



Business Travel Insurance

SCOPE OF INSURANCE AND MAXIMUM COMPENSATION PER PERSON AND INCIDENT (SEK)

GENERAL CONDITIONS - VALIDITY AND SCOPE OF COVERAGE

To whom and when the policy is applicable

The insurance applies to foreign visitors by the invitation of Trossamfundet Svenska kyrkan (Church of Sweden), registration number 252002-6135, who participates in activities on behalf of Church of Sweden. The insurance is valid from the visitor's departure and ceases to apply after arrival to the home country. The geographical scope of the insurance is worldwide.

Policy conditions

The insurance applies in accordance with If's Policy number SP577067 Business Travel Insurance. Please note it is always the full terms and conditions of the insurance that apply when a claim is settled.

Procedure in the event of a claim

You report a claim by filling in a Notification of claim which is found here:

www.if.se/svenskakyrkan

Claims must be reported as soon as possible but no later than six months from the date of incident.

Security directives

Finally, we kindly ask you to observe the standards of care and security directives stated in the insurance conditions. In order to receive full insurance coverage in case of claim, these directives must be adhered to. The insurance conditions are found at www.if.se/svenskakyrkan.

MEDICAL AND TRAVEL EXPENSES

	Sum insured
Medical and travel expenses	Necessary and reasonable expenses
Lost travel days	50 000 SEK
Emergency dental treatment	Necessary and reasonable expenses
Dental treatment due to accident	Necessary and reasonable expenses
Replacement	Necessary and reasonable expenses
Medical repatriation	Necessary and reasonable expenses
Medical repatriation – escort	Necessary and reasonable expenses
Curtailment	Necessary and reasonable expenses
Summoning close relatives	Necessary and reasonable expenses
Compensation for hospital stay abroad	600 SEK per night, for a maximum of 365 days
Convalescence compensation when sick-listed for 30 days	2 000 SEK/month, for a maximum of 6 months
Chiropractor, naprapath or physiotherapy treatment	5 treatments, without referral
Pregnancy and delivery, up to and including the 32 nd week of pregnancy	Necessary and reasonable expenses

CRISIS THERAPY

Crisis therapy	Sum insured 10 treatments
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EVACUATION IN THE CASE OF NATURAL CATASTROPHE, WAR AND DISTURANCES, EXPENSES IN THE CASE OF QUARANTINE

Evacuation and quarantine	Sum insured Necessary and reasonable expenses
Search and rescue	150 000 SEK

DELAY

Delayed departure	Sum insured 30 000 SEK
Delayed luggage (no waiting period)	6 000 SEK
When exceeding 24 hours, additionally	6 000 SEK
Homebound journey	1 500 SEK
Delay to public transport	10 000 SEK

LUGGAGE

Luggage (personal property)	Sum insured 100 000 SEK
Company's property	30 000 SEK

In order for full compensation to be payable, the insured must take due care of their property.

Theft and robbery

Theft and robbery must be reported to the local police authorities. Remember to ask for a police certificate. In case of theft in a hotel, the theft shall also be reported to the hotel.

DISABILITY COMPENSATION DUE TO ACCIDENT

Medical and economic disability due to an accident	Sum insured 800 000 SEK
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DEATH DUE TO AN ACCIDENT OR DUE TO ILLNESS OR INFECTION

Death due to an accident or due to illness or infection	Sum insured 800 000 SEK
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THIRD PARTY LIABILITY

Third-party liability	Sum insured 10 000 000 SEK
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The third party liability cover applies when someone demands that the insured pay damages for injury to a person or damage to property caused by the insured during a business trip. The insurance covers the insured in his capacity as a private individual, and not in connection with work.

LEGAL EXPENSES

Legal expenses	Sum insured 250 000 SEK
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The legal expenses cover applies for costs incurred for legal representative and litigation as a result of a dispute. In situations like the above, please contact If immediately. The insurance covers the insured in his capacity as a private individual, and not in connection with work.

ASSAULT AND KIDNAPPING

Assault compensation	Sum insured 750 000 SEK
Daily allowance due to kidnapping	2 500 SEK per day, Maximum 90 days

DEDUCTIBLE COVER

Deductible cover for the permanent dwelling in the home district, and for a private	Sum insured Up to the deductible on the private insurance
Damage to a car during short time lease	15 000 SEK
Damage to a car on a leasing contract	6 000 SEK

Deductible

There is no deductible on this insurance.

SOS International

SOS International: Telephone +46 8 792 71 31, telefax number: +46 8 792 71 80, e-mail: sos@lf.se.
In the case of hospitalization they will send a payment guarantee to the hospital.

The insurance covers necessary and reasonable documented additional costs for the outward and the return journey of two close relatives, together with their living expenses, if the Insured is kidnapped or suffers an illness or accident which is judged by the attending doctor at the place of residence to be life-threatening. The same applies in the event of death, when a funeral is held locally.