

## PRE-PURCHASE INFORMATION

### Camping Key Europe Insurance during stay in camping park area

Valid from January 1<sup>st</sup> 2017

This is information that Europeiska ERV is obliged by law to submit before purchase. It is important that you read it. In the pre-purchase information you will find important limitations and exceptions regarding your insurance coverage.

**The pre-purchase information is only a brief overview of the insurance and does not constitute the complete insurance conditions.** For the complete insurance conditions, visit [www.campingkeyeurope.com/en/the-card](http://www.campingkeyeurope.com/en/the-card) or call TMP-access, phone +46 (0)8 540 804 40 and we will send them. If you have questions about what the insurance covers or if some coverage is particularly important to you contact TMP access on +46 (0)8 540 804 40 and we will help you. You can also seek advice and assistance from the Swedish Consumer Agency, the municipal consumer advisors or the Swedish Consumers' Insurance Bureau

#### The Swedish Consumers' Insurance Bureau

Address: Box 24215 (Karlavägen 108),  
104 51 Stockholm  
Phone: + 46 (0) 200-22 58 00

#### Municipal consumer advisors

Look for consumer advisors in the municipality you belong to.

#### The Swedish Consumer Agency

Box 48, 651 02 Karlstad  
Tage Erlanderogatan 8A  
Phone: + 46 (0)771-42 33 00

#### Hallå konsument

Web-based consumer guidance  
[www.hallakonsument.se](http://www.hallakonsument.se)

#### Insurance during stay in camping park area

Please see the scope of your insurance coverage with Camping Key Europe, in the table (item 4) of this pre-sale information.

Before each trip, it is important that you review your insurance coverage. The insurance covers only accidents/damages that occur within a camping park area, cottage/house area, motor home site area or hotel. The insurance applies only to medical care and repatriation due to accidental injuries – not due to illness.

**Important limitations and exclusions regarding your insurance coverage are written in bold type.**

The insurer for this insurance is ERV Försäkring-saktiebolag (publ).

Visiting address: Löfströms Allé 6 A). Telephone: + 46 (0)770-45 69 00, Fax + 46 (0)8-201484. Corporate ID no: 502005-5447; Registered office: Sundbyberg.

Europeiska ERV is under the supervision of the Swedish Financial Supervisory Authority.

**Special limitations apply to persons with ordinary residence outside EU/EEA. Read more in the complete insurance conditions.**

### 1. FOR WHOM THE INSURANCE APPLIES

The insurance has been taken out by Camping Key Alliance AB for their customers as holders of a Camping Key Europe Card.

"The insured" is understood to mean the card holder and his family members and three (3) accompanying children under 18 years who are not the own children of the insured, accompanying and staying together with the card holder during the holiday trip.

Family member is understood to mean spouse, cohabit and their own children or grandchildren under 18 years.

The insurance applies to insured persons with ordinary residence in Europe, Morocco or Turkey.

### 2. WHEN THE INSURANCE APPLIES

The insurance applies during holiday in the camping park area, motor home site area, rental houses area or hotel area in Europe, Turkey or Morocco.

The insurance cover applies from the moment the insured checks in at the camping park area, cottage/house area, motor home site area or hotel and continues for the rest of the stay. The insurance cover expires the moment the insured checks out or leave the camping park area, cottage/house area, motor home site area or hotel.

**The insurance covers only accidents/damages that occur within a camping park area, cottage/house area, motor home site area or hotel.**

**The insurance does not apply when travelling to an area which is classified as a war zone according ERV Europeiska's risk list. Read more on [www.erv.se](http://www.erv.se).**

### 3. EXCESS

The insurance cover applies without excess except for Liability coverage (section 9).

#### 4. WHAT IS COVERED BY THE INSURANCE

Damage/incident	Maximum amount of compensation Euro (€)	Important limitations and exclusions
<p><b>Accident insurance</b>            Care and treatment costs due to accident            Dental expenses due to accident            Local travel expenses related to care and treatment            Additional costs of repatriation            Additional costs for the repatriation of the deceased, necessary and reasonable costs alternatively funeral on site            Damaged property due to accident            Visiting a child in hospital (maximum 6 months) no more than 1 family member            Rehabilitation and assistive technology            Unused part of camping-/cottage-/motor home or hotel</p>	<p>Necessary and reasonable costs 1 000/insured            Necessary and reasonable costs            Necessary and reasonable costs            Necessary and reasonable costs 2 500/insured            2 000/insured, 5 000/family 200/month            7 500/insured            2 500/insured</p>	<p><b>You will not receive compensation for:</b></p> <ul style="list-style-type: none"> <li>• Injuries caused by biting and chewing.</li> <li>• Dental treatment not resulting from an accident.</li> <li>• Accidental injury the insured sustains while taking part in sports, training, pre-advertised sporting, adventure, expedition or other hazardous activity* not being regarded as exercise or leisure of normal range or intensity.</li> </ul>
<p><b>Lump sum at accident</b>  <b>Death</b>  <b>Medical disability</b>            At medical disability 20-49 %:            0-64years            From the age of 65            At medical disability from 50 %            0-64 years            From the age of 65</p>	<p>2 500/insured            25 000/insured            10 000/insured            50 000/insured            10 000/insured</p>	<p><b>For benefit to be paid, the degree of disability must be at least 20 % or more and paid as a lump sum amount equal to that part corresponding to the degree of disability You will not receive compensation for:</b></p> <ul style="list-style-type: none"> <li>• Accidental injury the insured sustains while taking part in sports, training, pre-advertised sporting, adventure, expedition or other hazardous activity* not being regarded as exercise or leisure of normal range or intensity.</li> </ul>
<p><b>Liability Protection (private individual) - subsidiary</b>            In case of bodily injury and / or damage</p>	<p>1 800 000/claim</p>	<ul style="list-style-type: none"> <li>• The liability protection is subsidiary and applies only if you do not have your own personal liability insurance.</li> <li>• The insurance does not apply to damage for which the insured may be held liable as owner, user or driver of               <ol style="list-style-type: none"> <li>a) motor vehicle when the damage is caused by the vehicle being in traffic. Note: The exclusion does not apply to electric wheelchair</li> <li>b) steam-, motor- or sailing boat, watercraft, hovercraft or hydrocopter</li> <li>c) aircraft, hot air balloons, paragliding, wind glider, hang glider or similar craft.</li> </ol> </li> </ul>
<p><b>Legal expenses</b>            In case of dispute</p>	<p>7 500/claim</p>	<p><b>The insurance does not apply to:</b></p> <ul style="list-style-type: none"> <li>• costs concerning criminal cases</li> <li>• dispute that concern the insured in the capacity of owner, user or driver of motor vehicle, caravan or other trailer, aircraft, steam boat, motor boat, sail boat or water scooter.</li> </ul>
<p><b>* Examples of hazardous activity are:</b></p> <ul style="list-style-type: none"> <li>• motor sport (speed competitions)</li> <li>• deep sea diving (deeper than 30 m)</li> <li>• sports including kicks and punches</li> <li>• mountain, rock, ice or glacier climbing</li> <li>• white water rafting.</li> </ul>		