

# International Travel Insurance

Insurance product information document



Company: Tryg” Moderna Försäkringar”, Sweden  
branch of Tryg Forsikring A/S, Denmark  
org.nr 516403–8662

Product: Eurocard Corporate Gold  
RF 04-1923-01

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on Eurocard’s homepage, which you should read carefully to ensure you have the cover you need.

## What type of insurance is this?

This insurance is a mandatory group travel insurance which is included for card holders of Eurocard Corporate Gold cards. This insurance covers on travels and supplements the insurance cover you have in your regular travel insurance. The card holder is the insured. Persons on official business for the same employer as the cardholder are also insured, when the travel costs for them is also paid for by using Eurocard Corporate Gold.



### What is insured?

#### Standard cover

- ✓ Transport delay
  - due to delayed flights or other modes of public transport.
  - delayed trip
- ✓ Luggage delay
  - after more than 2 hours
  - after more than 48 hours
- ✓ Cash withdrawal cover

#### Optional covers

No optional covers are available.



### What is not insured?

- ✗ Any loss for which payment already has been received by transporter or other insurance.
- ✗ Any loss that can be covered by another party, or payment by law, constitution or convention or other insurance or equivalent insurance cover or damages.
- ✗ Any loss that may occur because of war, warlike events, civil war, revolution or rebellion or due to government action, strikes, lockout, blockade or similar event.



### Are there any restrictions on the cover?

- ! The insurance is valid for travels with a duration of maximum 90 days.
- ! The insurance benefits apply to card holders who have paid at least 50% of the trip with the card. If less than 100% of the travel tickets are paid with the card, the compensation is reduced so that it equates to a proportionately equivalent part of the compensation payment.
- ! For each cover certain restrictions apply, and you are advised to read the terms and conditions for comprehensive information on them.



## Where am I covered?

- ✓ The insurance cover applies to international travel all over the world and does thus not apply to travel in insured's home country. The insured's home country is the country in which the insured has his/her actual residence and home and permanently resides in for more than 183 days of the year.



## What are my obligations?

- Contact us to make the claim immediately after an event arises
- You are obliged to provide us with all information that is deemed necessary, in accordance with the terms and conditions, for us to be able to handle your claim.
- You are obliged to comply with all safety regulations and the damage prevention provisions, as described in the terms and conditions.



## When and how do I pay?

The insurance benefits, that are included in the card, are subject to the mandatory group insurance agreement between SEB Kort Bank AB and Tryg, therefore are you, as credit card holder, not to pay insurance premium to Tryg.



## When does the cover start and end?

The insurance benefits apply in parallel with the holding of the card and the group insurance agreement in effect between Tryg and SEB Kort Bank AB.



## How do I cancel the contract?

In case of that you wish to cancel the insurance, benefits included with your card, we advise you to consult your card's homepage for contact information to the card issuer.