

MHINSURE COVER OVERVIEW

For immediate **assistance** in the event of **hospitalization or death**, repatriation to Sweden please contact immediately:

Falck TravelCare, +46 8 587 717 17, day or night

Pertaining to and forming an integral part of the General Conditions of Insurance and the certificate of insurance of
Mondial Assistance Europe, with offices in Amsterdam.

Place where damage must be reported for categories II, III and IV:

Falck TravelCare
Box 44024
100 73 Stockholm
Sweden

Tel : + 46 8 587 717 21 From 09.00 To 17.00 hrs
E-mail : claims@falcktravelcare.se

This insurance policy applies to the categories mentioned below (I up to and including IV), with the stated amounts insured under these categories.

Category I : Emergency Expenses	Sums insured (p.p. per event, unless stated otherwise)
The Company insures the following costs up to the maximum amounts stated, if these costs are necessary in connection with	
a. Sickness, accident and/or death :	
Additional accommodation costs	SEK 450 p.p. per day up to 1900 SEK
Additional costs of returning to Sweden	Cost price
Costs of hospital visits	SEK 450 per certificate of insurance
b. Premature call back :	
Additional costs of returning to Sweden	Cost price
c. Missed flight :	
Additional travelling and accommodation costs	SEK 450 p.p. per day
Up to a maximum amount p.p. per certificate of insurance of	SEK 1 350
d. Delayed departure :	
Additional accommodation costs	SEK 450 p.p. per day
Up to a maximum amount p.p. per certificate of insurance of	SEK 1 350
e. Forced delay :	
Additional accommodation costs	SEK 450 p.p. per day
Additional costs of returning to Sweden	Cost price
f. Return to Sweden by air ambulance	SEK 1 355 000
g. Search and rescue operations	SEK 45 250
h. Coming over of relatives	
In the event of danger to life:	
Additional travel costs (max. two relatives)	Cost price
Additional accommodation costs (max. two relatives)	SEK 450 p.p. per day for a max. of ten days
If the insured continues the journey alone:	
Additional travel costs (max. one relative)	Cost price
Additional accommodation costs (max. one relative)	SEK 450 p.p. per day for a max. of five days
i. Transport costs in case of death :	
Transport costs of the remains or	Cost price
Funeral or cremation costs abroad incl. travel costs of two relatives	Up to the costs of transporting the body to Sweden
Furthermore, the Company will reimburse the following costs if they are caused by an event insured under this category:	
j. Telecommunications costs	SEK 420 per event
k. Additional costs in connection with a travel companion insured elsewhere	In accordance with the maximum amounts applicable to this category

Category II TRAVEL LUGGAGE	Insured amounts (per person, per certificate of insurance, unless stated otherwise)
Insured amount	SEK 9 050
Deductible per person per event	10% with a minimum of SEK 90
Including:	
• Photo, film, video equipment	SEK 4 500
• Valuables	SEK 4 500
• Goods purchased during the journey	SEK 4 500
• Gifts for third parties	SEK 4 500
Additional cover:	SEK 4 500
• Clothes and/or toiletries replacement	SEK 1 825

Category III MEDICAL EXPENSES ABROAD		Insured amounts (per person, per certificate of insurance, unless stated otherwise)
Medical expenses abroad:		
<ul style="list-style-type: none"> doctor's and hospital costs 		SEK 1 355 000
Deductible per person per event		SEK 900
Dentist's costs:		
<ul style="list-style-type: none"> Emergency assistance 		SEK 1 825
Category IV CANCELLATION		Sums insured (per person per certificate of insurance, unless stated otherwise)
The Company will pay a reimbursement up to the aforementioned maximum amounts, if these costs are the consequence of an insured event that results in:		
<ul style="list-style-type: none"> Cancellation of the booked arrangement 		SEK 22 600
Deductible per person per event		10% with a minimum of SEK 90

WARNING: Always observe normal caution, never leave luggage unattended, not even in cars (see the category conditions for Travel Luggage). Always consult the General Policy Conditions, especially the obligations mentioned in the General Provisions and the category conditions for Travel Luggage.

In addition to these General Provisions, this insurance shall be governed by the category conditions of the categories included in the insurance.

Please read the following general terms carefully. They provide precise information concerning the rights and obligations, as well as replies to the questions that may rise.

Article 1. Definition of terms

The following terms shall have the following meanings in these policy conditions:

- "Company" : AGA International SA, Dutch Branch, trading as Mondial Assistance Europe, with offices at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, registered at the Netherlands Authority for the Financial Markets (AFM) N° 12000535 and in the Commercial Register Amsterdam N° 33094603.
- "Insured" : the person stated as such on the insurance certificate
- "Partner" : spouse or the person with whom the insured has lived together on a long-term basis (for at least one year as of the effective date of the insurance policy)
- "Family" : Insured and partner and/or (foster or step) children of less than 25 years old living at home
- Relatives:
 - "First degree" : partner, parents (in-law), children (in-law), as well as (foster and/or step) parents and children
 - "Second degree" : brothers (in-law), sisters (in-law), (foster and/or step) brothers and sisters, grandparents and grandchildren.
- "Travel companion" : a person travelling with the insured.
- "Provider" : **Falck TravelCare** – Box 44024 – 100 73 Stockholm - Sweden: handles and pays all claims arising under categories I to IV in the name of the Company.

Article 2. Basis of the insurance

The Company only provides cover for the categories for which insurance has been taken out as indicated on the cover overview and/or insurance certificate. The covers apply up to the maximum amounts stated on the cover overview, with due observance of any stated maximum period, for a maximum of the number of persons stated on the cover overview and up to maximum class mentioned on the cover overview. The number of insurance policies taken out is identical to the number of insured persons stated on the insurance certificate. An insurance policy only applies to the person in whose name it has been taken out: the sums insured under these insurance policies cannot be combined with the sums insured under any other policy and the insurance policies are non-transferable. Stipulations that apply to one insured person do not necessarily also apply to another insured person, unless this is stated explicitly.

Article 3. Validity of the insurance

- 3.1. The insurance policy is only valid if it has been taken out simultaneously with the booking of the Malaysia Airlines booking.
- 3.2. The insurance policy is only valid if it has been taken out for the entire duration of the journey (journey there, stay, return journey).
- 3.3. The Company only insures persons who, during the validity term of the policy, are recorded in a Swedish population register as residing or actually staying in the place of residence in Sweden, which is also stated on the certificate of insurance.
- 3.4. The insurance shall not be valid if the Company has already informed the insured in the past not to wish to insure him/her. In such instances, the Company will refund any premium that has already been paid at the insured's request.
- 3.5. **All the categories that have been taken out shall be governed by the General Provisions, unless they are deviated from in the category conditions.**

Article 4. Validity term, cover period

4.1. For categories I up to and including III :

The **validity term** of the insurance is the number of days the insurance is in effect maximum 31 days. The validity term is stated on the insurance certificate. Should the total duration of the trip be longer than 31 days or should no date be scheduled for the return or for the end of the trip, the guarantee will end, ipso jure, 31 days following the date of departure or the beginning of the trip as indicated on the certificate of insurance.

If the validity term is exceeded because the public transport by which the insured is travelling is delayed or because an event has occurred against which the insured is insured (except if such event is covered by the category Travel Luggage), the insurance shall automatically remain valid until the time of the first possible return of the insured.

Within the validity term of the insurance, the **period of cover** shall commence as soon as the insured and/or his/her luggage leave the country of residence and shall end as soon as the insured and/or his/her luggage return to the country of residence.

- 4.2. **For category IV** : the insurance cover shall apply as from the 1st day of application of the cancellation rates, and shall cease to apply as soon as the first insured service to be provided by Malaysia Airlines begins.

Article 5. Area in which the insurance is valid

The insurance policy is valid worldwide (except for country of residence).

Article 6. Payment or refund of the premium

The day before the validity term commences, the insured must have paid the premium. If the premium has not been paid, the insurance is not valid; however, the insured's obligation to pay the premium will continue to exist. As soon as the insurance has come into effect the insured shall not be entitled to a premium refund.

Article 7. General obligations in the event of damage

In the event of damage, the insured or his/her successors must do the following.

- 7.1. Fully and truthfully fill out the damage form, sign it and send it, together with the insurance certificate, to the Company. The damage form can be obtained from Falck TravelCare.
- 7.2. Do anything possible to limit the damage, follow all the advice given by the Company, give full cooperation to the Company, and not do anything that may damage the Company and Falck TravelCare's interests.

- 7.3. Transfer all claims for reimbursement (up to the amount of the reimbursement) to the Company. This is only necessary if the Company has not acquired the rights of the insured by paying the reimbursement. The insured shall submit all the evidence of the above-mentioned claims to the Company.
- 7.4. In certain cases it is necessary to obtain prior permission from the Company for paying certain costs in order to have them reimbursed. This concerns, among other things, additional travel costs of returning to Sweden, a serious accident, hospitalisation over 24 hours or death. In these cases Falck TravelCare has to be called immediately, stating the insurance data.
- 7.5. The insured must submit to the Company the doctor's certificates, the original invoices of the medical expenses, the carriage and transport costs and the additional travel and/or accommodation expenses, the original invoices of the foreign undertaker and any other documents the Company wishes to have provided.
- 7.6. The insured shall do his/her utmost to obtain a refund from the carrier for unused arrangement. In addition, he/she has to be able to demonstrate to the Company by submitting evidence that the additional return travel and/or accommodation costs incurred were necessary. Such evidence includes for instance the announcement of decease or a signed statement of the attending physician abroad.
- 7.7. The insured can only be transported by ambulance, taxi, air-ambulance or other non-public transport means if Falck TravelCare has given its prior permission.

If the insured fails to fulfil the above-mentioned obligations, the Company will not pay any reimbursement/payment.

Article 8. Place where the damage must be reported

8.1. For category I and III: **Falck TravelCare : day or night**
Tel : +46 8 587 717 17
E-mail: assistance@falcktravelcare.se

8.2. For categories II, III & IV: **Falck TravelCare**
Box 44024
100 73 Stockholm
Sweden

Tel : +46 8 587 717 21 From 09.00 to 17.00 hrs
E-mail : claims@falcktravelcare.se

Article 9. Term within which the damage must be reported

If an event for which one is insured occurs, the insured or his/her successor(s) must report this event to the Company within the following term:

- 9.1. If the insured dies: within 24 hours (by telephone or fax).
- 9.2. If the insured has to be hospitalised for over 24 hours: within seven days after the hospitalisation (report in writing).
- 9.3. In all other cases: within 28 days after the end of the validity term (report in writing).
- 9.4. If the damage is not reported to Falck TravelCare in a timely manner, the Company will not pay any reimbursement, unless the insured or his/her successor(s) can prove that it was not, within reason, their fault that it was reported late. The right to reimbursement shall at any rate be cancelled irrevocably if the Company has not received the damage report within 180 days after the event at the latest.
- 9.5. **You must assist the Company in obtaining or pursuing a recovery or contribution from a third party or other insurance companies including also social security (The Public Travel Medical Insurance) by providing all necessary details and completing forms.**

Article 10. General exclusions – cancellation of the right to reimbursement

Above and beyond the exclusions specific to each category, covers stated in all categories of the insurance does not include:

- 10.1. Damage directly or indirectly resulting from acts of war, including armed conflict, civil war, rebellion, internal civil unrest, riots and mutiny. If the insured incurs damage during the above-mentioned events, which is not related to such events at all, the Company shall only pay a reimbursement if the insured proves that the damage was in actual fact not related to such events.
- 10.2. Damage which is directly or indirectly related to or caused by the insured's participation in or the conscious attending of a hijacking, strike or act of terrorism.
- 10.3. Damage which is directly or indirectly related to an attachment and/or confiscation.
- 10.4. Damage which is caused by, occurs during or ensues from nuclear reactions, irrespective of how and where the reaction originated.
- 10.5. Damage which is directly or indirectly resulting from epidemics.
- 10.6. Damage which is the consequence of participation in or the committing of an offence or attempts thereto.
- 10.7. Damage arising outside the area in which the insurance is valid, or beyond the period of validity of the certificate of insurance.
- 10.8. There is no entitlement to reimbursement if such circumstances were known or present at the time when the insurance was taken out that it could be reasonably expected that the costs would be incurred.
- 10.9. The right to payment or damages with regard to the entire claim shall be cancelled if the insured or his/her successor(s) have provided incorrect data or facts.
- 10.10. The right to reimbursement shall only be cancelled with regard to the part of the claim for which the objects and/or documents requested by the Company have not been received within 180 days after the request was made.

Furthermore, the insurance does not provide cover for the following cases and/or the following costs.

- 10.11. The ailing or poor condition of the insured before or at the time of the accident, a mental or physical disorder or disease, suicide or an attempt thereto.
- 10.12. Pregnancy and any related costs, with the exception of costs ensuing from complications.
- 10.13. Intentional or gross negligence on the part of the insured or the person interested in the reimbursement.
- 10.14. Participation in misdeeds, rows, fights, dares, participating in expeditions.
- 10.15. Use of alcohol or other narcotics or stimulants, including soft and hard drugs.
- 10.16. Carrying out any other than administrative, commercial or supervisory activities, unless activities of a different nature are included under the policy and this is stated explicitly on the certificate of insurance.
- 10.17. Violating the safety regulations of (carriers/transport) companies.

- 10.18. Balloon rides and underwater journeys by submarine.
- 10.19. Special (winter) sports. Special sports include mountain climbing, bouldering, ice climbing, abseiling, speleology, bungee jumping, parachute jumping, paragliding, hang gliding, ultralight flying, gliding, as well as other sports which involve a more than normal risk. Special winter sports include luge, bobsleighbing, ice-hockey, speed skiing, speed races, ski-jöring, ski-jumping, ski-flying, figure jumping in freestyle skiing, ski-mountaineering, paraskiing, heliskiing, as well as other winter sports that involve a more than normal risk.
- 10.20. Participating in one of the following sports: boxing, wrestling, karate and other martial arts, jiu jitsu and rugby.
- 10.21. Participating in competitions and the preparations, such as training.
- 10.22. Participating in or preparing for speed, record and reliability tests with motor vehicles or motor boats.
- 10.23. Using boats outside the inland waterways, unless this does not involve any special risks.
- 10.24. The costs of *abortus provocatus*.
- 10.25. If the reasons why the insured has travelled to the area of insurance include the intention to have medical treatment there.

Article 11. Air travel risk

If the insured is travelling by plane he/she is only insured as a passenger and not as a crew member, flight instructor, apprentice pilot or parachutist. In order to be insured, the insured has to fly with an acknowledged carrier. These planes must be furnished for passenger travel and use acknowledged airports.

Article 12. Insured for the same risk at various companies

If, without this insurance policy, a claim could be made for a reimbursement or payment pursuant to another insurance policy, law or provision, whether or not of an earlier date, the present insurance policy shall only be valid in the last instance. In that case only the damage exceeding the amount which could be claimed elsewhere will be eligible for reimbursement.

Article 13. Payment of the reimbursements

The Company shall pay the reimbursements to the insured, unless he/she has informed the Company that they should be paid to someone else. If the insured has died, the reimbursements will be paid to the legal heirs.

Article 14. Cancellation of rights

If the insured or his/her successors submit a claim to the Company, the Company shall respond by rejecting the claim or (offering) payment as final settlement. The insured's claim or his/her successors' shall be cancelled 180 days after the Company has announced its position (rejection or payment), unless a dispute has already been brought before the court.

Article 15. Reclaiming uninsured services and/or costs

If the Company has agreed to pay a reimbursement for costs and/or services incurred/granted by the Company and which are not covered by the insurance cover (such as in particular the costs of the outer coffin), the Company shall have the right to reclaim the costs that it has already paid or to set them off against the reimbursements still to be paid. The insured are severally liable and under an obligation to pay the claim within 30 days after written notification. In the event of default the Company will engage a debt collection agency.

Article 16. Personal data

- 16.1. The personal data provided on the application form, or the modification of, an insurance policy, are processed by the Company for entering into and executing insurance agreements and managing the ensuing relations, which includes preventing and combating fraud and activities aimed at extending the customer base.
- 16.2. Processing of personal data is governed by "Personuppgiftslagen". The information may be used for evaluate and decide the type of cover required and for market analysis. The information may be passed on to a firm with whom the underwriters are co-operating. The information may be used by underwriters to send information to the customer about the underwriters other products. Underwriters are required by law to report to the authorities in some instances. The customer has the right to demand that underwriters inform the customer about the information they have about him and how such information is used.
- 16.3. By order of the Company, Falck TravelCare provides direct help for hospitalisation, a serious accident or death. If Falck TravelCare deems this necessary for a concrete request for help, it can ask for data from the insured, his/her relatives, aid workers on site and/or the attending physician and, if necessary, provide the data to persons who are directly involved in the aid efforts. Asking for and providing medical data only takes place by or by order of Falck TravelCare's medical advisor.
- 16.4. By order of the Company, Falck TravelCare provides the handling of claims arising from this insurance for categories II up to and including IV. If Falck TravelCare deems this necessary for a concrete request for help, it can ask for data from the insured.

Article 17. Disputes

- 17.1. Any disputes arising from this insurance agreement shall be submitted to the competent court, unless the parties agree to another way to resolve the conflict.
- 17.2. This insurance shall be governed by Swedish law. Enquiries or complaints must be made first and foremost to the managing director of Falck TravelCare.
If the insured is not satisfied with the handling of a complaint the insured should write to **Allmänna Reklamationsnämnden – Försäkringsärenden – Box 174 – 101 23 Stockholm – Sweden. – Tel 08 783 17 00**

Category I. EMERGENCY EXPENSES

These category conditions shall also be governed by the General Provisions, unless they are deviated from in these category conditions.

Article 1. Nature and scope of the insurance

The Company reimburses additional travel and/or accommodation and/or other costs as described in the following articles, up to the maximum amounts stated on the cover overview of the insurance that has been taken out, also with due observance of any maximum period stated there, for the maximum number of persons mentioned on the cover overview and up to maximum the class mentioned on the cover overview, if they are the direct consequence of:

- 1.1. Sickness, accident and/or death (Article 4).
- 1.2. Premature call back (Article 5).
- 1.3. Missed flight (Article 6).
- 1.4. Delayed departure (Article 7).
- 1.5. Forced delay (Article 8).
- 1.6. Return to Sweden by air ambulance (Article 9).
- 1.7. Search and rescue operations (Article 10).
- 1.8. Coming over of relatives (Article 11).
- 1.9. Transport costs in the event of death (Article 12).

Furthermore, the Company will reimburse the following costs if they are caused by an event insured under this category:

- 1.10. Telecommunications costs (Article 13).
- 1.11. Additional costs in connection with a travel companion insured elsewhere (Article 14).

Article 2. Special Stipulations

In these category conditions, the term "accommodation costs" shall be taken to mean: the costs of accommodation and meals. The costs the insured would normally have incurred for necessary meals will be deducted from the reimbursement for additional accommodation costs. This deduction is 20% of these reasonably incurred costs.

Article 3. Help from Falck TravelCare

If an event insured under this category occurs, Falck TravelCare offers help in arranging :

- transport;
- the necessary (medical) supervision during the (return) journey.

Furthermore, the assistance includes advice and any help Falck TravelCare deems useful and necessary.

Article 4. Sickness, accident and/or death

If the insured falls ill or suffers an accident in the area covered by the insurance, the Company shall reimburse the following costs, provided that they are medically necessary in the opinion of the physician engaged by the Company and are the direct consequence of the sickness or accident:

- 4.1. The necessary costs of extra accommodation after the cover period of the insurance;
- 4.2. The necessary costs of the return journey to place of residence or domicile in Sweden by ambulance, taxi or public transport, insofar these costs are higher than those of the originally intended return journey.
- 4.3. The necessary extra accommodation costs during the cover period of the insurance.
- 4.4. If the co-insured family members or one co-insured travelling companion of a hospitalised insured person visit this person at the hospital, the extra travel expenses of public transport or private vehicle will be reimbursed.
- 4.5. If the insured travels with a family member who falls ill, meets with an accident or dies, the Company shall reimburse the insured for the expenses as described in Article 4.1., 4.2. and 4.3. The precondition is that the affected person is insured with the Company for the same period.
- 4.6. The same payment will also be made to one travelling companion of said affected person. The precondition is that this travelling companion is insured with the Company for the same period.

Article 5. Premature call back

If the insured and/or his/her insured family members have to return prematurely to their domicile or place of residence in Sweden because a relative to the first or second degree of sanguinity has died or (in the opinion of a physician) has a life-threatening disease or a life-threatening injury, the Company shall pay the necessary costs of the return journey, insofar they are higher or different from the costs of the originally intended return journey. The insured must travel by their private vehicle or public transport. Moreover, the same reimbursement will be paid to a maximum of one travelling companion of the said recalled insured person(s). The precondition is that this travelling companion is insured with the Company for the same period.

Article 6. Missed flight

If the insured misses the booked flight as a consequence of :

- 6.1. Delays in the public transport with which the insured travels to the airport of departure as a consequence of a strike of the transport company, natural disasters or flood;
- 6.2. Breakdown of the private vehicle with which the insured is travelling to the airport due to an external cause such as a collision, fire or explosion or a mechanical defect;

The Company shall pay, until the first next opportunity to leave, the part of the travel and accommodation costs in excess of the costs of the originally intended journey to the destination. A precondition for the reimbursement is that the aforementioned causes of the delay did not occur before leaving for the airport and were not known or to be expected at such time.

Article 7. Delayed departure

If, due to a strike of transport companies or airport personnel, fog, natural disaster or flood, the booked flight is delayed by six hours or more when leaving Sweden to travel to the destination, the Company shall reimburse the necessary additional accommodation costs incurred by the insured.

Article 8. Forced delay

If the insured is forced to stay abroad after the end of the validity term, but only if this is caused by a carrier strike, airport personnel strike, fog, natural disaster, avalanche, the Company will reimburse, until the first next opportunity to return, the part of the extra accommodation costs and extra travel costs by public transport that is higher than the costs of the originally intended return journey. The precondition for this reimbursement is that said causes of the delay have not occurred before or during the start of the journey and were not known or to be expected at such time.

Article 9. Return to Sweden by air ambulance

If the insured is sick or injured and cannot travel in any other way (e.g. by passenger plane, ambulance car or taxi) in connection with his/her health, the Company shall reimburse the return journey to Sweden by air ambulance to the maximum insured amount stated on the cover overview. Returning in this manner shall only be insured if it is medically necessary and the Company has given its prior permission thereto.

The medical necessity of returning by air-ambulance is assessed by the doctor engaged by the Company, in consultation with the attending doctor abroad. The term medical necessity shall at any rate apply if the life of the insured can be saved or if the risk of disability can be reduced and/or disability can be prevented by returning the insured by air-ambulance. If the insured is entitled to the reimbursement of a return trip by ambulance plane, he/she shall not be entitled to the reimbursement of additional travel costs. However, the transport costs from the foreign hospital to the airport and from the Swedish airport to the hospital (including the costs of medical supervision) shall be reimbursed. If the insurance has been taken out and/or has come into effect whilst the insured was already receiving medical treatment outside of Sweden, said costs will not be reimbursed.

Article 10. Search and rescue operations

If the insured falls ill or suffers an accident which is covered by the insurance policy abroad, the Company will reimburse to the insured or his/her successor(s) the costs that need to be incurred according to the local, competent authorities, to search and/or rescue the insured. These costs will also be reimbursed if the competent authorities suspect an accident.

Article 11. Coming over of relatives

- 11.1. If the insured's life is in danger due to sickness or an accident according to the local attending doctor abroad, the Company will reimburse the costs of relatives coming over from Sweden, their necessary accommodation costs as well as the return journey by public transport to Sweden.
- 11.2. If the insured has to continue the journey by him/herself alone as a consequence of the death of his/her co-insured travel companion, the Company shall reimburse the costs of the coming over of a relative from Sweden, the necessary accommodation costs as well as the return journey by public transport to Sweden.

Article 12. Transport costs in the event of death

If the insured dies as a consequence of sickness or an accident, the Company will reimburse to the successor(s) the costs of:

- 12.1. Transport of the body to the last place of residence in Sweden;
- 12.2. The inner coffin;
- 12.3. The documents required for the transport.

If the body is not taken to the former place of residence of the insured, the Company will reimburse the costs of the funeral (or cremation) abroad and the coming over of relatives from Sweden up to the maximum amount that would have been paid if the body were transported to the place of residence of the deceased.

Article 13. Telecommunications costs

If an event happens to the insured abroad that is covered by this category, his/her necessary telecommunications costs ensuing from such event will be reimbursed.

Article 14. Additional costs in connection with a travel companion insured elsewhere

Additional costs incurred by the insured as a consequence of an event covered under this category, which happens to a travel companion, who is not stated on this certificate of insurance, but due to which the insured has to continue the journey by him/herself alone will also be reimbursed. This cover is effective only if:

- 14.1. The travel companion has valid travel insurance of his/her own;
- 14.2. The event that happens to the affected travel companion is covered by his/her travel insurance and his/her travel insurance does not provide cover for the additional costs incurred by the insured travelling with him/her;
- 14.3. The affected travel companion and the insured intended to travel to and from their destination together;
- 14.4. The additional costs incurred by the insured are demonstrably necessary and have been reasonably incurred during the journey.

Category II. TRAVEL LUGGAGE

These category conditions shall also be governed by the General Provisions, unless they are deviated from in these category conditions.

Article 1. Nature and scope of the insurance

The word luggage is taken to mean: the luggage which the insured takes with him/her on the journey for his/her personal use.

If the insured luggage is damaged by theft, misappropriation or damage, the Company shall reimburse this damage up to the maximum amount of the insurance stated on the cover overview. Loss of luggage will only be insured during transportation by the means of public transport or other means of transport. In the event of damage to an insured object with accessories, only one insured person can claim reimbursement.

The maximum insured amounts stated on the cover overview shall apply to the luggage mentioned in Articles 1.1 up to and including 1.4 with due observance of the stipulations stated below:

- 1.1. Photo, film and video equipment, including image, sound and data media. All the objects that together make up the equipment are considered to be one object, such as cameras, objectives, filters, tripods, film suns, recorders, bags, etc.
- 1.2. Valuables: jewellery, watches, furs, radio and television sets, gold, silver or platinum objects, precious stones, pearls, binoculars, sound and visual equipment (except for photo, film and video equipment) and other valuables.

The word luggage is also taken to mean:

- 1.3. Goods purchased during the journey.
- 1.4. Gifts for third parties: goods purchased by the insured before or during the journey, intended as gifts/presents for third parties.

Article 2. Deductible

To all the damages described in Article 1 the deductible stated on the cover overview applies.

Article 3. Clothes and toiletries replacement

The Company will reimburse clothes and toiletries replacement insofar they have to be purchased during the insurance's cover period, because the registered luggage was missing or delayed **for more than 12 hours** during public transport. This reimbursement shall never exceed the amount stated on the cover overview under the insurance policy taken out, which shall apply in addition to the insured amount for Travel Luggage.

Article 4. Insured value

In the event of irreparable damage, loss, misappropriation or theft, the reimbursement is granted on the basis of the insured value. The term insured value is taken to mean the replacement value, after deduction of an amount for depreciation due to ageing or wear and tear; such amount will not be deducted if the lost or damaged goods are less than one year old. The term replacement value is taken to mean: the amount required to obtain new objects of the same type and quality. No higher amount will be paid than the amount for which the insured object was purchased. In the event of irreparable damage, the reimbursement will be paid on the basis of the costs of repair. However, the amount paid shall not exceed the amount paid in the event of irreparable damage. The Company has the right to reimburse the damage in kind.

Article 5. Transfer of insured objects

If the insured objects are damaged, they cannot be transferred to the Company, unless the Company desires this. Once the Company has paid a reimbursement to the insured for lost, damaged or missing goods, the insured shall transfer the right of ownership for these goods to the Company. As soon as the insured knows that the lost or missing goods have been found, he/she shall report this to the Company. If the goods are found within three months after the date on which they were lost, the insured shall take them back and repay the reimbursement to the Company.

Article 6. Special obligations in the event of damage

- 6.1. In the event of theft or misappropriation the insured shall report this immediately to the local police authorities. If such report is impossible, the insured must report this at the first possible opportunity. The insured shall submit a statement of this report to the Company.
- 6.2. If the insured loses his/her luggage due to theft or misappropriation at a hotel, he/she shall report this immediately to the hotel management. The insured shall submit a statement of this report to the Company. The stipulations of Article 6.1. shall remain in full force.
- 6.3. If the luggage is taken with a means of public transport or another means of transport, the insured shall check his/her luggage upon receipt, to verify whether it is in good condition and that nothing is missing. If the insured establishes damage or loss, he/she shall report this immediately to the carrier. The insured shall submit a statement of this report to the Company.
- 6.4. The burden of proof of theft, loss, misappropriation or damage of luggage as well as the amount of the damage and the fact that the insured really was in possession of it is always the responsibility of the insured. The insured shall furthermore prove the damage by means of original invoices or duplicates thereof, guarantee certificates, statements by experts about the possibility of repair and other evidence required by the Company. In the event of damage, the insured shall also enable the Company to inspect the luggage before it is repaired and/or replaced.

If the insured fails to fulfil said obligations, the Company will not pay any reimbursement.

Article 7. Special exclusions

The cover does not include:

- 7.1. Theft, misappropriation or damage to money and traveller's cheques, credit cards, stamps, (travel) documents, photos, documents of value such as public transport subscriptions, discount cards, season tickets, entrance tickets, passes, etc., keys, commodities, removal goods, sample collections, musical instruments, carpets, antiques and items of art or collector's value.
- 7.2. Theft, misappropriation or damage to vehicles and/or trailers, including bicycles, tents, caravans (including the tent part), airplanes, (inflatable and collapsible) boats, surfboards, motor driven land air/water vehicles and any other vehicles or parts or accessories thereof.
- 7.3. Loss of luggage, except during transportation by the means of public transport or other means of transport.
- 7.4. Theft of valuables left in a locked motor vehicle.
- 7.5. Tools, sound and video equipment built in the car, roof rack, ski boxes, non-skid chains and jetbags.

- 7.6. Winter sport equipment (the insured's own or rented skis including straps, ski sticks and ski shoes) and (the insured's own or rented) sports equipment used for special (winter) sports.
- 7.7. Damage as a result of gradual weather effects or other effects (excepting natural disasters), wear and tear, own defect, own decay, moths, rodents, insects, etc, leakages of liquids, fatty matter inside the luggage.
- 7.8. Other damage than to the goods themselves.
- 7.9. Damage such as blots, scratches, dents, spots etc. unless the goods can no longer be used due to such damage.
- 7.10. Theft, misappropriation or damage to luggage which is abandoned in or on a motor vehicle and/or trailer with which the journey's destination is not reached.
- 7.11. Breaking of fragile objects and/or the consequences thereof except for damage caused by an accident to the means of transport, break-in, theft, robbery or fire.
- 7.12. Theft, misappropriation or damage to photo, film and video equipment and image, sound and data media received and/or given to use on loan during the cover period of the insurance.
- 7.13. Software, computer and telecommunication equipment.
- 7.14. Contact lenses, spectacles and sunglasses.
- 7.15. Underwater sports equipment.
- 7.16. Prostheses, hearing aids, wheelchairs, medical devices and equipment.
- 7.17. Damage to accommodation

Article 8. Caution Clause

The following cases are not eligible for reimbursement:

8.1. Normal caution:

If the insured (or the person whose assistance the insured is using) has not observed normal caution to prevent theft, misappropriation or damage of the insured luggage. Normal caution has at any rate not been observed if the insured luggage is left unattended other than in a properly locked room.

8.2. Better precautions:

If the insured can be reasonably expected to have taken, and should have taken better precautions in the given circumstances to prevent theft, misappropriation or damage to the insured luggage.

8.3. Public transport:

Damage to or theft or misappropriation of valuables and photo, film equipment not taken as hand luggage during transport by boat, train, bus or airplane.

8.4. Theft of or from motor vehicles:

Theft of the insured luggage of or from motor vehicles, unless the insured can prove that:

- it has been left behind in a properly locked boot*, invisible from the outside, the theft took place between 07.00 a.m. and 22.00 p.m. local time and there is evidence of forcible entry. However, the insured is never entitled to reimbursement if the insured luggage has been abandoned without supervision for over 24 hours.
- it has been abandoned without supervision during a short interruption during the journey to have a break and/or during an emergency situation and there is evidence of forcible entry. In this case there is only entitlement to reimbursement for photo, film and video equipment if they have been left behind in a properly locked luggage boot,* invisible from the outside.

* In motor vehicles with a third or fifth door or in a station wagon, the boot must, in addition, be covered with a back shelf or a similar, fixed facility.

8.5. Theft from caravans and campers:

- a. Theft of valuables from a caravan or camper unless these items are stored inside the locked caravan or camper in a safe and there are traces of break-in.
- b. Theft of photo, film and video equipment from a caravan or camper unless these items are stored inside the locked caravan or camper in a storage facility equipped with a lock and there are traces of break-in.

8.6. Theft from tents:

Theft of valuables, photo, film and video equipment, if they have been left unattended in a tent (awning).

Category III. MEDICAL EXPENSES

These category conditions shall also be governed by the General Provisions, unless they are deviated from in these category conditions.

Article 1. Nature and scope of the insurance

The Company will reimburse the medical expenses the insured has to incur due to an illness or disease or an accident that occurred during the insurance's cover period, up to the insured amount stated on the cover overview below the insurance policy taken out. Medical expenses exclusively include:

- doctor's and specialists' fees;
- the costs of hospitalisation;
- the costs of the operation and the use of the operating theatre;
- the costs of X-rays and radiation treatment prescribed by the doctor;
- the costs of medicine, bandages and massage prescribed by the doctor;
- the costs of the insured's medically necessary transport to and from doctors and the nearest hospital;
- the costs for emergency dental treatment.

The above-mentioned costs will only be reimbursed if the doctor, the specialist and/or the hospital are acknowledged by the competent institutions.

Article 2. Reimbursement of medical costs abroad

The Company will reimburse the expenses mentioned in Article 1, of medical assistance in the area of insurance. This reimbursement shall come into effect on the date on which the treatment starts and shall continue until the first opportunity of the insured to return to Sweden. The insured shall never be entitled to a reimbursement exceeding 90 days.

Article 3. Deductible

To all the damages described in Article 1 the deductible stated on the cover overview applies.

Article 4. Special stipulations

- 4.1. The insured has to have him/herself treated or nursed in ways that are not unnecessarily expensive and which are in accordance with his/her current insurance/facility. If the insured has no insurance elsewhere, the Company shall limit the reimbursement of hospitalisation to the costs of hospitalisation of the lowest class.
- 4.2. If the insured is hospitalised in a foreign hospital over two hours, the Company will only reimburse the treatment if it could not be postponed until after the insured's return to Sweden.

Article 5. Special exclusions

The insured will not be indemnified for medical expenses in the following cases:

- 5.1. If the sickness is related to the use of medicine/preparations to decrease or increase body weight.
- 5.2. If the insurance policy has been taken out and/or has come into effect whilst the insured was already under medical treatment, the costs of such continued or prescribed treatment will not be reimbursed.
- 5.3. The costs of an operation will not be reimbursed if the operation could have been postponed until after the insured's return to Sweden.
- 5.4. The medical costs made during trips undertaken with a diagnosis and/or treatment objective.
- 5.5. The costs of follow-up treatment in Sweden and all costs in Sweden.
- 5.6. The costs of purchased or leased wheelchairs and crutches.
- 5.7. The costs of implants, prosthesis and optical costs.

Category IV. CANCELLATION

These category conditions shall also be governed by the General Provisions, unless they are deviated from in these category conditions.

Article 1. Purpose and scope

The Company guarantees any insured reimbursement as further described in Article 3 up to the insured amounts stated on the cover overview in the event of: cancellation of the insured's booked arrangement, if this is the direct consequence of any of the events mentioned in Article 2.

The insurance is strictly personal and cannot be transferred. There are as many policies as the number of insured persons stated on the insurance certificate. The stipulations that apply to a particular insured person do not apply to others, unless this is explicitly stated. The urgent reason for cancelling the booked arrangement(s) can be submitted to the medical advisor of the Company for assessment.

Article 2. Insured events

The reimbursements mentioned in Article 1 shall only be paid if the damage is directly and exclusively caused by the following unforeseen events that occurred during the insurance's term of validity:

- 2.1. the insured has died, fallen seriously ill, incurred serious injury due to an accident, provided that this has been medically established by the attending physician/specialist within 24 hours after;
- 2.2. a relative of the insured to the first or second degree of sanguinity has died, or has a life-threatening disease or a life-threatening injury due to an accident in the opinion of a physician;
- 2.3. the deputy at work has died, or has a life-threatening disease or a life-threatening injury due to an accident in the opinion of a physician, provided that the presence of the insured at work is urgently required;
- 2.4. pregnancy of the insured, provided that this has been medically established by the attending physician/specialist;

- 2.5. property (real estate, inventory, household effects or merchandise) of the insured in Sweden caused by fire, theft, explosion, storm, lightning or flood, has been seriously damaged, so that his/her presence is urgently required;
- 2.6. the insured has become redundant and can submit a permit to terminate a contract of employment, issued in connection with economic reasons of the company;
- 2.7. the insured, after unemployment for which the insured was paid an unemployment benefit and for school-leavers insofar the departure date is after 31 May following the year in which they left school, has accepted employment of at least 20 hours per week for a period of at least one year or for an indefinite period of time. A precondition is that the date of employment is within 90 days before the end of the validity term of the insurance;

Article 3. Reimbursement of cancellation costs

If the insured has to cancel (a) booked arrangement(s) due to an event mentioned in one of the events mentioned in Article 2, the Company will reimburse:

- 3.1. the amount the insured owes to Malaysia Airlines.
- 3.2. the costs of rebooking the arrangement at a later date, which prevents complete cancellation. Those costs cannot be higher than the costs the Company would have reimbursed in case of cancellation.

Article 4. Deductible

To all reimbursements described in article 3, 5 and 6 the deductible on the cover overview applies.

Article 5. Reimbursement paid to family members travelling with the insured/travel companions of the insured

The Company will pay the reimbursement mentioned in Article 3 to the accompanying family members of the insured as well as one travelling companion provided that they have taken out a cancellation insurance with the Company for the same period.

Article 6. Reimbursement in connection with a travel companion who is insured elsewhere

The Company will also pay the reimbursement mentioned in Article 3 to the insured if he/she cancels the journey due to an event insured under this category that has happened to a travel companion, who is not insured with the Company. A precondition for this is that this travel companion has taken out cancellation insurance of his/her own and that he, pursuant to such insurance, has received a reimbursement and that the insured and this travel companion intended to travel to and from the destination together.

Article 7. Special obligations in the event of damage

In the event of damage the insured or his/her successor(s) must do the following:

- 7.1. inform Malaysia Airlines within 24 hours after the insured event;
- 7.2. demonstrate to the Company the entitlement to payment by submitting statements; such as a doctor's certificate, and employer's statement, a cancellation costs receipt and any other evidence and information the Company deems necessary. The insured shall visit a medical examiner to be engaged by the Company if the Company deems this necessary.

If the insured fails to fulfil said obligations, the Company will not pay any reimbursement.

Article 8. Special exclusions

The cover does not include:

- 8.1. The costs of cancellation due to psychological illnesses that do not necessitate hospitalisation for longer than 3 days.
- 8.2. The costs of cancellation due to complications coming from a planned operation, which was known before the booking.