

**PRE-PURCHASE  
INFORMATION  
Camping Key Europe  
Insurance during stay in camping  
park area  
Valid from May 25, 2018**

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, Sweden  
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, Sweden  
Tage Erlandergatan 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.**

Insurance provider for this insurance is Europæiske Rejseforsikring, A/S CVR no. 62 94 05 14, through Europeiska ERV Filial (hereinafter Europeiska ERV), org. no. 516410-9208. Supervisory authority is the Danish Finanstilsynet.

**Europeiska ERV:** Phone: +46 (0) 770-456 900.  
Visiting address: Löfströms Allé 6 A, Box 1, SE-172 13 Sundbyberg, Sweden.

**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>3 000 000/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, ca-ravan or other trailer, aircraft, steam boat, motor boat, sail boat or water scooter.</li> </ul>

**\* Examples of hazardous activity are:**

- **motor sport (speed competitions)**
- **deep sea diving (deeper than 30 m)**
- **sports including kicks and punches**
- **mountain, rock, ice or glacier climbing**
- **white water rafting.**

**Personal data processing and disclosure of information**

Europeiska ERV values your privacy. We will only use your personal data for the purposes for which you give it to us. We will retain your data for the duration required by our operational purposes. Europeiska ERV will only disclose your personal data to other organizations where we have your permission to do so, or where we are required to do so by regulation. You also have the right to request, in writing and without cost, information from us about the information we have on you and how it is used. You can also notify Europeiska ERV in writing if you do not want your personal data to be processed for purposes that concern direct marketing.

You have the right to ask us to delete the personal data. Please note that in some cases when you make such a request of personal data, we may not be able to honour your request as this may result in us not being able to fulfil our legal obligations or if there is a minimum statutory period of time for which we have to keep your personal data. If this is the case then we will let you know our reasons.

The address is:

Europeiska ERV, Dataskyddsbudet, Box 1, 172 13 Sundbyberg, Sweden.

Requests for correction of personal ID numbers can be made to the same address.

In the event of a claim, Europeiska ERV is entitled to disclose the information received from the insured and/or policyholder to Europeiska ERV's international network, including our central control unit and service offices. Furthermore, Europeiska ERV can request to seek information on your state of health and treatment from the physicians and hospitals that have treated you. Europeiska ERV may request that you sign a so-called "medical release" giving Europeiska ERV the right to request medical information.