also be covered. Regarding assaults, see also Section 2.4.

The maximum compensation is SEK 6,000.

2.9 Cash assistance

If, due to theft or another event for which compensation is payable, the insured finds themselves in immediate need of cash, Falck Global Assistance can transfer up to SEK 10,000 in an appropriate currency.

Note

A payment from Falck Global Assistance is not to be considered as compensation for a claim but rather as a loan from Kammarkollegiet to the insured. The amount loaned is deducted from the compensation during claims adjustment. Where applicable the insured is thus liable to repay the difference between the loan and the compensation to Kammarkollegiet. Falck Global Assistance can be reached around the clock by telephoning + 46 8 587 717 49, faxing + 46 8 587 717 62 or sending an email to fga@se.falck.com.

2.10 Liability cover

Scope

The policy covers personal liability for:

- claims for damages against the insured in their capacity as a private individual; and
- claims for damages by a landlord against the insured in their capacity as a tenant.

The policy covers events that occur during a business trip and that are related to the business trip. The insured shall have caused the event through negligence or strict non-contractual liability for the event.

Exceptions

The policy does not cover the following:

- Damage caused to some extent intentionally or due to gross negligence by the insured.
- Claims for damages against the insured as an entrepreneur.
- Family-law disputes such as divorce, custody, inheritance, etc.
- Disputes arising directly or indirectly from the practice of a profession or occupation or labour-law disputes.
- Undertakings by the insured that exceed the applicable right to damages.
- Claims for damages against the insured as the owner, user or driver of a motor vehicle, boat or aircraft.
- Claims that are covered by an employer's principal liability.
- Claims arising as a result of the insured committing an offence for which, under Swedish law, imprisonment is among the range of punishments.
- Claims against the insured or an accompanying family member relating to damage due to wear and tear or the neglect of rented or borrowed accommodation.

The insurance does, however, apply to claims for damages from someone other than the vehicle owner or hirer against the insured as the driver of a hired or borrowed vehicle, to the extent that the claim is not covered by valid motor vehicle or equivalent insurance.

Note

The insurance only provides compensation for damages. As such, it does not cover fines or penalties.

Claims regulation

If a claim for damages is made against the insured as the result of an incident that has occurred during the policy period, Kammarkollegiet undertakes on behalf of the insured to:

- investigate whether liability exists;
- negotiate with the other party;
- represent the insured in any legal or arbitration proceedings and pay the costs thereof that may be incurred by or imposed on the insured, where these cannot be obtained from the other or a third party; and
- pay damages for which the insured is legally liable, although only up to a maximum of SEK 5 million.

Provisions

Kammarkollegiet is not bound by any previous undertaking by the insured to compensate for any damage, nor by any admission of liability or approval of a claim by the insured. If any claim is made, the insured must refer to the insurance with Kammarkollegiet. The insured should note the names, addresses and telephone numbers of witnesses and others who can provide information about what has occurred.

2.11 Legal expenses cover

If, in their capacity as a private person, the insured claims damages from anyone because of an event that has occurred during the policy period, the insured's reasonable legal costs will be covered if these cannot be paid by the other or a third party. Where applicable, any legal costs that the insured is ordered by a court to pay to the other party will also be reimbursed.

Scope

The insurance policy covers legal costs:

- if, in their private capacity, the insured makes a claim for damages against another person due to an event that occurred during the trip; or
- if, in their capacity as a tenant, the insured claims damages related to the accommodation rented for use during the trip.
- This only applies to disputes that can be tried in general court.

Exceptions

The policy does not cover the following:

- Disputes arising between the insured and the government agency at which the insured is employed, or the government agency that takes out the business travel insurance policy.
- Disputes where the value is less than half the price base amount (small claims).
- Disputes arising directly or indirectly from the practice of a profession or occupation or labour-law disputes.
- Disputes arising from family or inheritance law, such as divorce, custody, estate distribution or inheritance. Disputes arising from a registered partnership or cohabitation pursuant to the Swedish Cohabitees Act (SFS 2003:376).
- Disputes arising from mortgages, sureties or similar obligations or other agreements entered into by the insured for the benefit of a legal or natural person.
- Disputes relating to the insured in their capacity as a property owner or owner of an apartment or tenant-owner rights.
- Disputes relating to the insured in their capacity as the owner, user or driver of a motor vehicle, trailer, boat or aircraft*.
- Disputes arising from transferred claims.
- Disputes relating to personal injury, provided that remuneration for the cost of representation can be paid through traffic insurance.

* The insurance does apply, however, when the insured is the driver of a rented vehicle and is, according to an agreement with the rental company, the registered driver, in disputes with a party other than the rental company/car owner, to the extent that the claim is not covered by valid traffic insurance or other equivalent insurance.

Amount of compensation and deductible

The maximum compensation is SEK 200,000 per business trip. The deductible is 20% of the total cost of damages, at a minimum amount of SEK 1,500 and a maximum of SEK 6,000.

Provisions

The insured's first recourse is to apply for legal aid and accept compensation from public funds.

The insured's first recourse is to engage the services of Swedish legal counsel. In the event of a dispute arising while abroad, the insured shall engage a legal representative approved by Kammarkollegiet.

The insurance does not cover the costs incurred when the insured waives the right to legal aid from public funds, or costs incurred when the insured waives the right to compensation for costs from the counter party.

The policy does not cover the cost or value of the insured's own work, loss of income, travel and board and lodging or other costs accruing to the insured.

Compensation may be paid when the parties reach a settlement out of court or the case is not tried in court for some other reason.

2.12 Motor deductible cover

In the event of damage incurred while travelling on business in the insured's private vehicle, the excess on traffic/partial casco/comprehensive insurance may be reimbursed to a total maximum amount of SEK 8,000, on condition that:

- the damage has been regulated through the vehicle's insurance and
- the cost of repairing the damage is greater than the excess; and
- the excess has not been reimbursed by a third party.

The deductible cost for damage to rental cars or vehicles belonging to a government agency is not reimbursed. The cost of renting a vehicle during repairs is not reimbursed. Losses related to no claims bonuses or the equivalent are not reimbursed.

3 Notification of claims

The claim form is available at www.kammarkollegiet.se.

A claim form must be signed by both the insured and the government agency.

The party claiming compensation must also do the following:

1. In the event of assault, attach proof of reporting issued by the police in the place where the claim arose.
2. In the event of a delay in baggage that has been checked in, attach a certificate issued by the transport company.
3. Submit a specified claim for compensation and attach digital receipts or other verifications. Receipts in paper originals may be requested by Kammarkollegiet up to six months after the claim has been received by us.
4. If another insurance policy applies for the same claim, inform Kammarkollegiet of this.
5. If Kammarkollegiet so requests, attach information and provide doctor's certificates and other documents that Kammarkollegiet needs to settle the claim.

Provisions

Compensation may be reduced or refused if the insured breaches their undertakings under the Terms and Conditions of Swedish State Business Travel Insurance.

Comments

If Falck Global Assistance has been contacted regarding emergency medical care or damage the damage report must always be sent to Kammarkollegiet, even if the insured does not submit an insurance claim. The same applies if the insured receives medical or dental treatment while abroad and in conjunction with this refers to Swedish State Business Travel Insurance or Kammarkollegiet.

4 General Terms and Conditions

4.1 Other insurance

With the exception of payments for disability or death, the policy only covers damage or costs to the extent that they cannot be recovered through other insurance policies or legal means.

If compensation for personal injury is paid from insurance for personnel stationed abroad (URA) or for personnel of the Government Offices of Sweden and Sida stationed abroad (UVA), Swedish State Business Travel Insurance will not make any lump sum payments for disability or death.

4.2 Statutory limitation

The right to compensation ceases three years after the date of the event if no notification has previously been received by Kammarkollegiet. In the case of liability cover, the date of the event is deemed to be the date on which a claim was made against the insured. In other cases, the date of the event is the date of the event that is the basis for the insurance claim.

4.3 Claims recovery

To the extent that Kammarkollegiet has made payment against an insurance claim, the rights of the insured in respect of third parties that may be liable for damages are assumed by Kammarkollegiet.

4.4 Application of the Terms and Conditions of Insurance

In the event of a claim, the terms and conditions stated in the confirmation of insurance that were in force when the damage occurred apply.

4.5 Foreign currency

If costs are incurred in a currency other than SEK, remuneration will be paid at the exchange rate on the day the costs were incurred.

2023-10-01

SWEDISH STATE BUSINESS
TRAVEL INSURANCE

4.6 Register of insurance claims, GSR

Kammarkollegiet retains the right to register insurance claims in the Swedish insurance industry's joint claims register, GSR.

4.7 Application

If there are differences between terms and conditions in Swedish and in English, the Swedish applies.

5 Definitions

Acute illness

A sudden onset, relatively short-term medical condition that may need to be treated immediately.

Emergency medical care

Emergency medical care has the same definition as the term “immediate healthcare” in Section 4 of the Swedish Health and Medical Services Act (SFS 1982:763).

Emergency dental care

Emergency dental care has the same definition as the term “immediate dental care” in section 6 of the Swedish Dental Services Act (SFS 1985:125). The term *emergency dental care* refers to treatment to alleviate the insured’s pain or infection, to temporarily fill any visible gaps in teeth and to ensure that the insured has at least one (1) functioning chewing surface. The term *visible gap* means the complete or partial loss of any of the ten front teeth in the lower or upper jaw.

Close relative

The term *close relative* refers to:

- Spouse
- Registered partner
- Partner who is registered at the same address as the insured (“cohabitee”)
- Child
- Grandchild
- Sibling
- Parent
- Grandparent
- Parent in law*
- Son/daughter in law**
- Stepmother/stepfather***

* The parents of a spouse, registered partner or cohabitee as referred to above.

** A child’s spouse, registered partner or cohabitee as referred to above.

*** A parent’s spouse, registered partner or cohabitee as referred to above.

The term *close relative* (Section 2.2) refers to the insured’s spouse, registered partner or cohabitee or child. If no such relatives exist, the insured’s parents are considered close relatives.

Base amount

The term *base amount* refers to the price base price amount pursuant to Chapter 2 Section 7 of the Swedish Social Insurance Code (SFS 2010:110).

Residence

The insured's *residence* is the address at which the insured permanently resides.

Civil unrest

The term *civil unrest* refers to circumstances such as revolution, coups d'état, rioting, terror and armed conflict involving non-state actors.

Life-threatening medical condition

Condition in which death is imminent.

Government agency

The term *government agency* refers to the agency taking out the insurance policy.

Natural disaster

The term *natural disaster* refers to, for example, earthquakes, volcanic eruptions, tsunamis, hurricanes, forest fires and extensive flooding.

Necessary and reasonable costs

The term *necessary and reasonable costs* refers to costs that can be deemed usual in scope and nature given the circumstances, such as when and where they were incurred, etc.

Private vehicle

The term *private vehicle* refers to any vehicle that is registered in the name of the insured or anyone registered as residing at the same address as the insured.

Accident

The term *accident* refers to any involuntary and sudden event involving bodily injury. Overload injuries, repetitive strain injuries, or sprains to any part of the body other than the knees are not classed as accidents. This also applies to heart attacks, cerebral haemorrhages or similar events, and viral, bacterial or other infections that are not associated with a sudden and involuntary event involving bodily injury.

Illnesses or injuries caused by biological or chemical agents are classed as accidents if it is probable that someone has intentionally dispersed the biological or chemical agent for the purpose of causing illness or injury to people. If the illness or injury does not present until after the policy has expired, any position on whether or not the insured suffered the ill effects while the policy was in effect must be based on expert medical opinion.

Injuries caused by chewing or biting are not classed as accidents.

Traveller

The term *traveller* refers to the individual covered by the insurance policy.

2023-10-01

SWEDISH STATE BUSINESS
TRAVEL INSURANCE

Cohabitee

The term *cohabitee* has the same meaning as in the Swedish Cohabitees Act (SFS 2003:376).

Contractor

The term *contractor* refers to an individual who undertakes an assignment on behalf of the government agency but is not an employee of the agency.

Assault

The term *assault* refers to unprovoked and non-consensual violence against the person causing actual bodily harm.