Gouda Incoming Insurance

Dokument med informasjon om forsikringsprodukt

Selskap: Gouda Reiseforsikring, del av Gjensidige Forsikring ASA **Produkt: 910.3**

Med dette produktarket får du en oversikt over dekningene i vår forsikring. Produktarket er ikke en fullstendig beskrivelse av hva og hvordan forsikringen dekker, og det tar ikke hensyn til dine individuelle behov og ønsker. Det er din forsikringspolise og forsikringsvilkår som hører til som avgjør den endelige avtalen med oss. Vilkårene for din forsikring finner du på www.gouda.no.

This product fact sheet provides a brief description of the insurance. It is not a complete description of what the insurance covers and does not cover. And it does not take into concideration your individual adaptations. It is your insurance policy together with the full insurance terms and conditions that form the agreement between us. The insurance applies to visitors and foreign citizens

What type of insurance is it about?

The insurance applies to visitiors and foreign citizens

What does the insurance cover?

- ✓ Acute illness and injury
- ✓ Medical/hospital care
- ✓ Dental care in the event of an accident
- ✓ Additional costs for board and lodging
- ✓ Travel expenses in connection with illness or injury
- ✓ Medicine and rehabilitation in connection with illness or injury
- ✓ Repatriation in case of illness, injury or death
- ✓ Burial on site
- ✓ Third part Liability coverage

Are there any restrictions of what the insurance covers?

- ! Insurance sums
- ! Safety regulations and compensation rules

What does the insurance not cover?

- ✗ Costs for care, checks or medication of pre-existing diseases, injuries or accident
- ✗ Preventive health care
- ✗ Annual health checks
- ✗ Pregnancy checks, childbirth, cosmetic surgery
- ✗ Eye examination at an optician
- ✗ Acupuncture or vaccinations
- ✗ Normal, ongoing dental care or orthodontic treatment

Where does the insurance apply?

- ✓ The insurance is valid in the Nordic countries and in other Schengen countries, as long as you hold a valid Schengen visa, which must be issued by a Nordic foreign service mission (embassy, general Consulate, or honorary Consulate)
- ✓ The Incoming insurance terms and conditions apply for the Nordic region as well as the Schengen area

What are my obligations?

- You must check that the information in your insurance policies is correct
- If damage occurs, please contact us immediately
- You have an obligation to provide the information that is necessary in order for us to evaluate the coverage of your claim
- It is your responsibility to, before entering the Nordic region, take any prescribed vaccinations
- In case you suffer from an ailment that requires special medication it is your responsibility to take these medications with you for the entire trip

When, and how should I pay?

The insurance must be purchased and paid for in advance arrival in the Nordic countries. You can pay for the insurance via payment card or credit card.

When does the insurance start and end?

- The insurance starts when you arrive at The Nordic countries and ceases in connection with you leaving the Nordics
- The insurance period is stated in the policy letter and is valid for a maximum of 12 months
- The insurance period is not extended per automatic and therefore you must, if continued stay in the country, buy an extension. The extension must be purchased and paid for in advance the period of validity of the original policy expired

How can I cancel the insurance contract?

- You have the right of withdrawal in 14 days calculated from the date of the agreement entered into (Right if withdrawal period). The right of withdrawal does not apply insurance contract with insurance period of a month or less
- If you choose not to start your journey, the premium is refunded
- If you choose to cancel a trip that has started and leaves the Nordic region prematurely, refunds can take place for the period remaining