



# Insurance conditions for Diners Club TAC

## Free insurance cover provided by Trygg-Hansa

Valid for travel purchased on and from 1 January 2012.

Insurance no.: TH0107-I

### Information

Insurance applicable for Diners Club TAC, in the following referred to as the Travel Account. When you use your Travel Account to pay for a trip, paying at least 75% of the cost, the Travel Account automatically includes the insurance cover described in the Insurance conditions below following the short overview of contents and sums insured. When you are travelling, it is important that your specific insurance needs are covered. You should check your travel insurance cover and assess whether you need additional cover.

This document is a translation of the original insurance conditions in the Swedish language. In the event of inconsistencies, the original Swedish version shall prevail.

## Contents and brief overview

### 1. Who is covered by the insurance

### 2. Where and when does the insurance cover

### 3. Accident insurance

(The insurance does not cover medical expenses)

#### 3.1 In the event of medical disability caused by an accident

	Sum insured/Insured
Insured who has not reached the age of 65 at the time of the accident	

– Degree of disablement of 20-100%	SEK 1,000,000
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Insured who has reached the age of 65 at the time of the accident

– Degree of disablement of 20-100%	SEK 500,000
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#### 3.2 Death due to an accident

Insured who has not reached the age of 18	SEK 30,000
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Insured who has not reached the age of 65	SEK 400,000
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Insured who has reached the age of 65	SEK 100,000
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### 4. Delayed departure

	Standardized compensation/Insured
Delayed departure (more than four hours)	SEK 700

### 5. Missed connecting flight

	Standardized compensation/Insured
Limit of indemnity	SEK 7,500

### 6. Baggage delay (original receipt must be submitted)

Baggage delay (more than 4 hours)	SEK 2,000
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Baggage delay (more than 12 hours) an additional	SEK 2,000
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### 7. Unused expenses for ski and golf trips

In the event of delayed equipment for skiing and golf trip as well as unused costs such as green fee and ski pass	SEK 2,500
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### 8. Cancellation insurance

The value of the trip must amount to at least SEK 1,000 excluding taxes and fees for the insurance to provide cover.

Limit of indemnity	SEK 20,000
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### 9. Elimination of excess – home and car insurance

Elimination of excess - home and car insurance	
Limit of indemnity	SEK 10,000

### 10. Elimination of excess – rental car insurance

Elimination of excess - rental car insurance for travel outside Nordic countries	
Limit of indemnity	SEK 10,000

### 11. Rules in specific cases

### 12. Reporting a claim and payment of compensation

### 13. Miscellaneous

### 14. If you disagree with our decision

The insurance applies subject to certain exclusions and limitations. Cf. the relevant sections.

**The full insurance conditions are detailed below.**

Valid for travel purchased on and from 1 January 2009. Insurance no.: TH0107-1

## 1. Who is covered by the insurance

The Policyholder is Diners Club Sweden AB, which has entered into an agreement with the Insurer (cf. condition 13 Miscellaneous) on the insurance cover associated with the Travel Account. The "Travel Account" is defined as the travel account offered by Diners Club Sweden AB, referred to as Diners Club TAC, or the Travel Account, in the following conditions.

The insurance cover is applicable for Insureds who have paid at least 75% of a trip or rent for a cabin/apartment or rental car with the Travel Account.

The "Insured" is defined as the person for whom the trip is paid using the Travel Account. Payment must always be made directly to a licensed travel agency/tour operator/carrier/cabin rental company. If payment is made directly to a private individual, the insurance cover does not apply.

### The policy does not apply:

- if payment is made out to any private individual
- to any travel that has been resold/given away or otherwise transferred to any third party unless traveling on the behalf of the policy owner(s), and if so, including any other individuals directly related (spouses/children) to such as recipient or policy owner

In respect of online travel purchase, such purchases must be made through businesses which are licensed travel agencies/tour operators/carriers operating through their own web sites. Payment must be made only to the party in question.

The person to whom the insurance cover applies is referred to as "the Insured" in these insurance conditions.

## 2. Where and when does the insurance cover

Subject to the terms set out in these insurance conditions, the insurance cover applies as follows. The insurance cover applies in respect of trips starting from a location where the Insured has his ordinary residence or workplace, below referred to as the residence.

When purchasing a single ticket and paying with the Travel Account, the insurance cover applies from the time when the Insured leaves his/her residence where the journey started until he or she arrives at the destination – however, a maximum of 60 days. When purchasing a return ticket, charter trip or round trip which is paid for in advance using the Travel Account, the insurance cover applies from the time when the Insured leaves his/her residence where the journey started until the journey is concluded and the Insured returns to his/her residence – however, a maximum of 60 days. For the purpose of these insurance conditions, two or more single tickets that are booked at the same time shall, if the journey ends at the residence, in all respects be considered equivalent to a return ticket.

The cancellation insurance covers trips for which an advance deposit and subsequent due payments have been paid in accordance with condition 1 "Who is covered by the insurance". Cover under the cancellation insurance ceases

after check-in at the airport or any other location from where the journey is started. For the insurance cover to apply, the trip must be purchased from and payment made to a licensed tour operator, travel agency or carrier. A trip is defined as a travel ticket purchased in advance or travel arrangements including travel and accommodation (so-called charter trips). Cabins/apartments rented for a short period of time (a maximum of four weeks) are considered equivalent to a travel arrangement. In respect of cabins/apartments rented for a short period of time, the cancellation insurance also covers in the domestic country and cover ceases once the journey is started from the residence. Short term rental of cabins/apartments must be arranged through a professional intermediary. The trip must be paid for in accordance with condition 1. "Who is covered by the insurance".

The insurance cover applies in conjunction with the holding of a Travel Account. If the Travel Account ceases to be valid, the insurance cover will also cease to be valid at the same point in time, including in respect of trips purchased prior to the termination of the Travel Account. In respect of the cancellation insurance, the Travel Account must be valid up until the day of departure.

## 3. Accident insurance

Cover is provided only in the event of medical disability of at least 20% and in the event of death due to an accident. Cover is provided for direct consequences of accidental injuries which occur during the period of insurance.

### An accidental injury is defined as

- Personal injuries suffered by the Insured as a result of an unforeseen sudden external event.
- Achilles tendon rupture and twisted knee.
- Injuries sustained through the use of medical drugs, surgical intervention, treatment or examination. It is a condition of cover that the medical drug is consumed or the surgical intervention, treatment or examination is performed as a result of an accidental injury covered by the insurance.
- Frostbite, heatstroke and sunstroke.

### The following is not covered

- Accidental injuries – or sequelae hereof – which occur before the inception of the insurance.
- Psychological problems.
- Personal injuries resulting from overload, monotonous movements or repetitive strain injury.
- Infection by bacteria, virus or other infectious substance.
- Infection as a result of the consumption of food or drink. Deterioration of the physical condition if such deterioration according to medical experience is likely to have occurred even if the accidental injury had not occurred.
- Injuries caused by surgical intervention, treatment or examination which is not performed due to an accidental injury covered by the insurance.
- Injuries which occur in connection with the Insured performing or taking part in an intentional criminal offence which is punishable by imprisonment under Swedish law.

If a bodily defect (illness, pathological changes or other personal injuries) exists at the time when the accidental injury occurred or if the bodily

defect occurred at a later time, the following applies: If it can be assumed that the consequences of the injury worsened as a result of the bodily defect, compensation is provided only for the consequences which are a direct result of the accidental injury, independent of the bodily defect. If it can be assumed that the problems arose as a result of the bodily defect only, no compensation is provided.

## 3.1 Compensation in the event of medical disability

Medical disability is defined as an accidental injury having resulted in a permanent impairment of bodily functions.

Medical disability is a physical or psychological functional impairment which is diagnosed independently of the Insured's occupation, working conditions or leisure time activities. It must be possible to reach an objective diagnosis of the functional impairment. Medical disability also includes permanent pain, loss of internal organs and mental function. If a lost body part can be replaced by a prosthesis the degree of disablement is determined on the basis of the prosthesis function. In cases where the functional ability had previously been impaired due to illness, pathological changes or other personal injury, the corresponding degree of disablement will be deducted

### The insurance covers

- Accidental injury which within three years of the time when the accident occurred has resulted in a degree of disablement of at least 20%.
- Accidental injury which has caused a permanent deterioration of the Insured's physical or psychological capacity.

### The insurance does not cover

- A degree of disablement of more than 100% for each and every accidental injury.
- A degree of disablement of less than 20%.

The degree of disablement is determined in each case on the basis of the table applicable for the insurance industry.

### Amount of compensation

The amount of compensation is calculated on the basis of the sum insured applicable at the time of the accident. A percentage of the sum insured corresponding to the percentage degree of disablement is payable as compensation. When the degree of disablement has been determined, an additional amount of compensation corresponding to 2.5% per year is paid out for medical disability. Compensation is provided for a period commencing on the day when the disability occurred- however, not earlier than two years after the injury occurred – until the day of payment.

### Right to compensation

The right to compensation is obtained when an accidental injury has resulted in a permanent impairment of the Insured's bodily function and the condition is stable and not life-threatening. A stable condition is defined as a condition which does not deteriorate or improve.

In the event of medical disability the right to compensation is obtained no earlier than two years after the accidental injury occurred.

Compensation will be paid to the Insured. If the Insured is a minor and the amount of compensation at the time of payment exceeds the price base amount by more than 100%, the amount of

compensation is deposited in a guardianship account.

In the event of death before the final amount of compensation has been determined, an amount corresponding to the medical disability established prior to the death will be payable to the estate. If the death occurs within two years from the time of the accident, no right to compensation is earned.

A review may take place within ten years if the accidental injury resulted in a significant and permanent impairment of the bodily function after the compensation has been determined and paid out.

### 3.2 Compensation in the event of death due to an accident

The insurance covers

- If the Insured dies as a result of the accidental injury within three years.

The insurance does not cover

- Death resulting from causes other than the accidental injury.

Primary beneficiaries are the spouse/registered partner/cohabiting partner of the Insured. Alternatively, in the absence of a spouse/registered partner/cohabiting partner, the heirs will be the beneficiaries. The Insured's own children will take precedence.

If a lump sum payment for medical disability has already been made in respect of the same accident under this insurance, the death benefit is reduced by the amount corresponding to the disability benefit already paid out.

### 3.3 Exclusions and limitations

The accident insurance does not cover injuries sustained as a result of a traffic accident which entitles the Insured to receive compensation under the Swedish Traffic Accident Act or other corresponding foreign legislation. The amount of compensation may be reduced if the Insured exposes himself to risk by being under the influence of alcohol, drugs or other intoxicating substances. However, compensation will be provided if the Insured is able to prove, on a balance of probabilities, that the injury did not result from his being under the influence of alcohol.

## 4. Delay involving means of public transport

Compensation is provided if the means of public transport – plane, ship, train or bus – for which the Insured has purchased a ticket, having paid for the trip in accordance with condition 1. “Who is covered by the insurance” using the Travel Account is delayed due to the following:

- departure from the starting point of the trip is delayed more than four hours;
- cancellation within 24 hours before the scheduled departure time;
- overbooking, where no alternative transport can be offered within four hours. Compensation is paid in accordance with the following:

#### Compensation – delay

- more than 4 hours SEK 700/Insured

#### Exclusions

No compensation is payable for delays during the trip, e.g. in connection with connecting flights, missed connections or redirected flights. The insurance does not cover late arrivals.

## 5. Missed connecting flight

Limit of indemnity SEK 7 500 per Insured. In the event of a missed connecting flight as a result of a delayed flight, necessary and reasonable costs incurred to reach the intended destination as well as any additional costs for food and accommodation are covered. The Insured must arrive at the airport no later than:

- one hour before the scheduled departure of a connecting flight for intermediate landings in the Nordic countries;
- two hours before the scheduled departure of a connecting flight for intermediate landings in Europe;
- three hours before the scheduled departure of a connecting flight for intermediate landings in the rest of the world, or a longer period of time as detailed in the written information material of the carrier/travel organizer. Only necessary and reasonable costs will be covered. Original receipts for any purchases made must be enclosed with the claim form.

#### No compensation is provided for costs which:

- are incurred due to causes which are within the control of the Insured
- are incurred as a result of the Insured having booked a connecting flight without taking into account the rules and recommendations regarding check-in times of the airline
- are covered by another party or in accordance with law, statutes, conventions, other insurance or corresponding protection or right to claim compensation.

## 6. Baggage delay

If the Insured's checked-in baggage for which the transport company is responsible during a trip to a destination outside the country in which the Insured has his residence is not delivered within 4 hours after arrival, the insurance covers necessary and reasonable costs for purchases of up to SEK 2,000. If the baggage has not been delivered 12 hours after the arrival of the Insured, the insurance covers necessary and reasonable costs for purchases of up to an additional SEK 2,000 for the same delay. The items purchased must be necessary for the stay and purpose of the trip and must be made before the baggage is delivered. The items must be purchased at the destination where the delay occurred or where the Insured has an opportunity to make the purchase, however, before the baggage is delivered. Only necessary and reasonable costs will be covered. Original receipts for any purchases made must be enclosed with the claim form.

#### Exclusions

The insurance does not cover baggage delay for the homeward journey.

## 7. Unused ski and golf fees

The insurance covers booked ski and golf trips of up to SEK 2 500. Compensation is provided for costs incurred in connection with ski rental, unused ski passes, golf equipment rental and unused green fees in the event that the Insured suffers an acute illness, accident or baggage is delayed, affecting his ability to participate in prepaid and booked ski and golf activities. Illness, accident and delayed baggage must be confirmed by a medical certificate or a delay certificate issued by the carrier. Ski and golf equipment must be hired from an authorised hire shop. Original receipts and agreements must be enclosed.

No compensation is provided for costs which:

- for unused ski passes or green fees
- are incurred as a result of the Insured's actions
- arose before the trip was booked – if the Insured suffered the illness or accident before the trip was booked or the Insured was aware of symptoms before the trip was booked.

## 8. Cancellation insurance

The insurance takes effect when a trip at a value of at least SEK 1,000 excluding taxes and fees is paid in accordance with condition 1. “Who is covered by the insurance”. In respect of compensation for cancellation costs, the insurance cover applies as detailed below. Amount of compensation in accordance with the table in Contents and the brief overview in condition 8 “Cancellation insurance”. The insurance covers the share of the cancellation costs payable by the Insured under the conditions of the tour operator, rental company or carrier or, in the absence of such conditions, the general travel conditions of the Association of Swedish Travel Agents (SRF) and the Swedish Association of Tour Operators (RIS).

The insurance covers the above cancellation costs provided that the Insured is forced to cancel the trip or travel arrangement before departure due to one of the following reasons:

- the Insured suffers an accident or an acute illness or dies
- a person with close relations to the Insured suffers an accident or an acute illness or dies. A person with close relations is defined as a spouse/co-habiting partner/registered partner, children, siblings, parents, parents-in-law, grandparents, grandchildren and these persons' spouses/co-habiting partners as well as persons who have custody of one of the above-mentioned persons.
- the person whom the Insured intended to visit on the trip suffers an accident or acute illness or dies
- a travelling companion who has booked a trip with the Insured to the same destination suffers an accident or acute illness or dies
- fire or other unforeseen event which causes considerable damage to the residence of the Insured.

Travelling companions are defined as persons who do not have a close relation to the Insured as detailed in condition 1. “Who is covered by the insurance”.

The limit of indemnity per Insured is SEK 20,000. A medical certificate issued by a licensed physician before the scheduled departure detailing the illness/accident must be enclosed. The trip/travel arrangement must be cancelled as soon as possible after it has become clear that the trip cannot be undertaken.

#### Exclusions and limitations

The insurance does not cover:

- taxes and duties
- costs covered by another party, such as another insurance company, travel agency, licensed tour operator or professional intermediary
- illness or injury which is not acute and of which the Insured had knowledge when booking the trip or cabin/apartment
- costs incurred as a result of the Insured's delay in cancelling the trip
- cancellation due to pregnancy or childbirth not related to an illness or accident

- chronic illnesses/infections which are being or have been treated medically. However, cover is provided if the Insured has been symptom-free for six months before the trip was booked and the attending physician or another physician if asked would not have advised the Insured against undertaking the trip.
- trips booked against medical advice
- group trips if one of the travelling companions who have booked a trip with the Insured to the same destination suffers an accident or acute illness or dies. Group trips are defined as groups of more than three persons or more than two families who together have booked a trip to the same destination.
- only booking of hotel and/or room which is a part of a cabin/apartment is not covered by the cancellation insurance.

#### Recourse

Trygg-Hansa is entitled to claim recourse in the event that the Insured has received compensation under his home contents or comprehensive home insurance.

#### Please note

Acute illness or accidents must be confirmed by a medical certificate based on an examination which has been performed by a qualified and impartial physician before the departure.

### 9. Elimination of excess – home and car insurance

#### Home contents and comprehensive home insurance

If the Insured's residence located in one of the Nordic countries is damaged during the Insured's trip, of which at least 75% has been paid using the Travel Account, and the Insured receives compensation under his home contents or comprehensive home insurance, compensation will be provided corresponding to the excess applicable in respect of the damage – however, a maximum of SEK 10,000.

#### Private car insurance

If the Insured's private car located in one of the Nordic countries is damaged during the Insured's trip, of which at least 75% has been paid using the Travel Account, and the Insured receives compensation under his private car insurance, compensation will be provided corresponding to the excess applicable in respect of the damage – however, a maximum of SEK 10,000.

### Exclusions and limitations

#### Home contents and comprehensive home insurance

Compensation is provided only if the residence was unoccupied during the trip. In addition, compensation under this insurance will be provided only after the claim has been settled in accordance with the conditions applicable for the home contents or comprehensive home insurance in question.

#### Private car insurance

Compensation is provided only if the car was parked outside the residence of the Insured or in a paid parking space and the car was not used. Elimination of excess does not apply in the following cases:

- damage to the car as a result of the car being used during the trip
- damage to the car which is covered by the legal expenses cover or accidental damage

insurance or breakdown covered by the accidental damage insurance

- compensation for loss of use or the cost of a rental car.

Compensation under this insurance will be provided only after the claim has been settled in accordance with the conditions applicable for the private car insurance in question.

### 10. Elimination of excess – rental car insurance

If during a trip outside the Nordic region a rental car or rented scooter/motorcycle (max. 100 cc) hired by the Insured at the destination through an authorised rental company is damaged and such damage is covered by the insurance, compensation will be provided corresponding to the applicable excess, however, a maximum of SEK 10,000.

Amounts paid by other insurers will be deducted from the amount of compensation. Original receipts must be enclosed. Full cover is provided during the rental period provided that the rental of the vehicle was paid for in accordance with condition 1. "Who is covered by the insurance", and provided that the travel account holder has taken out the necessary insurance cover when renting the vehicle. Full cover is not provided for damage which has occurred in connection with trips of a duration of more than 60 days.

### 11. Rules in specific cases

#### War damage

In Sweden, the insurance does not cover damage or injuries associated with war, war-like events, civil war, riot or civil commotion. Outside Sweden however, in connection with trips, the insurance covers disability and death as a result of an accident provided that such disability or death occurs as a result of war or any other of the above-mentioned disturbances. Such disability or death must occur within three months from the outbreak of the disturbances and the Insured must be staying in the area affected at the time of the outbreak of the disturbances. It is also a condition of cover that the Insured did not take part in the events or was in any way associated with the events, reporting from the events, or the like.

#### Acts of terrorism

Notwithstanding the wording of the insurance conditions in respect of extent of cover or entry into force, the insurance does not cover damage or injuries resulting from or arising in connection with or otherwise arising as a consequence of the spreading or use of chemical or biological substances or nuclear substances, nuclear waste or other substances emitting harmful radiation in connection with or as a consequence of an act of terrorism. However, in the event of an act of terrorism other than those described above, the insurance covers disability and death as a result of an accident.

An act of terrorism is defined as an act which is punishable by law when committed or when the damage or injury occurs and which appears to have been committed for the purpose of

- putting the public in fear
- unduly forcing a public body or an international organisation to carry out or refrain from carrying out a specific measure or seriously destabilising or interrupting the basic political, constitutional and economic or social structures of a country or an international organisation.

### Natural disasters

Notwithstanding the wording of the insurance conditions in respect of extent of cover or entry into force, the insurance only covers disability and death as a result of an accidental injury in connection with a natural disaster.

A natural disaster is defined as an event such as earthquakes and hurricanes which are of such an extent that local rescue services are unable to handle the situation without the assistance of national or international forces.

### Government intervention

The insurance does not cover delay or baggage delay the origin or extent of which is caused directly or indirectly by or occurring in connection with the intervention of governments.

### Nuclear damage

The insurance does not cover damage or injuries caused directly or indirectly by a nuclear reaction.

### Force majeure

The insurance does not cover losses arising as a result of damage assessment, repair or payment of compensation being delayed due to war, war-like events, civil war, riot or civil commotion or due to measures implemented by public authorities, strike, lockout, boycott or other similar events.

### 12. Reporting a claim and payment of compensation

To report a claim please call us on +46 (0)77-440 50 20. Please note! Before you call us in relation to your cancellation insurance, you must cancel the trip with the tour operator and obtain a medical certificate. In the event of a delayed flight you must obtain a delay certificate specifying the scheduled and the actual time of departure. Please make sure you have the following documentation ready when you call us: Card number, booking confirmation and medical certificate, alternatively a delay certificate. Please call us on +46 (0)77-440 50 20 if you have any questions about your insurance cover.

Please submit the following when making a claim:

- Receipt/verification that the trip was paid for in accordance with condition 1. "Who is covered by the insurance".
- Ticket/booking confirmation/travel certificate or the like specifying the persons travelling, departures and the total cost of the trip.

In the event of delayed means of transport/baggage

- Delay certificate (can be obtained from the carrier).
- Receipts of purchases made in connection with baggage delay.

### Excess elimination

- Documentation from car/home contents/comprehensive home insurance certifying that compensation has been paid out and that an excess has been applied. If the incident has been reported to the police, the police report must be enclosed.

### In the event of cancellation

- Receipts/documentation of cancellation costs (e.g. air tickets/travel certificate), medical certificate from a qualified and impartial physician, police report, death certificate and documentation of other events giving rise to the cancellation.

### **In the event of an accident**

- Medical certificate, documentation of degree of disablement and other documents regarding the right to receive compensation.
- For payment of compensation for death, a death certificate must be enclosed.

Trygg-Hansa is entitled to require that the Insured submits himself for a medical examination carried out by a physician appointed by Trygg-Hansa if this is deemed necessary in relation to the determination of the amount of compensation. The costs in respect of such an examination, including any necessary travel costs, will be covered by Trygg-Hansa. The Insured must give his consent to Trygg-Hansa obtaining information from physicians, hospitals, other care institutions, the regional social insurance office or other insurance providers in order to assess the claim if so requested by Trygg-Hansa.

### **Payment of compensation**

- Compensation will be provided only once for any one occurrence and person even if the Insured holds more than one of the cards for which this insurance provides cover.
- No compensation is provided if Trygg-Hansa is informed of the accident later than ten years after the time of the accident.
- No cover is provided in the event of the bankruptcy of the tour operator/travel agency/carrier/cabin rental company.

### **13. Miscellaneous**

#### **The Swedish Insurance Contracts Act**

The general provisions of the Swedish Insurance Contracts Act apply to this insurance contract.

#### **Extended reporting period**

No extended reporting period is available under this insurance.

#### **Continuation option**

No continuation option is available.

#### **Insurer**

The insurer is Trygg-Hansa Försäkringsaktiebolag, SE-106 26 Stockholm. Company registration number 516401-7799.

The insurer for the life insurance in the accident insurance is Holmia Livförsäkrings AB, SE-106 26 Stockholm. Company registration number 516401-6510.

#### **Information on legislation governing the processing of personal data**

Any information provided by you will be treated in accordance with the Swedish Data Protection Act (Personuppgiftslagen – PUL). This information may be supplemented with information from public registers. Trygg-Hansa Försäkringsaktiebolag (company registration

number 516401-7799) is responsible for your personal data. We will keep the information for the purpose of assessing insurance proposals, administering insurance contracts, handling claims, preparing insurance statistics, developing our products and carrying out marketing activities. We will share any relevant information with business partners, e.g. for claims handling, and with other companies within our group. We are also under a legal obligation to provide information to the public authorities. Trygg-Hansa also registers reported claims in the insurance industry's central claims register (GSR). We keep information about rejected insurance proposals and cancelled insurance contracts for a limited period of time. If you do not wish to receive additional information on products and services, please inform Trygg-Hansa Customer Service on telephone +46 (0)77-440 50 20. If you would like to receive information about the personal data we keep on you or wish to correct any erroneous information, please send us a written request. Please state your policy or civil registration number, sign the request and send it to Trygg-Hansa, "Personuppgiftsansvarig", SE-106 26 Stockholm.

#### **Central claims register**

Trygg-Hansa is entitled to register all claims reported under this insurance in the insurance industry's central claims register (GSR).

### **14. If you disagree with our decision**

Please contact the claims handler who has dealt with your claim. You may get additional information and any misunderstandings can be resolved. If you do not think that you have reached a solution, please contact the immediate manager of the claims handler. If you are still not satisfied, you may pursue your complaint to:

#### **The insurance complaints board of Trygg-Hansa**

The Insurance Complaints Board handles disputes regarding insurance contracts submitted at the request of the Insured. In respect of liability claim disputes submitted by the claimant, the Insured must give his approval. The Insurance Complaints Board consists of four members, of which one is secretary and one is chairman. The chairman is a judge and the secretary is employed by Trygg-Hansa. The other board members are external specialists. Certain cases may not be heard by the Insurance Complaints Board. Among these are cases which should be heard by another board and cases in which the outcome is the result of lack of faith in the information provided by the Insured. Nor does the Board accept cases in which the disputed claim exceeds SEK 1,000,000. The proceedings of the Insurance Complaints Board take place in writing only, which means that the

parties cannot participate in the proceedings. The Board informs the party requesting the hearing of its decision in writing. The hearing before the Insurance Complaints Board is free of charge. The decision of the Insurance Complaints Board is binding upon Trygg-Hansa, but obviously, the person who filed the complaint may pursue the matter further. Before you file a complaint to the Insurance Complaints Board it is important that the claims handler's manager or a specialist has given his opinion on the matter. To file a complaint before the Insurance Complaints Board, please use a special form which can be obtained from our website [www.trygghanse.se](http://www.trygghanse.se) or by calling +46 (0)75-243 10 31. You must submit your complaint within six months after the company has informed you of its decision.

#### **Persona laccident insurance board**

At the request of the Insured, the Board issues advisory opinions on disputes between the Insured and the Insurer within the fields of accident, sickness and life insurance. The Board only hears matters for which the Board requires the assistance of advisory physicians in medical insurance matters. The hearing is free of charge. Please contact the Personal Accident Insurance Board, Box 24067, SE-104 50 Stockholm. Tel +46 (0)8-522 787 20, fax +46 (0)8-522 787 30.

#### **Swedish national board for consumer complaints (allmänna reklamationsnämnden)**

The Swedish National Board for Consumer Complaints is a governmental body which deals with consumer complaints, including insurance matters. The Board issues recommendations to the insurance company and claimants. Trygg-Hansa normally follows the recommendations of the Board.

The address of the Board is Swedish National Board for Consumer Complaints (Allmänna Reklamationsnämnden) Box 174, SE-101 23 Stockholm Tel +46 (0)8-508 860 00 [www.arn.se](http://www.arn.se)

#### **Ordinary courts of law**

Regardless of whether your claim has been submitted for a board hearing or not, you can in most cases bring the matter before an ordinary court of law.

Information and guidance on insurance matters can also be obtained from Swedish Consumers Insurance Bureau Karlavägen 108 Box 24215 SE-104 51 Stockholm Tel +46 (0)8-22 58 00 [www.konsumenternasforsakringsbyra.se](http://www.konsumenternasforsakringsbyra.se)