

International Travel Insurance

EUROCARD CORPORATE GOLD

Terms and conditions Eurocard Corporate Gold RF 04-1923-01

Valid from 1 December 2019

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The insurance applies with certain exclusions and limitations. See under the respective sections.

About the insurance

These terms and conditions of insurance specify the insurance benefits in effect for Eurocard Corporate Gold, hereinafter referred to as the 'card'. The insurance applies when you, the cardholder, use the card to pay for a trip and when at least 50% of the payment for the trip is covered by the insurance benefits for the card under these terms and conditions. When you travel, it is important that your insurance cover meets your specific needs. Therefore, please review your travel insurance cover and determine whether any cover needs to be added.

Valid from: 1 December 2019

Terms and conditions: Eurocard Corporate Gold RF 04-1923-01

Please email any questions about the insurance to info@tryg.fi or call tel. +358 (0) 800 93552

1. To whom the insurance applies

Moderna Försäkringar, a branch of Tryg Forsikring A/S Denmark, hereinafter called "Tryg" or "Insurance company" and SEB Kort Bank AB have made a group insurance agreement pursuant to the Insurance Contracts Act (543/1994). The policyholder is SEB Kort Bank AB (Helsinki branch), which has signed an agreement with the insurer (see clause 8, 'Other') about the insurance benefits associated with the card. In these terms and conditions of insurance, 'card' is defined as a credit card issued by SEB Kort Bank AB and comprises the following cards:

• Eurocard Corporate Gold

The insurance benefits apply to cardholders 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.

In these terms and conditions of insurance, a 'cardholder' is defined as the holder of a valid card.

Persons on official business for the same employer as the cardholder are also insured when the trip for these persons is paid for using SEB Kort Bank's Eurocard Corporate Gold.

In these terms and conditions of insurance, the person to whom the insurance applies is called the 'insured'.

2. Where and when the insurance applies

Subject to what is otherwise stipulated in these terms and conditions of insurance, the insurance benefits apply as follows:

The insurance cover applies to international travel all over the world and does thus not apply to travel in one'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.

The insurance applies when the insured has a valid Eurocard Corporate Gold card at the start of the trip and the trip lasts no more

than 90 days. If the trip lasts longer than this without interruption, the insurance for such a trip will cease 90 days after the trip begins.

If there is an objective basis for terminating the insurance benefits for an individual customer, Tryg will notify SEB Kort Bank AB that the insurance benefits of the individual insured have been terminated. SEB Kort Bank AB will subsequently notify the insured of the termination in writing. Insurance cover expires one month after the notice of termination has been sent to the insured.

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.

Each compensation payment cited in the terms and conditions is defined as the total compensation of an insured person for a single insurance event.

3. Transport delay

3.1 Delayed flights or other mode of public transport

The insurance cover is intended for situations in which the insured, due to delay or overbooking of a flight or mode of public transport, is required to wait for more than two (2) hours for a new flight or other mode of public transport included in the original itinerary.

Public transport is defined as the authorised conveyance of passengers on regular routes. Charter flights are regarded as a mode of public transport if the aircraft used was booked by a travel agent or tour operator.

- Compensation is paid for necessary and reasonable out-of-pocket expenses for food and any accommodation abroad.
- The maximum compensation paid in connection with a flight abroad is
- Compensation is paid for out-of-pocket expenses for necessary clothing and hygiene items if the insured has checked in luggage, other than carry-on luggage, with the organiser of the air transport.

The compensation is deducted from the reimbursement or compensation that the insured has or should have been entitled to receive from the tour operator or common carrier.

The purchases and accommodation must have been prompted by a delay at the destination where the delay occurred.

The maximum compensation is EUR 125.

Exclusions and limitations

The insurance does not pay compensation for time spent waiting:

- for trips other than ordinarily registered charter flights and scheduled flights;
- if the delay is caused by the fact that the insured has not reported to the flight as instructed by the airline;
- if the delay is caused by a strike or labour conflict that was known about before departure;
- if the delay is caused by flight bans or other actions taken by civil aviation authorities or other authorities which were known about before departure.

3.2 Delayed trip

The insurance applies if the insured does not reach the departure site of a pre-booked flight, voyage or rail trip in accordance with the original itinerary due to delay of a public mode of transport, delay of a mode of transport arranged by the tour operator or because a private mode of transport in which the insured is travelling is involved in a traffic accident.

The insurance covers reasonable and necessary additional travel and accommodation costs arising from the delay of travel or connecting transport abroad and in the home country in connection with a flight abroad.

The maximum compensation is EUR 1,700, but at most up to the original trip price.

Exclusions and limitations

Costs caused by delayed travel or connecting transport are not covered if the insured did not arrive at the place of departure in accordance with the common carrier's written instructions.

4. Luggage delay

Luggage delay of more than 2 hours

In the event of luggage delay, the insurance will cover necessary and reasonable out-of-pocket expenses for buying personal necessities up to the sum insured, if registered/checked-in luggage for a trip abroad is delayed by more than two (2) hours.

The maximum compensation is EUR 200.

Luggage delayed by more than 48 hours

If luggage is delayed by more than 48 hours, the insurance also provides additional cover for out-of-pocket expenses for buying personal necessities up to the sum insured. Personal necessities include hygiene products and clothing.

The maximum compensation is EUR 500.

Payment of compensation is contingent on the following:

- the luggage was checked in with an airline for transport as accompanying luggage;
- the insured has taken measures deemed reasonable to recover the luggage;
- a delayed luggage report must be submitted to the airline in question immediately, and the airline's certificate verifying the luggage's delay and a certificate stating that it has been recovered must be provided when applying for compensation;
- personal necessities were purchased/hired before the luggage was returned;
- submission of an original receipt for the purchase or hire of personal necessities.

Exclusions and limitations

Compensation is not paid for waiting time:

- for charter flights other than those registered in the international reservation system;
- delays caused by the confiscation of luggage by customs agents or authorities;
- if the delay is caused by a strike or labour conflict that was known about before departure;
- delays caused by flight bans or other actions taken by civil aviation authorities or other authorities which were known about before departure;
- luggage that is delayed on the return trip to the home country.

Notes

- The common carrier is primarily responsible, and the insured must always submit a claim for compensation to the carrier first.
- The purpose of the trip is considered when assessing the necessity of the purchased articles.

5. Cash withdrawal cover

The insurance will provide cover up to the sum insured for the robbery of cash when the insured can prove that said cash was withdrawn from an ATM or a bank cash register using his/her Eurocard Corporate Gold card, provided that the robbery occurred within twenty-four (24) hours of the cash withdrawal. Robbery is defined as cash being stolen from the insured by a perpetrator using brute force or threatening to use brute force immediately.

The maximum compensation is the amount of cash which the insured, as described above, has lost due to robbery, but a maximum of EUR 1,000, irrespective of the number of insurance events.

Exclusions and limitations

The insurance does not pay compensation for:

- Loss caused by robbery, if the perpetrator is a relative of the insured or resides at the same address as the insured.
- Loss caused by robbery if the insured did not file a police report about the robbery with the police without undue delay.
- Loss if the insured participated in a criminal offence.

Note

Payment of compensation is contingent on the insured filing a police report about the robbery with the local police without undue delay.

6. Action taken by the insured

6.1 Obligation to provide documents and information

- The insured must provide Tryg with the documents and information which prove the insured's compensation claim and which are necessary for an investigation of Tryg's liability. Tryg is not required to pay compensation until Tryg receives the requested documents and information.
- If, in an insurance event, the insured has fraudulently provided Tryg with incorrect or insufficient information that is significant for the purpose of investigating the insurance event and Tryg's liability, the

compensation may be reduced or denied, depending on what is deemed reasonable under the circumstances.

6.2 Fraudulent information

If the insured provides fraudulent information or conceals information that may be relevant for the compensation of the loss, no compensation will be paid.

6.3 Gross negligence

If the insured has caused the loss through gross negligence, Tryg's liability may be reduced pursuant to what is deemed reasonable under the circumstances.

6.4 Duty to prevent damage to insured property

- When an insurance event occurs or is imminent, the insured must take steps to prevent or limit the loss, to the best of his/her ability.
- If the loss is caused by a third party, the insured must take necessary steps to preserve Tryg's rights vis-à-vis the person causing the loss. For example, the insured must attempt to determine the identity of the person who caused the damage.
- If the loss was caused by a criminal offence, the insured must promptly notify the police authorities of this and demand that the perpetrator be punished in court, if so required to benefit the insurance company.
- The insured must also comply with the instructions issued by Tryg to prevent and limit loss.
- Tryg pays compensation for reasonable costs incurred by fulfilment of the above-mentioned duty to prevent damage to insured property, even if, in so doing, the sum insured is exceeded.

6.5 Obligation to comply with safety regulations

The insured must comply with the safety regulations in the terms and conditions of insurance or otherwise stipulated in written instructions.

If the insured intentionally or negligently fails to comply with the safety regulations, compensation to the insured may be reduced or denied.

When assessing whether compensation is to be reduced or denied, account is taken of the extent to which the failure to comply with safety regulations contributed to the loss. In addition, the degree of the insured's intent or negligence, as well as the circumstances in general, must be taken into account.

6.6 Causing an insurance event

Tryg cannot be held liable vis-à-vis an insured who intentionally causes an insurance event. If the insured caused the insurance event through gross negligence, or if the insured's consumption of alcohol or use of drugs contributed to the insurance event, compensation for the insured may be reduced or denied.

In assessing whether compensation in the abovementioned cases is to be reduced or denied, account is taken of the way in which the

insured's actions contributed to the loss. In addition, the degree of the insured's intent or negligence, as well as other circumstances in general, are taken into account.

6.7 Action taken by other persons

See clause 6. The action taken by the insured – i.e. concerning whether the insured caused an insurance event, complied with safety regulations or had a duty to prevent damage to insured property – similarly applies to a person who:

- 1) owns and uses the insured's property together with the insured, or
- 2) lives in a shared household with the insured and uses the insured property together with the insured.

The rules for the compliance with safety regulations similarly apply to someone who, because of a working or official relationship with the insured, must ensure compliance with the safety regulations.

7. Rules in special cases

War damage

Tryg cannot be held liable for loss caused by war or armed conflict, revolution, riots or use of military force.

Act of terrorism

The insurance does not cover loss caused by an act of terrorism. An act of terrorism is defined as the use of violence, assault or threat thereof with the intent or consequence of causing material damage, personal injury, impairment or disorder or an act which endangers human life or property when the act is directed against an individual, property or authority and the explicit or otherwise obvious purpose is to attain economic, ethnic, nationalist, political, racist or religious goals or other objectives.

The insurance does not pay compensation for loss, damage, injury or death caused by a state of war or act of terrorism. An act of terrorism is also defined as deeds which the government in question has proven or considers to be an act of terrorism. Robbery or other criminal acts that are intended to give the perpetrator personal benefit and deeds based on previous personal relations between the perpetrator(s) and the victim(s) are not considered an act of terrorism.

Natural disaster

In the event of a change to what is specified in the terms and conditions of insurance concerning the scope or validity of the insurance, the insurance will only apply to disability and death caused by an accident arising from a natural disaster.

'Natural disaster' is defined as an event such as earthquakes and hurricanes, the magnitude of which renders local rescue forces incapable of handling the situation themselves but requiring national or international assistance.

Governmental intervention

Insurance cover does not apply to a delay or luggage delay, if its origin or scope is directly or indirectly caused by or related to governmental intervention.

Nuclear damage, radioactive, biological and chemical substances

The insurance does not apply if the insurance event is caused by:

- nuclear damage as defined by the Nuclear Liability Act irrespective of where the nuclear disaster occurred;
- the use or release of radioactive substances which directly or indirectly results in a nuclear reaction, radioactive radiation or contamination;
- the spreading, use or release of toxic biological or chemical substances that are intentionally used in an act of terrorism.

Force majeure (superior force)

The insurance does not apply to any loss that may occur if an investigation of a claim, repair measure or payment of compensation is delayed due to war, warlike events, civil war, revolution or rebellion or due to government action, strikes, lockout, blockade or similar event.

Bankruptcy

The insurance cover does not apply if the tour operator/travel agency/hotel/common carrier/holiday home rental company enters into bankruptcy.

Right of recourse

The insured's right to demand from a third party that any compensation which Tryg has paid to the insured, or for which Tryg has paid compensation to the insured, be transferred to Tryg, if the third party deliberately or through gross negligence caused the insurance event or is liable under the law to pay compensation irrespective of possible negligence.

Tryg has the right to reclaim the compensation, or a part thereof, which Tryg has paid for other insured parties, from the insured or someone equivalent to the insured, if he/she caused the insurance event or neglected his/her obligations under clause 10. Action taken by the insured: safety regulations.

Under the provisions of the right of recourse, Tryg is entitled to reclaim the paid compensation in full if Tryg, according to the grounds mentioned in clauses 6.4, 6.5 and 6.6, is without liability or is justified in denying compensation.

If the compensation has been reduced pursuant to clauses 6.4, 6.5 and 6.6, Tryg is entitled to reclaim the part of the compensation which equates to the reduction.

Double compensation

Possible additional or parallel cards, which include travel insurance cover, do not entitle the holder to multiple compensation.

8. General exclusions

Compensation is not paid for insurance events due to:

- participation in a violent labour dispute, riots or other violent riots in a public place;
- the insured's participation in active military, police, militia or peacekeeping operations or in training for such activities;
- plane crashes affecting a member of a flight crew or a person who was on official business who joins the flight;
- an earthquake, landslide or avalanche;
- the insured's participation in criminal activities;
- the insured's involvement in a fight, except in self-defence;
- the insured's claim which is occasioned by new laws and regulations issued by the customs agency or other authorities.

9. Claim notification and payment of compensation

The claim notification must be made electronically. You can find further details on how to file a claim on Eurocard's website.

Note!

- Before you file a claim, you must have cancelled the trip with the tour operator and have a medical certificate.
- In case of a flight delay, you must have a delay certificate showing the scheduled arrival time and the actual arrival time.
- You must personally pay any minor out-of-pocket expenses and apply for compensation using original receipts after returning from the trip.

When you file a claim, you must always have the following documents available:

Card number, booking confirmation and medical certificate or delay certificate.

The claim notification must include the following:

- Receipt/verification that the trip is paid for pursuant to clause 1.
- To whom the insurance applies.
- Ticket/booking confirmation/travel documents or similar showing travellers, departures and the total price of the trip.

For transport/luggage delays

- The insured must obtain a certificate of the delay and the reason for the delay from the airline, common carrier or tour operator.
- Receipts for purchases in the event of luggage delay. Payment of compensation is absolutely contingent on providing a certificate from a common carrier confirming that the luggage was delayed, as well as receipts for personal necessities that were bought or hired.

For cash withdrawal fraud

- The insured must report the crime to the local police without delay and submit a claim notification and a copy of the crime report to Tryg.

For cancellation

- Receipt/verification of cancellation costs, (e.g. air tickets/travel documents), medical certificate from a qualified, impartial doctor, police report, death certificate and other documents showing the reason for the cancellation.

For accidents

- Medical certificate, a report of the degree of disability and other documents relevant to the determination of the right to compensation.
- For payment of death benefits, a death certificate must be enclosed.

Tryg has the right to require that the insured report to an examination by a doctor assigned by Tryg, if this is deemed necessary for the determination of the right to compensation. The costs of this examination, including requisite travel expenses, will be covered by Tryg.

If so requested by Tryg, permission must be given to Tryg to obtain information from a doctor, hospital, other healthcare institution, general insurance fund or other insurance establishment for the purpose of assessing the right to compensation.

Limitation to the right to compensation

Compensation must be applied for from Tryg within one (1) year of the date on which the insured became aware of the possibility of receiving compensation and no more than ten (10) years after the occurrence of the insurance event. Submitting an insurance claim is equivalent to submitting notification of the insurance event. If an insurance claim is not filed within this time frame, the person seeking compensation loses his/her right to compensation.

Payment

- The insurance provides compensation only once for one and the same loss and person, even if the insured is the holder of more than one of the cards to which this insurance applies.
- When an insurance event occurs, Tryg will pay compensation according to the insurance policy, or communicate that no compensation will be paid, without delay and no later than 30 days after the insurance company has received the documents and information required to determine the liability of the insurance company.
- If the compensation payment is not non-contentious, Tryg will, however, pay the non-contentious part of the compensation within the time specified above.
- For delayed compensation, Tryg will pay penalty interest pursuant to the Interest Act.

10. Other

Legal provisions

The provisions of the Insurance Contracts Act (543/1994) and Finnish law in general apply to this insurance policy. Disputes arising from the insurance contract or these terms and conditions of insurance must be settled according to Finnish law in a Finnish court of law unless otherwise agreed or stipulated.

Run-off cover

The insurance does not include any run-off cover.

Continuation cover

The right to continuation cover is not included.

Insurer

The insurer is Moderna Försäkringar, org. no. 516403-8662, a branch of Tryg Forsikring A/S Denmark, CVR no. 24260666.

Supervisory authority

Tryg is subject to the supervision of the financial supervisory authorities in Denmark, Sweden and Finland.

Language versions

These terms and conditions of insurance are available in identically worded texts in Finnish and English. If the different language versions deviate from each other, the Swedish version will prevail.

11. Summary of privacy policy

Your personal data are processed pursuant to current personal data protection legislation, which, from 25 May 2018, is Regulation (EU) 2016/679 of the European Parliament and of the Council. The personal data which are processed include your name, address, personal identity number and state of health. The data concern you as a customer, but may also comprise additional insured persons, for example. The data are collected from you, as the customer, but may also be obtained from one of our partners, for example.

The data may also be collected or supplemented and updated from official registries. We process personal data to be able to fulfil our obligations to you, as the customer, such as investigating insurance matters or managing your insurance contract.

Personal data may also be used as a basis for analysis, business development and statistics. Data may be disclosed for official purposes to partners within and outside the EU and EEA, or other companies within the group. We may be required by law to disclose the data to authorities. We do not keep the data on file longer than necessary.

The data controller is Moderna Försäkringar, org. no. 516403-8662, branch of Tryg Forsikring A/S Denmark, CVR no. 24260666. If you wish to be informed of your specific personal data that are processed, if you want to request the personal data you have given to us, request a rectification etc., you can send an email to dataskydd@modernaforsakringar.se or send a letter to:

Tryg
Data Protection Officer
Box 7830
SE-103 98 Stockholm

You can also contact us to request that a copy of our privacy policy be sent to you by post.

12. If you disagree with us

We aim to have satisfied customers and we value your feedback, no matter if you are satisfied or think that there are areas where we need to improve. It is our hope that we can clarify your issue through dialogue with us.

• Initially

If you are not satisfied with a decision on a matter or with how a matter has been dealt with, please contact the person who handled your case. If you prefer to have your case reviewed by a manager in the department, please email info@tryg.fi and write 'complaint' and your claim number in the subject line. If you prefer to write a letter, our address is:

Tryg
FE 371
SE-106 65 Stockholm

To enable us to assist in processing the complaint as quickly as possible, please state your name, claim number or personal identity number and the reason for your complaint. If you have additional information or supporting documents that the department has not seen previously, please send this as well.

• Secondly

We recommend that you initially follow the instructions stated above, as this will often be sufficient to clarify your situation. If you are not satisfied with our decision, you can request that your case be reviewed by the Complaints Manager.

Please describe your view of what is wrong with the decision and indicate your name and claim number.

You can reach the Complaints Manager by emailing [HYPERLINK "mailto: asiakasiamies@tryg.fi" asiakasiamies@tryg.fi](mailto:asiakasiamies@tryg.fi)

If you prefer to write a letter, the street address is:

Tryg (Moderna Försäkringar)
Complaints Manager
FE 371
SE-106 65 Stockholm

• Other avenues for advice and re-consideration

If, after the review, you still disagree with Tryg's decision, you may contact one of the bodies mentioned below for further advice and review:

Finnish Financial Ombudsman Bureau

If the insured or claimant is dissatisfied with a decision of Tryg, he/she may request advice and guidance from the Finnish Financial

Ombudsman Bureau. This impartial body is responsible for advising consumers on matters concerning insurance and compensation.

Finnish Financial Ombudsman Bureau
Porkalagatan 1
FI-00180 Helsinki

Tel.: +358 (0)9 6850 120

Email: info@fine.fi

Insurance Complaints Board

The board is tasked with making recommendations on judgments in disputes relating to the interpretation and application of law and terms and conditions of insurance in insurance matters.

Insurance Complaints Board
Porkalagatan 1
FI-00180 Helsinki

Tel.: +358 (0)9 6850 120

Email: info@fine.fi

Consumer Disputes Board

The Consumer Disputes Board is an impartial, independent and specialised body whose key evaluations are fair and easily accessible. Its members comprise an equal number of consumers and businesspersons.

Consumer Disputes Board
Tavastvägen 3
PB 306
FI-00531 Helsinki

Tel.: +358 (0)295 053050

Email: kril@oikeus.fi

Court of law

If the insured is dissatisfied with a decision of Tryg, the claimant may bring legal action against Tryg. The action may be brought before the district court of the insured's place of residence in Finland, the district court of Tryg or the district court in the location where the insurance event occurred, unless otherwise determined by an international agreement acceded to by Finland. The legal action must be filed within three years of the party having received written notice of the decision of Tryg and of this deadline. The right to bring legal action ceases after this deadline.

