

## Coverage overview - Business Travel Insurance

<b>Policy holder</b>	Stockholms stads elever
<b>Duration for each travel – Business trips</b>	Max 180 days
<b>Policy no.</b>	30707814
<b>Policy period</b>	2022-01-01 - 2022-12-31

<b>Cover</b>	<b>Cover sum per person</b>
<b>Illness, injury and accident</b>	
Medical expenses	Necessary and reasonable expenses
Medical transport	Necessary and reasonable expenses
Repatriation	Necessary and reasonable expenses
Alternative care	Necessary and reasonable expenses
Medical certificate	Necessary and reasonable expenses
Additional costs for hospitalization	15 000
Dental care - Acute dental care	Necessary and reasonable expenses
Dental care - Due to accident	Necessary and reasonable expenses
Changed accommodation	Maximum 60 days
Damaged personal belongings in case of accident	2 000
Summoning	Maximum 2 close relatives
Escort	Maximum 60 days
Specially prescribed transportation	Necessary and reasonable expenses
Training and retraining	25 000
Convalescens compensation	12 000 SEK (2 000 SEK per month)
Changing environment	25 000
Assistive devices	10 000
Replacement person	25 000
<b>Travel guarantee</b>	
Medical escort	Necessary and reasonable expenses, maximum 2 fellow travellers
Curtailment	Necessary and reasonable expenses
Replacement person	Necessary and reasonable expenses
Resumed business trip after curtailment or summoning	Necessary and reasonable expenses
Unused travel costs if no replacement person is sent out or if the insured does not resume the business trip	50 000
Delay of public transportation over 3 hours	5 000
Missed departure	30 000
<b>Accident</b>	
Medical disability	30 PBB*
Economical disability	30 PBB*
Death due to accident	1 PBB
Death due to sickness/infection	1 PBB
Assistive devices	30 000
<b>Luggage</b>	
Personal property	80 000
Theft-prone property	30 000

Employers property	50 000
Travel Documents	30 000
Cash	5 000
Additional costs associated with property damage	5 000
<b>Luggage delay</b>	
On departure	6 000
On departure, additional compensation over 24 h	6 000
At return	1 500
<b>Liability</b>	10 000 000
<b>Legal aid</b>	250 000
<b>Personal security &amp; crisis therapy</b>	
Acute crisis therapy & crisis psychological treatment	25 000
Assault	750 000
War damage	Maximum 90 days
Evacuation	50 000
Inability to travel out of the war-torn country/area	50 000
Kidnapping or hostage taking - Compensation for mental and physical suffering	225 000 SEK (2 500 SEK/day)
Kidnapping or hostage taking - Transportation, food and household for two close relatives	100 000
<b>Excess</b>	15 000
<b>Cancellation</b>	30 000 SEK/ticket, maximum 150 000 SEK/claim

\* Compensation of 30 PBB applies due to medical and economical disability that is 50 % or higher.  
In case of medical and economical disability less than 50 %, 15 PBB applies.