

Camping Key Europe Insurance

2011-12-01

Maximum compensation (Amounts in Euro)

- | | |
|--|--------------------------------------|
| • Medical and dental costs, including travel costs | Necessary and reasonable costs |
| • Return travel to your home area costs | Necessary and reasonable costs |
| • Medical disability | <i>Degree of disability 20-49%</i> |
| | Age < 65 €25,000 |
| | Age ≥ 65 €10,000 |
| | <i>Degree of disability > 49%</i> |
| | Age < 65 €50,000 |
| | Age ≥ 65 €10,000 |
| | Accidental death € 2,500 |
| • Rehabilitation and assistive technology | Maximum of €7,500 |
| • Third party liability (Secondary Insurance) | Maximum of €1,800,000 |
| • Legal expenses | Maximum of €7,500 |
| • Unused part of camping fee | Maximum of €2,500 |

The accident must have occurred within the perimeter of the campsite or during a leader-supervised activity outside the campsite organized by the campsite. Notification of claim must always be made to the campsite manager. Compensation for costs is made on the basis of the amount that would have been paid had the injured person been registered with the social security system of a European country. Compensation will only be paid for costs arising within Europe, Turkey and Morocco.

A. Who is covered by the Insurance?

The insurance has been taken out by “Camping Key Alliance HB ” and is valid for holders of a Camping Key Europe Card. The insurance policy also covers family members accompanying the card holder, or grandchildren accompanying their grandparents where the latter are card holders. The insurance policy also covers up to three (3) children (besides children that is included in the family or grandchildren) under 18 accompanying and staying with a holder of a valid Camping Key Europe Card. It is a condition of insurance cover that you consent to your personal data being processed by SOLID Försäkringar (SOLID) or by a representative appointed by SOLID. This is to ensure compliance with the insurance terms and conditions, and, where applicable, in order to administer and process any claim that arises.

B. When does cover under the Camping Key Europe Insurance commence?

The insurance cover applies during holiday in the camping park area, motor home site area, rental houses area or hotel area in Europe, Turkey and Morocco, commencing from the time the card holder checks in and pays the relevant fee. Cover then continues for the rest of the stay.

C. What does the Insurance cover and where does the cover apply?

The insurance covers accidents that occur within the perimeter of the camping park area, rental houses area, motor home site area or hotel area or during a leader-supervised activity outside the campsite organized by the campsite, motor home or hotel.

Glossary of terms

“Europe” is understood to mean Belarus, Bulgaria, Czech Republic, Hungary, Poland, Republic of Moldova, Romania, Russian Federation, Slovakia, Ukraine, Åland Islands, Channel Islands, Denmark, Estonia, Faeroe Islands, Finland, Guernsey, Iceland, Ireland, Isle of Man, Jersey, Latvia, Lithuania, Norway, Sark, Svalbard and Jan Mayen Islands, Sweden, United Kingdom of Great Britain and Northern Ireland, Albania, Andorra, Bosnia and Herzegovina, Croatia, Gibraltar, Greece, Holy See, Italy, Malta, Montenegro, Portugal, San Marino, Serbia, Slovenia, Spain, The former Yugoslav Republic of Macedonia, Austria, Belgium, France, Germany, Liechtenstein, Luxembourg, Monaco, Netherlands, Switzerland.

“Trip” is understood to mean a trip involving at least one overnight stay away from the place of domicile.

“Camping park area” is understood to mean a camping area that is managed professionally and for which the Card holder has paid a fee to stay at. The “area” includes area managed by the Camping site.

“Motor home site area” is understood to mean an area for motor homes that is managed professionally and for which the card holder has paid a fee to stay at. The “area” includes area managed by the motor home site.

Rental house area is understood to mean a house that the Card holder has rented and paid a fee to stay at. The “area” includes area managed by the house owner.

Hotel area is understood to mean a hotel that is managed professionally and for which the card holder has paid a fee to stay at. The “area” includes area managed by the Hotel.

- Henceforth below, “campsite” also refers to motor home site, rental house area and hotel area.

“Accident” is understood to mean a bodily injury that you sustain involuntarily as a result of a sudden unforeseen external event.

“Family members” is understood to mean parents with children under 18 who are officially registered as living at the same main address.

“The insured” is understood to mean a person who holds a valid Camping Key Europe card.

“Co-insured” is understood to mean a person who is covered by the same insurance policy as the insured and who is accompanying the latter on the trip.

“Close relative” is understood to mean a spouse, children, grandchildren, siblings, parents and parents-in-law, grandparents, another person with whom you cohabit who is equivalent to a spouse, and any person who has custody of a member of your family.

Rules, reasonable precautions clause and exclusions relating to all sections

“Accident” is understood to mean a bodily injury that you sustain involuntarily as a result of a sudden unforeseen external event.

Common to all sections is the assumption that no compensation will be paid if you could reasonably have expected that a given loss would have occurred or social welfare costs would have arisen. Moreover, in the case of accidents where the cost may eventually exceed 500 €, you must always contact SOLID or its appointed representative to receive instructions and directions as to how to proceed. You may otherwise risk a reduction in the amount of compensation.

You must be able to provide supporting evidence, in the form of a written medical certificate, for any events cited in your claim. The certificate must contain details of the diagnosis, cause, any relevant dates, and the length of the period over which the trip was interrupted, as well as any other relevant information. In addition, you must be able to provide supporting evidence, in the form of receipts, invoices or similar, for the costs for which you are seeking compensation.

The insurance does not cover costs that come under the Swedish Travel Guarantee Act or similar Act in the Card holders home country.

Compensation for the cost of telephone calls made to or received from parties other than SOLID is a maximum of 10 € per claim.

In addition, compensation will only be paid on condition that you are not entitled to compensation under the terms of a law or specific statute, or on the basis of some other insurance, warranty, auto recovery policy or other agreement.

D. Accident insurance

The insurance covers accidents that require professional medical treatment and occur within the perimeter of the campsite or during a leader-supervised activity outside the campsite organized by the campsite. Compensation is paid on the condition that a doctor has been called and a medical certificate has been issued by the doctor performing the treatment. In addition, a certificate is required from a representative of the campsite to the effect that the injury occurred within the perimeter of the campsite or during a claimable activity outside the campsite.

D.1 Health care and treatment costs

If, during your trip, you meet with an accident that occurs within the perimeter of the campsite or during a leader-supervised activity organised by the campsite, you can obtain compensation for necessary and reasonable health care and treatment costs that arise during the trip.

If, as a result of the accident, health care costs are also incurred after the return home, a person registered with the social security system of a European country and who is resident in a European country can receive compensation for these as well, however compensation will be limited to a maximum of three years from the date of the accident. Payment of compensation is made on the condition that the health care after the return home should be provided at the place of domicile in a European country and be covered by the social security system of the European country in question.

The following costs are covered:

- Hospital care and treatment costs as prescribed by a qualified medical practitioner
- Chiropractic treatment, provided it is prescribed by a qualified medical practitioner
- The costs of dental treatment resulting from an accident. The therapy and estimated cost must be approved by SOLID before treatment is commenced. Please note that injuries caused by biting and chewing are not regarded as an accident
- Necessary and reasonable expenses for local travel in connection with health care and treatment

D.2 Unscheduled return home

If a qualified medical practitioner at the place of stay requires that the insured person return home on a date different to that scheduled, you can obtain compensation for the additional costs you incur, either for the return home to your home address or for the extension to the duration of your stay. In both cases, the need to return home or the extension of stay as the mode of travel must be approved in advance by SOLID or by its appointed representative. No compensation will be paid for a return trip to the site where the trip was interrupted.

If the trip has to be cancelled prematurely under the above conditions, compensation will also be paid up to an amount of 2,500 € for the claimable part of campsite hire which remains up until the date of the return home.

Compensation will also be paid, under the same conditions as above, to a co-insured or accompanying close relative.

D.3 Additional costs for damaged property

If you have sustained damage to your clothes, spectacles or other personal property due to a claimable accidental injury for which you have received emergency treatment by a medical practitioner during the trip, compensation may be paid for the cost of purchasing new ones. If the damaged property can be repaired, compensation will be paid for the costs of the repair, not to exceed, however, the value of the property.

Compensation of up to 2,000 € per person per claim will be paid for property damaged beyond repair. For a family, the total compensation will be limited to a maximum of 5,000. €

Excluded property

The insurance does not cover:

- Animals
- Motor vehicles, caravans or other towed vehicles, including equipment

- Boats or similar “floating means of transport” (with the exception of windsurfing boards)
- Aeroplanes or other “aircraft”
- Accessories of excluded property

Valuation

Valuation of damaged or lost property shall make due allowance for normal wear and tear. This means that compensation will be paid at the trade value of an equivalent item of property of the same age and in the same condition. If, for whatever reason, this price cannot be arrived at from the price of a new similar item of property, depreciation for normal wear and tear shall be allowed at the rate of 20% per annum, calculated from the year subsequent to acquisition of the item. Essentially what this means is that if the item in question is over a year old the depreciation shall amount to 20% of the cost of purchasing a new item. If the item is over two years old, depreciation shall be 40%, etc. Depreciation will never exceed 60%.

Any item consisting in full or in part of a precious metal, real pearls and precious stones, antiques and artworks, genuine oriental rugs, fur coats and furs, will be valued separately in consultation with an expert in the field.

No allowance is ever made for the following on valuation:

- Sentimental value, loss of earnings or the value of own work that has gone into an item of property

D.4 Visiting a child in hospital

If a child under 18 meets with a claimable accidental injury and has to stay in a hospital in a location outside their home area, the insurance provides cover for the reasonable travel expenses of a family member, using the cheapest means of transport, plus reasonable overnight expenses, when visiting the injured child.

The amount of compensation for each accidental injury is limited to a maximum of € 200 per month for a maximum of six (6) months.

General exclusions and limitations for D.1 – D.4

No compensation will be paid for an accident you sustain while taking part in a hazardous activity such as:

- A pre-advertised sporting competition or training specifically organised for such an event
- Hang-gliding, bungee jumping, skydiving, hot air ballooning or gliding
- Rock climbing or any activity that may be termed an expedition
- White-water rafting
- “Off piste” alpine skiing
- Snorkelling/ Diving

Nor are the following covered:

- Costs for an accident that has occurred due to physical work performed as part of a trade or profession
- Costs for an accident resulting from your having deliberately exposed yourself to an evident risk of injury

- Health care, treatment, travel or other costs due to a pre-existing need for health care at the time the trip was commenced, or where such a need might reasonably have been expected to arise during the trip
- Cost of a stay at a spa or sanatorium, or of private health care
- Cost of an accident caused by serious psychiatric illness, the influence of alcohol, other intoxicants, sedative-hypnotics or narcotics
- Costs arising in connection with routine health and dental examinations
- Costs arising due to suicide, attempted suicide, a criminal act or participation in a fight which cannot be interpreted as self-defence
- Costs for which compensation is available from some other source in accordance with a law, other statute, convention, EU agreement, insurance policy or liability for damages

E.1 Compensation in the event of death

Death benefit will be paid if an accident that occurs within the perimeter of the campsite or during a leader-supervised activity organised by the campsite results in death within a period of three (3) years. The amount of benefit is € 2,500. Unless SOLID has been notified otherwise, the beneficiaries will be (in this order) the spouse, children in equal shares, parents in equal shares. If the deceased is a child the beneficiaries will be parents in equal shares.

E.2 Disability benefit

Disability benefit may be paid if an accident that occurs within the perimeter of the campsite or during a leader-supervised activity organised by the campsite results in permanent medical disability within three (3) years, and at least twelve (12) months have elapsed since the accident.

For benefit to be paid, the degree of disability must be at least 20%. The benefit is in the form of a lump sum amount equal to that part of € 25,000 which corresponds to the degree of disability, and will be paid out as soon as the definitive degree of disability has been determined.

If the degree of disability is at least 50%, benefit will be paid in the form of a lump sum amount equal to that part of € 50,000 which corresponds to the degree of disability.

For a person who has reached the age of 65, the benefit will be limited to a lump sum amount equal to that part of € 10,000 which corresponds to the degree of disability.

Compensation will only be paid for those consequences that are directly due to the accidental injury and irrespective of any pre-existing physical defect.

The degree of disability is determined on the basis of the Swedish insurance industry's common statistical "Grading of Medical Disability" table. If several parts of the body have been injured in one and the same accident, the maximum amount of compensation that will be paid will be based on an estimated degree of disability of 100%.

Final settlement of the claim will not be made until medical disability has been established and the condition is permanent. Nevertheless, an advance payment may be made.

Assistive technology for disabilities

Compensation to a combined total of € 7,500 will be paid for reasonable expenditure on assistive technology, home help and other measures designed to alleviate the condition of disability.

In order that compensation be paid for assistive technology for disabilities, the following conditions must be met:

- It must have been prescribed by a medical practitioner
- No compensation is received under any other insurance policy, a law or any other statute
- The costs are approved by SOLID or by its appointed representative in advance

General exclusions and limitations for E.1 and E.2

The same limitations apply for E.1 and E.2 as for D.1 – D.4 above.

F. Third party liability cover for a person without their own personal liability insurance

The insurance only covers a campsite guest who does not have their own personal liability insurance. If, during their stay on the campsite, a campsite guest causes personal injury or damage to property through their careless behaviour, compensation of up to € 1,800,000 may be paid to cover the damages for which the guest will be held liable. The insurance only covers a guest who does not have their own personal liability insurance and only in so far as they are in a travelling capacity as a private individual. Where the guests own personal liability insurance has a limit (maximum compensation) less than € 1 800, 000 the insurance covers the difference between the guests personal liability insurance maximum limit and € 1.800, 000 if the guests insurance company has paid the maximum compensation. The insurance also carries an excess of 5% of the damages claim, but not less than € 100.

Compensation shall be paid in full on the condition that SOLID or its appointed representative first be given the opportunity to:

- Investigate whether third party liability exists
- Negotiate with the party claiming damages
- Represent the guest in any court proceedings. SOLID will then also be responsible for the legal costs involved

Exclusions

The insurance does not cover:

- Loss or injury caused by a guest with intent or in connection with a criminal offence committed by the guest
- Liability for damages under a contract, or loss or injury for which the guest may be held liable as owner of a property or apartment, or as holder of a tenancy or leasehold
- Damages sustained by the guest as the owner, driver or user of a motor vehicle and trailer
- Damages sustained by the guest as the owner, driver or user of a water-borne or airborne craft
- Damage to property which belongs to the guest
- Material damage insofar as the damage is covered by primary insurance
- Damage to property that the guest has acquired, rented or borrowed, or has any connection with other than in a purely temporary manner
- Damages connected to the guest's exercise of a trade or profession, official duties or other gainful occupation

- Damages for which the guest has assumed liability, over and above applicable legislation on liability
- Loss or injury that the guest has inflicted on a close relative
- Loss, damage or injury caused by a motor vehicle

G. Legal expenses cover

The insurance covers necessary and reasonable costs for court proceedings in connection with disputes or criminal cases in which you, as a private individual and participant in the trip, have become involved during your stay at the campsite. The maximum amount of compensation payable is € 7,500.

Compensation is paid in full on the condition that you first give SOLID or its appointed representative an opportunity to approve your choice of legal representative.

Exclusions

Compensation will not be paid for costs which are to be paid by another party under a law, court judgment, agreement or some other arrangement. Nor will compensation be payable for costs arising due to or deriving from

- Business transactions or ownership of real estate
- A contract or arrangements between yourself and another party relating to the assignment of rights or obligations to a third party
- The fact that you are the owner, driver or user of a motor vehicle, water-borne or airborne craft
- A loss or injury that you caused with intent or in connection with a criminal offence that you committed
- A so-called contingency fee or a court case where the cost is dependent on its outcome
- Matters involving family law
- A criminal case in which you are the defendant

H. Action in the event of a claim

Once a loss has occurred, it must be notified as soon as possible.

All compensation claims must be itemised, and the documents needed to settle the claim, such as purchase receipts or medical certificates, etc., must accompany the notification of claim. The latter must also contain an exhaustive account of the circumstances in which the loss came about. If there is any other insurance policy that covers the same loss, details of this must be included with the notification of claim. Any damaged items must be retained so that they may be inspected.

If these rules and other instructions issued in connection with claim settlement are not followed, the compensation payable for the claim may be reduced in accordance with the rules prevailing in the industry.

Dispute regarding the value of a claim

For a claim relating to personal property, the valuation rules contained in the terms and conditions will always apply in the first instance. In the event that the value is disputed, a

certificate shall be sought from a valuer. The valuer shall be authorised by the Swedish Chamber of Commerce or similar European organization. The cost of such a valuation to the insured party will be € 50 plus 10% of any excess amount, but not to exceed half of the valuer's fee. If the valuer arrives at a higher amount than that decided by SOLID, the full cost of valuation will be paid.

Recovery

The insurance company assumes the right to recover compensation that has been paid out from whoever is responsible for the loss or damage, to the extent that compensation has been paid.

The Swedish Insurance Contracts Act

The insurance is governed by Swedish law and jurisdiction. In addition to the terms and conditions of the insurance, the provisions of the Insurance Contracts Act shall apply.

Insurer

The insurer for this insurance is SOLID Försäkrings AB.

Claim notification procedures

A loss that has occurred must be reported to the campsite reception as soon as possible. A claim notification form can also be ordered there. The claim notification must be sent to:

SOLID Skadeavdelning (Claims Department)

TMP-access AB

Sveavägen 159

SE-113 46 Stockholm, Sweden

Tel.: +46 (0)42 – 450 33 45

Solid.skadeavdelning@tmp-access.se

In the event of an accident or illness abroad, or in other cases where immediate assistance is required, please contact SOLID's Emergency Centre on +46 (0)42 450 33 60. They can provide you with assistance on a 24-hour basis.

Review

If you are not satisfied with the compensation, you should initially request a review from whoever has settled your claim. There may have been some misunderstanding or new circumstances may have arisen. If you are still dissatisfied, the loss adjuster is obliged to review your case.

If you wish to have the case reviewed by an external party, you can use the services of the following bodies:

A district court

In addition, you can always apply to a district court to have a case reviewed. General legal aid can help cover the cost of court proceedings, subject to a means test. The legal expenses section of your home insurance can also be of use here.