

THIS IS YOUR CERTIFICATE OF INSURANCE SETTING OUT THE TERMS AND CONDITIONS FOR THE INSURANCE COVER ATTACHED TO YOUR SEB SELECTED CREDIT CARD.

The certificate of insurance contains information about who the insurance covers, when and where insurance cover is provided and the sums insured. You will also find safety and security regulations and rules regarding a change in risk. The safety and security regulations mean rules about what is your responsibility to prevent damage, injuries and losses. Rules regarding a change in risk cover insurance events which are due to a change in a specifically stated matter of material significance to the risk, and Tryg makes reservations to the effect that it will be entirely without liability in such case.

You must report any claims to Tryg as soon as possible. The certificate of insurance also contains information about how you report claims and your right to complain about decisions concerning insurance matters as well as other important information about the insurance policies.

You can see what is covered under the insurance policies in the terms and conditions.

THE INSURER IS:

Tryg Forsikring ('Tryg')
Postboks 7070
Folke Bernadottesvei 50
NO-5020 Bergen
Register of Business Enterprises
NO 989 563 521 MVA

Branch of Tryg Forsikring A/S
Danish Business Authority
CVR no. 24260666
Klausdalsbrovej 601
DK-2750 Ballerup | Danmark
Main telephone number: +47 915 040 40

Travel assistance

Acute illness or accidental injury

The insured must contact Tryg Alarm (emergency helpline) if travel assistance is needed due to acute illness or accidental injury. Tryg Alarm has its own medical doctors and cooperates with hospitals and medical offices worldwide.

Tryg Alarm provides assistance to the Insured on the travel. The final settlement of the claim will be made after the Insured has returned home.

Contact details:

Tryg Alarm

Telephone: +47 21 89 66 75
Email: trygalarm@tryg.no

Policyholder: SEB:s Selected

Cardholder: Holder of SEB:s Selected

Terms and conditions: In addition to the certificate of insurance, the terms and conditions 51009 of 1 December 2019 apply

Special provisions: The certificate of insurance takes precedence over the terms and conditions

Insurance period: From 1 July 2019 until the expiry, amendment or termination of the SEB:s Selected credit card agreement.

ABOUT TRAVEL AND CANCELLATION INSURANCE

WHO THE INSURANCE COVERS

- **Cardholder**
- **Cardholder's family:** The cardholder's family includes the following persons:
 - The cardholder's spouse or registered partner
 - The cardholder's cohabiting partner, i.e. a person who lives with the cardholder as his/her husband or wife and is officially registered at the same address as the cardholder
 - Children, i.e. children, foster children, adopted children and surrogate children of the cardholder, registered partner or cohabiting partner. Children must be registered at the same officially registered address as one of their parents. Adopted children are covered by the insurance from the date their parents have taken over the daily care of the child. Surrogate children are covered by the insurance from the final discharge from hospital after birth
 - Grandchildren of the cardholder, the cardholder's registered partner or cohabiting partner, and who live permanently with the cardholder.

The insurance covers the cardholder's family even if the cardholder is not travelling with his/her family. Children and grandchildren are covered by the insurance until the end of the year in which they turn 25.

Persons covered by the insurance are referred to as the Insured. The Insured must be a member of the Norwegian National Insurance Scheme or similar scheme in the Nordic region and live in the Nordic region at an address registered in the National Registry.

WHEN INSURANCE COVER IS PROVIDED

Duration of the travel: Up to 90 days, with the following exclusions:

- For trips that last or are planned to last for more than 90 days, the insurance covers only for the first 90 days of travel.

The travel insurance is valid from when the Insured leaves his/her home/workplace/school (whatever happens last), and cover ceases when the Insured returns to his/her home/workplace/school (whatever happens first). Moreover, it is required that:

- The trip must start and end in the Nordic region.

The cancellation insurance covers:

- Insurance cover ceases at the time of departure.

For car hire excess waiver insurance, extended travel insurance cover and purchase insurance (chapters 16, 20 and 21) to be covered by the insurance, special requirements apply to credit card payments with SEB:s Selected (see chapters 16, 20 and 21 for details).

WHERE INSURANCE COVER IS PROVIDED

Area: Worldwide, with the following exclusions:

- At the Insured's place of work/education
- At the Insured's home or temporary place of residence
- In kindergartens, at schools, in after school care facilities etc.
- Travel to countries advised against by the Norwegian Ministry of Foreign Affairs at the time of departure
- On expeditions and similar types of travel, see the definition under 'change in risk'.

A fixed place of work is defined as the place where the Insured performs his/her normal job. For professional drivers, the permanent place of work is a bus, lorry or boat.

GENERAL PROVISIONS FOR TRAVEL AND CANCELLATION INSURANCE

- Cover is conditional upon the cardholder having a valid SEB:s Selected credit card.

REPORTING A CLAIM

Claims must be reported as soon as possible on www.tryg.no/meld-skade.

Telephone number: +47 55 17 20 00

WHAT SUMS INSURED APPLY

Cover	Sum insured	Clause
Cancellation		6
Cancellation, per Insured and total per claim	NOK 200,000	
Delays		7
Luggage delay, per Insured	NOK 10,000	
Luggage delay on returning home, per Insured	NOK 500	
Late arrival, per Insured and total per claim	NOK 50,000	
Delayed departure, per Insured and total per claim	NOK 2,500 / NOK 5,000	
Luggage		8
Luggage, per Insured and total per claim	NOK 100,000	
Individual items, per item	NOK 20,000	
Cheques, tickets and passports, per claim	NOK 5,000	
Money carried by the Insured, per claim	NOK 5,000	
Money kept in a safe, per claim	NOK 3,000	
Robbery of cash, per claim	NOK 15,000	
Travel illness		9
Travel illness, per Insured	NOK 10,000,000	
Acute dental disease/dental injury occurring while eating, per claim	NOK 1,000	
Dental treatment resulting from an accident, per claim	NOK 5,000	
Additional expenses resulting from bed rest ordered by a doctor, per 24 hours	NOK 2,500	
Postponed return to home or changed travel itinerary, per person and per claim	NOK 50,000	
Summoning, per claim	NOK 50,000	
Illness/accident sustained by travel companions, per 24 hours / per claim	NOK 1,000 / NOK 15,000	
Repatriation	Unlimited	
Early return		10
Early return due to illness, accidental injury or death of close relatives, per Insured and in total	NOK 50,000	
Early return because of damage to the Insured's residence, business or office, per Insured and in total	NOK 50,000	
Trip interruption		11
Trip interruption, per Insured per 24 hours / per Insured and in total, per claim	NOK 1,000 / NOK 10,000 / NOK 30,000	
Replacement		12
Replacement	NOK 25,000	
Travel liability		13
Liability while travelling, per claim	NOK 6,000,000	
Accident		14
Accident, death, adults, per Insured	NOK 500,000	
Accident, death, children under 21 years	NOK 50,000	
Accident, disability, adults and children, per Insured	NOK 500,000	
Treatment expenses	NOK 25,000	
Extended accident insurance cover		15
Extended accident insurance cover – disability	NOK 100,000	
Extended accident insurance cover – death	NOK 100,000	
Car hire excess waiver insurance		16
Per claim / per year	NOK 20,000 / NOK 40,000	
Identity theft insurance		17
Expenses for legal assistance, per claim	NOK 150,000	
Lock and key insurance		18
Charges for emergency assistance from locksmith if locked out of your home or car, per claim	NOK 5,000	
Hole-in-one insurance		19
Per Hole-in-one	NOK 3,600	
Extended travel insurance in connection with purchase of trips with SEB:s Selected		20
See the terms and conditions of insurance		
Purchase insurance		21
See the terms and conditions of insurance		

Special rules and sums insured may apply to certain types of claims. These appear from the safety and security regulations and the terms and conditions.

ABOUT THE INSURANCE CONTRACT

The insurance contract consists of:

- Certificate of insurance
- Terms and conditions of insurance

It is important that you go through both the certificate of insurance and the terms and conditions when you read your insurance contract. General terms and conditions apply in addition to the individual insurance terms and conditions. The certificate of insurance takes precedence over the insurance terms and conditions.

SAFETY AND SECURITY REGULATIONS – YOUR RESPONSIBILITY

Safety and security regulations are rules to be followed by the Insured and others to prevent and mitigate damage and injury. See Section 1-2(e) of the Norwegian Insurance Contracts Act.

Tryg makes reservations to the effect that Tryg will be entirely or partly without liability if a safety and security regulation has been violated. If insurance events arise due to violation of a safety and security regulation, a decision is made as to whether Tryg will pay any compensation and, if so, how much, taking into consideration the degree of culpability, the course of events and other circumstances. See Sections 4-8 and 13-9 of the Norwegian Insurance Contracts Act.

CANCELLATION (CHAPTER 6)

The carrier, tour operator, hotel, accommodation provider, travel agency etc. should be informed of the cancellation as soon as it becomes clear that the travel or accommodation will be cancelled.

LUGGAGE (CHAPTER 8)

Supervision of luggage

The Insured must look after his/her luggage. The Insured must ensure that his/her luggage is not left behind.

If luggage is left unattended, it must be locked up. Luggage must not be left behind in cars, boats, tents or caravans between midnight and 06:00.

Safekeeping of money and passports

The Insured must carry his/her money and passport on his/her person, or keep them in a locked safe. The key must be safely kept elsewhere.

Closing and locking

Personal property not carried on the Insured's person must be kept safe.

The place of safekeeping must always be closed and locked before it is left. Windows and other openings must be completely closed and locked.

Items at risk of theft

Items at risk of theft must not be kept in tents or in areas which are accessible to people other than the Insured or the Insured's travel companions. When such items are kept in a car, boat or caravan, they must be stored out of sight in a closed glove compartment, locked boot or locked ski box.

The following are examples of items at risk of theft:

- electronic devices with accessories
- sports equipment with accessories
- weapons and ammunition with accessories
- art objects and antiques.

Packing of luggage

The carrier's terms and conditions concerning the content and packing of luggage must be observed.

Checked-in luggage

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

- electronic devices with accessories
- cash, jewellery (precious stones, pearls and precious metals) and watches
- objects made of glass or similar fragile materials
- liquids, apart from necessary toiletries which are in appropriate packaging to prevent leakage
- perishable goods
- art objects and antiques.

TRAVEL ILLNESS, REPATRIATION AND ACCIDENT (CHAPTERS 9-12 AND 14)**Diving**

If the Insured intends to go diving, he/she must hold a valid, internationally approved scuba diving certificate for the appropriate depth.

Admission to hospital

If the Insured is admitted to hospital, Tryg or Tryg Alarm must be contacted immediately. The same applies if expenses for medical treatment exceed NOK 10,000.

Bed rest ordered by a 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. Tryg or Tryg Alarm must be contacted if bed rest lasts longer than five days.

Medical certificate

If the Insured is receiving or awaiting treatment for an illness or a condition, the doctor must certify in writing, prior to departure, that it is safe for the Insured to undertake the travel. It must also be very unlikely that the illness or condition will deteriorate or complications will develop.

Repatriation, delayed return journey, summoning and early return

The Insured must always obtain the approval of Tryg or Tryg Alarm in advance.

IDENTITY THEFT INSURANCE (CHAPTER 17)

In the event of identity theft, the Insured must:

- Report the claim to Tryg as soon as the identity theft is discovered
- Submit confirmation from the police to the effect that the matter has been reported to the police
- Obtain information and available documents about the circumstances of importance to the claim.

EXTENDED TRAVEL INSURANCE: ROBBERY WHEN WITHDRAWING CASH (CHAPTER 20)

The cardholder must report the incidence to the local police as soon as the loss has occurred and block the card immediately.

EXCESS WAIVER INSURANCE: HOUSEHOLD CONTENTS, HOME AND VILLA INSURANCE (CHAPTER 20)

Compensation is paid only if the dwelling was uninhabited during the travel. The dwelling must not be left without regular supervision for more than one week.

EXCESS WAIVER INSURANCE: MOTOR VEHICLE INSURANCE (CHAPTER 20)

Compensation is paid provided that the car is parked at home or in a paid car park and the car is not used.

CHECKING 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.

CHANGE IN RISK – LAPSE OF LIABILITY

Tryg makes reservations to the effect that it will be entirely or partly without liability in the event of changes to a specifically stated matter of material significance to the risk. See Sections 4-6 and 13-6 of the Norwegian Insurance Contracts Act.

THE INSURANCE DOES NOT COVER CLAIMS ARISING FROM:

- base jumping and bungee jumping
- flying in microlight and ultralight aircraft
- boxing, wrestling, judo and karate or other martial arts and self-defence disciplines
- involvement in motor sport (car, motorcycle, snowmobile, water scooter or boat)
- involvement in professional sport. Sport is classed as professional if it is pursued for income or sponsorship at 1 G or more per year (G = Norwegian National Insurance Scheme base amount).
- professional diving and diving without a valid international scuba diving certificate (PADI, CMAS, NAUI) for the depth in question
- 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)
- downhill racing, freestyle racing, snowboard racing or training for such events which is arranged by associations, districts or sports clubs
- bobsleighting

- handball, football, rugby, American football, bandy and ice hockey matches or training for such matches, which are mandatory or arranged by associations, districts or sports clubs (company sports are covered)
- expeditions and expedition-type travels, see definition below.

Expeditions and expedition-type travels

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

- There are special health/physical requirements for the travel
- Special expertise/training/preparation is required
- The purpose of the travel is to carry out research or analysis, or break barriers
- The tour operator makes special emergency arrangements for evacuation, medical staff, search and find operations etc.

FOR ACCIDENT INSURANCE, THE FOLLOWING RULES APPLY REGARDING A CHANGE IN RISK:

Tryg will not pay for accidental injury arising from the following types of work/job:

- Diving, offshore work, international sea transport and commercial fisheries
- Scaffold-related and roofing work
- Excavation and mining, stone, sand and clay quarries and tunnel work
- Professional athlete
- Military tasks outside Norway
- Activities related to the production, storage, use and transport of explosives
- Stunt activities and work on the flying trapeze.

ACTIONS COMMITTED BY DELIBERATE INTENT AND GROSS NEGLIGENCE

If the Insured has intentionally brought about the insurance event, Tryg disclaims any liability. If the Insured has brought about the insurance event by being grossly negligent, Tryg's liability may be reduced or cease to exist. However, the exclusion for acts committed with intent and gross negligence does not apply if the Insured was unable to understand the effect of his/her acts 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.

See Sections 4-9, 13-8 and 13-9 of the Norwegian Insurance Contracts Act.

REPORT A CLAIM AS SOON AS POSSIBLE

If an insurance event has occurred, the Insured or anyone who believes to have a claim against the Insurer must notify the Insurer without undue delay. Please refer to Sections 4-10(3) and 13-11(1) of the Norwegian Insurance Contracts Act.

The Insured, or persons entitled to compensation under an accident or medical insurance, will lose their right to claim compensation if the claim is not reported to the Insurer within one year of the beneficiary becoming aware of the circumstances giving rise to the claim. See Sections 8-5 and 18-5 of the Norwegian Insurance Contracts Act.

YOU CAN COMPLAIN ABOUT YOUR INSURANCE

Tryg will do its best to make sure you are happy with our service. Should you not be satisfied with our service, you may complain about your insurance and about decisions of claims. If you think that we have made an error or if you disagree with a decision, we would like to hear from you. Please contact the department that you think made the error or that handled your claim. If we cannot find a solution, you may take your complaint to the Quality Assurance Department, which is Tryg's complaints department. You are also entitled to complain to the Norwegian Financial Services Complaints Board, which is an independent, external body for handling complaints.

The Quality Assurance Department's address is:

Tryg Forsikring Attn. Kvalitetsavdelingen
Postboks 7070 5020 Bergen, Norway
Email: kvalitet@tryg.no

You are also entitled to complain to the Norwegian Financial Services Complaints Board. The complaint is processed free of charge.

The address is: Finansklagenemnda
Postboks 53 Skøyen NO-0212 Oslo
Email: firmapost@finkn.no

ASSOCIATION – ACTS AND OMISSIONS BY OTHER PERSONS

Association means that acts and omissions by other persons will have the same impact on the Insured's rights as if such acts and omissions were committed by the Insured himself/herself. Please refer to Section 4-11 of the Norwegian Insurance Contracts Act. Those associated with the Insured are:

- a spouse cohabiting with the Insured
- persons with whom the Insured co-habits in a permanently established relationship.

DOUBLE INSURANCE AND SUBROGATION

In cases where Tryg pays compensation, and the damage/loss is also covered by other insurance policies or other liable parties, Tryg has a right of subrogation and recourse against such parties.

If the same loss/injury/damage is covered by more than one insurance policy, the Insured may choose which insurer to use until the Insured's total loss is covered. The compensation is divided proportionately among the insurers, based on the extent of each insurer's liability for the loss; see Section 6-3 of the Norwegian Insurance Contracts Act. If the Insurer has paid compensation for a loss/injury/damage not covered by the insurance contract, the Insured or the person associated with the Insured must repay such compensation.

LEGISLATION

Unless otherwise agreed, Norwegian legislation applies. The Norwegian Insurance Contracts Act governs non-life insurance and personal insurance agreements.