

The insurance contract consists of the insurance policy and the terms and conditions of insurance. The insurance policy takes precedence over the terms and conditions. The insurance policy shows the types of cover selected and the scope of the company's responsibilities. The terms and conditions specify what the insurance covers, which exclusions apply and how the compensation is calculated. Provisions applying to all parts of the insurance are listed first. These are followed by the provisions applying to the various types of cover. In addition General Conditions BGE90080 apply to all our insurance policies.

Comprehensive Corporate travel insurance Conditions BBPRM137E

Conditions of 01.03.2018. Superseding conditions of 01.08.2017.

This is a translation of the original Norwegian terms and conditions. In case of any discrepancies, the wording of the original shall prevail.

1. Who the insurance covers

1.1. Who is insured

The insurance covers the employees/members named in the certificate of insurance, provided they are:

- registered as residents in Norway in the Norwegian National Population Register
- members of the Norwegian National Insurance Scheme.

The insurance also covers employees/members satisfying the same requirements in other Nordic countries. The certificate of insurance will state if the business travel cover has been extended to include employees/members residing outside the Nordic region.

The insurance will cease for the individual insured person when the person ceases to be an employee of the Policyholder, or when the person ceases to be a member of the union/organisation. The terms and conditions of the individual insurance covers include other provisions specifying who is covered by the insurance. If the certificate of insurance specifies that a Holiday and Leisure Travel Insurance and/or a Personal Accident Insurance has been selected, the insurance also covers:

Spouses/cohabiting partners

The insurance covers the spouse, registered partner or cohabiting partner of the employee/member. It is a condition that such persons are officially registered at the same address as the employee/member and that they are members of a Nordic national insurance scheme.

Children

The insurance covers the children of the employee/member, and children of the employee's/member's spouse/cohabiting partner/registered partner. The child must be officially registered as living with one of his/her parents. The insurance covers grandchildren and foster children who live permanently with the employee/member. Adopted children are covered by the insurance from the date their parents have taken over parental responsibility. Surrogate children are covered from the final discharge from hospital after birth. It is a condition that the child is a member of a Nordic national insurance scheme. The child is covered by the insurance until the child attains the age of 21 years.

The assured/insured - Norwegian Insurance Contracts Act

The travel insurance is governed by Part A of the Norwegian Insurance Contracts Act (Forsikringsavtaleloven) on non-life insurance. This does not apply to accident cover, which is governed by Part B of the Norwegian Insurance Contracts Act on personal insurance. The Act distinguishes between assured and insured persons. Persons covered by non-life insurance are referred to as the assured. Persons covered by personal insurance are referred to as the insured. In the terms and conditions, the assured/insured persons are referred to as the insured.

1.2. Requirements for affiliation to the Nordic region

All persons insured must be

- permanently resident in the Nordic region, as shown in the national register for each country, and
- a member of a Nordic national insurance scheme (the Norwegian National Insurance Scheme or a similar scheme in one of the other Nordic countries).

The insurance certificate shows whether the insurance has been extended to cover insured persons who are resident outside Nordic region or who are not members of a Nordic national insurance scheme. Such an extension may only apply to the employee/owner/member for business travel.

1.3. Who is entitled to payments under the insurance

Any compensation paid out under the insurance is paid to the policyholder unless the insured can document that he or she has paid the expenses.

2. What the Insurance covers

2.1. Optional cover

The insurance certificate shows the cover provided by the insurance. This may include the following:

- business travel
- leisure travel
- accident during business travel
- accident during leisure travel.

Business travel cover is mandatory when Business Extra Travel is purchased. The other cover options may be selected by the policyholder.

2.2. What cover includes

Business travel and leisure travel include:

- travel cancellation
- travel delay
- luggage
- illness during travel
- evacuation
- deductible rented car
- personal liability
- legal assistance.

Accident during business travel/leisure travel includes:

- permanent personal injury (medical disability)
- medical treatment costs
- death following an accident.

3. Where the insurance provides cover

The insurance covers trips worldwide.

General exclusions

The insurance does not provide cover at the Insured's permanent or temporary residential address. The insurance does not provide cover at the Insured's fixed place of work, school, place of education, school care facilities, nursery, etc. This does not apply when the Insured is involved in the leisure arrangements for these places.

A fixed place of work is defined as the place where the Insured performs his/her daily work. For instance, a fixed place of work for a commercial driver will be a bus, truck, taxi etc. The fixed place of work for skilled craftsmen and travelling salesmen is the place they carry out their daily work from time to time.

The certificate of insurance will state if the insurance has been extended to include commercial drivers performing work assignments requiring overnight accommodation.

Exclusions in the event that Business Travel Insurance/Business Travel Accident Insurance has been taken out

The insurance does not provide cover:

- during holiday and leisure trips
- for commercial drivers in the local authority area in which their place of work and place of residence are situated
- for offshore employees during stays at the platform at which they are employed
- for employees in domestic and foreign shipping during stays on board the vessel on which they are employed.

Exclusions in the event that Holiday and Leisure Travel Insurance/Personal Accident Insurance has been taken out

The insurance does not provide cover:

- during trips made in connection with work and commercial activities
- at schools, in after school care facilities, kindergartens etc.

Liability whilst travelling and Legal expenses

These covers apply to trips made outside the Nordic region.

4. When the insurance provides cover

Cover is provided for the period stated in the certificate of insurance.

For single trips, cover is provided during the first three months of the trip, unless another trip duration is indicated in the certificate of insurance.

Travel is when the Insured leaves his or her residential address in the Nordic region and until the Insured returns to the same address. The travel insurance cancellation cover applies from when the Insured buys his or her ticket and until the Insured leaves his or her residential address to start the trip.

Commuters and students travelling from a temporary place of residence in Norway.

The trip commences on the date of departure and ends when the Insured returns to the same place or a permanent place of residence in the Nordic region.

Shipping crew staff who travel after being discharged.

The duration of the journey is calculated from when the boat is left after discharge. The insurance does not apply while they are staying on board the ship or are on shore leave.

Extension of validity.

When the return journey has been pre-booked within the period of insurance, the period will be extended by:

- two days in case of delay caused by adverse weather conditions, technical failures, emergency landing or acts/threats of terrorism
- 30 days when the extended stay is due to an illness/accident covered by the travel insurance.

Risk of war.

The insurance covers risk of war during foreign journeys, when the insured is already present in the area where war breaks out, or other serious disturbance takes place, see

General Conditions BGE90080, section 1.3. This applies only when the area was considered to be peaceful before departure. The cover is limited to one month. The extension does not include military personnel. Coverage for risk of war beyond what is regulated in this section can be arranged by payment of an additional premium.

Earthquakes and volcanic eruptions.

The provisions of the General Conditions BGE90080 to the effect that the company is not liable for loss, injury or damage due to earthquakes and volcanic eruptions do not apply to foreign travel.

5. Duties, exceptions and limitations

5.1. Safety regulations

Safety regulations describe how the Insured and others should behave in order to prevent and limit damage and injury. Please refer to Section 1-2 (e) of the Norwegian Insurance Contracts Act (Lov om forsikringsavtaler). The Company reserves the right to decide that it is wholly or partially free from liability if a safety regulation is infringed.

If insured events arise due to a safety regulation having been infringed, a decision is made as to whether the Company will pay any compensation and, if so, how much, while taking into consideration the degree of blame, loss experience and the other circumstances. Please refer to Sections 4-8 and 13-9 of the Norwegian Insurance Contracts Act.

5.1.1. Travel delay

Allow sufficient time.

Travellers must ensure that there is sufficient time between each transport leg of their journey. At least one hour must be factored in between the estimated time of arrival of one means of transport and the check-in time for the next means of transport.

5.1.2. Luggage

Labelling and packing luggage.

Luggage must have the person's name and address clearly marked on it. Luggage must be packed, labelled and have appropriate protection so that it can withstand the relevant means of transport. Musical instruments and bicycles must be packed in hard cases designed for transporting the relevant item. The carrier's terms and conditions about the content and packing of luggage must be observed.

Supervision of luggage.

The Insured must look after his/her luggage. The Insured must ensure that his/her luggage is not left behind. When luggage is left it must be locked. Luggage must not be left behind in cars, boats, tents or caravans between 12 am and 6 am.

Closing and locking locations.

Hotel rooms, apartments or other types of accommodation must be closed and locked when left by the Insured. Cars, boats and caravans must be closed and locked when left by the Insured.

Wallets, purses, cash, jewellery, watches, passports and tickets.

The Insured must carry his or her wallet or purse, cash, jewellery, watches, passports and tickets on his or her person or keep them in a locked safe. The key or code to the safe must not be accessible to others.

Items at risk of theft.

Items at risk of theft must not be kept in tents or in areas which are accessible to more people than the Insured or the Insured's travelling companion. When these items are kept in a car, boat or caravan, they must be stored out of site in a closed glove compartment, locked boot or locked ski-box.

The following are considered as being items at risk of theft:

- telephones, computer, photo and video equipment, TVs, DVD players, radios, audio and video devices, MP3 players, computer games, e-book readers, GPS and other electronic items
- sports equipment, including golf, fishing, cycling, climbing and diving equipment with accessories

- weapons and ammunition with accessories
- art objects and antiques
- optical and audiovisual equipment.

Checked-in luggage.

The Insured must not include the following items as checked-in luggage:

- telephones, computer, photo and video equipment, TVs, DVD players, radios, audio and video devices, optical equipment, MP3 players, computer games, e-book readers, GPS and other electronic items
- cash, watches and jewellery (precious stones, pearls and precious metals)
- objects made of glass or similar fragile materials
- glasses
- bottles
- liquids, apart from necessary toiletries which are in appropriate packaging
- perishable goods
- art objects and antiques.

5.1.3. Disease, repatriation and accidents

Diving.

If the Insured intends diving, he/she must have a valid, internationally approved scuba diving certificate (PADI, CMAS, NAUI) for the appropriate depth.

5.1.4. Evacuation

Official travel advice.

The Insured must check official travel advice for the relevant area prior to departure. Travel advice is available on the Norwegian Ministry of Foreign Affairs website at www.landsider.no.

Evacuation must take place at the first given opportunity. The Insured must follow the Ministry of Foreign Affairs' recommendation. If the Ministry has not made arrangements for evacuation, this action must be agreed with the Company or Tryg Alarm.

5.2. Duty to inform about any illness

5.2.1. Illness and accidental injury whilst travelling

A doctor must be contacted in the event of illness or injury. The doctor's recommendations, orders and advice must be followed.

Admission to hospital.

If the Insured is admitted to hospital, Tryg Alarm or the Company must be contacted immediately. The same applies if expenses for medical treatment are in excess of NOK 5 000.

Bed rest recommended by the doctor.

If it is medically necessary for the Insured to remain in bed, the attending doctor must provide a certificate detailing the reason and duration of the bed rest. The Company or Tryg Alarm must be contacted if bed rest lasts longer than five days.

Medical certificate.

If the Insured is receiving or waiting for treatment for an illness or condition, the doctor must certify, prior to departure, that the Insured is allowed to undertake the journey. It must also be very unlikely that the illness or condition will deteriorate or complications will develop. If required by the Company, the doctor must confirm this in writing.

Repatriation.

The Insured must always obtain the approval of the Company or Tryg Alarm prior to any repatriation.

5.3. Change in risk

The Company reserves the right to decide that it is wholly free from liability for insured events due to a change in a particular factor of significant relevance to the risk. Please refer to Sections 4-6 and 13-6 of the Norwegian Insurance Contracts Act.

The following rules apply regarding a change in risk:

The insurance does not cover claim incidents arising from (does not apply to children under the age of 16):

- BASE jumping and bungee jumping
- flying in microlights and ultralight aircraft
- boxing, wrestling, judo and karate or other martial arts and self-defence disciplines
- involvement in motor sport in a car, motorcycle, snowmobile, jetski or boat
- involvement in professional sport. Sport is classed as professional if it is pursued for income or sponsorship at 1G or more per year (G = Norwegian National Insurance Scheme base amount)
- professional diving and diving without a valid international sports diver certificate (PADI, CMAS, NAUI) for the relevant depth
- abuse of medication
- taking intoxicating and harmful substances
- involvement in a fight or crime
- training or involvement in team sport (only damage to or loss of luggage is covered)
- cycle racing (only damage to or loss of luggage is covered)

- expeditions and expedition-type trips, see definition below.

Expeditions and expedition-type trips.

This definition covers trips to relatively inaccessible areas, without any public means of communication, with a poor infrastructure and where special devices/equipment are often required. For instance, the following circumstances are typical of these trips:

- the trip stipulates special health/physical requirements
- the trip requires special expertise/training/preparation
- the trip's intention is to carry out research or analysis, or break barriers
- the tour operator makes emergency arrangements for evacuation, providing medical staff, a search and find operation etc.

5.4. Deliberate intent, gross negligence and association

5.4.1. Actions committed by deliberate intent and gross negligence

If the Insured has deliberately caused the insured event, the Company disclaims any liability. If the Insured has caused the insured event through gross negligence, the Company's liability may be reduced or cease to apply. However, regardless of whether actions are committed by deliberate intent and gross negligence, the Company is liable if the Insured was unable to understand the effect of his/her actions due to age or state of mind. The rule on gross negligence does not apply to children under the age of 16.

Suicide or attempted suicide is covered if this is due to an acute mental aberration and not to mental illness in the medical sense. This does not apply to children under the age of 18.

Please refer to Sections 4-9, 13-8 and 13-9 of the Norwegian Insurance Contracts Act.

5.4.2. Association - the significance of others' actions

Association means that actions and omissions committed by others will have the same impact on the Insured's rights as if the Insured had carried them out him/herself. Please refer to Section 4-11 of the Norwegian Insurance Contracts Act.

Those associated with the Insured are:

- spouses co-habiting with the Insured
- persons with whom the Insured co-habits in a permanently established relationship.

6. Double insurance and subrogation

If there is more than one party liable for the Insured's loss/damage, the Company assumes the Insured's right to compensation for the amount the latter has been paid by the Company. If the same loss/damage is covered by more than one insurance policy, the Insured may choose which insurance company to use until the total loss is covered. The compensation is divided proportionately among the companies, based on the extent of each company's liability

for the loss. Please refer to Section 6-3 of the Norwegian Insurance Contracts Act.

If the Company has paid compensation for a loss/damage not covered by the insurance contract, the Insured or the person associated with him/her must pay back the compensation.

7. Assistance whilst travelling

Acute illness or accidental injury.

The Insured must contact Tryg Alarm (emergency helpline) if assistance is needed on the trip due to acute illness or accidental injury.

Tryg Alarm has its own doctors and works with hospitals and medical offices all over the world.

Financial assistance.

Where necessary, Tryg Alarm also provides financial assistance. This is the case if the incident or injury is covered by the insurance and the costs are within the agreed sum insured.

Tryg Alarm provides assistance to the Insured on the trip.

The final settlement of the claim will be made after the Insured has returned home. Any incident or injury notified to Tryg Alarm during the trip need not be notified again after the Insured has returned home.

Tryg Alarm contact details:

Telephone: +47 55 17 10 01

E-mail: trygalarm@tryg.no

8. Travel insurance card and European health insurance card from the Norwegian national insurance scheme

Travel insurance card.

The Insured should always bring along a valid travel insurance card when travelling. The card confirms that cover is provided in the event that the Insured should suffer acute illness and accidental injury during the trip, and the card must be shown to the attending doctor/hospital at the Insured's own initiative. The card e.g. includes contact details for Tryg Alarm.

Health insurance card from the Norwegian National Insurance Scheme.

The Insured should also bring along a valid European Health

Insurance Card from the Norwegian National Insurance Scheme when travelling to an EEA member state and Switzerland. The card confirms that the Insured is entitled to medical treatment at a public place of treatment in accordance with the rules applicable in the country in which the traveller stays.

The European Health Insurance Card can be ordered:

- by using an order form available at www.helsenorge.no; or
- by calling HELFO's Service Centre at +47 800 43 573.

9. Premium adjustment

9.1. Specification - number of employees

If the insurance covers all employees, the premium will be based on a list indicating the number of employees which has been submitted to the Company. At the end of the insurance year, any additional premium payable/outstanding premium will be settled.

9.2. Specification - number of travel days

If the insurance covers all employees and the premium is based on the number of travel days, a list must be submitted to the Company at the end of the insurance year specifying the number of travel days. Subsequently, any premium payable/excess of premium will be calculated.