

Terms and Conditions of Insurance Camping Key Europe

Valid from 1 January 2026

The insurer for this insurance is Lloyds Insurance Company S.A. no. 682.594.839 RLE (Brussels). Lloyds Insurance Company S.A. no. 682.594.839 RLE (Brussels), represented by Balticfinance A/S

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In the event of a dispute concerning the content and interpretation of these terms and conditions, the wording of the English term shall prevail.

1. FOR WHOM THE INSURANCE APPLIES The policyholder is ANWB Leden – en Kampeerreizen B.V., which has entered into this agreement on behalf of its customers who hold a Camping Key Europe Card.

In these terms and conditions, “cardholder” refers to the holder of a valid Camping Key Europe Card.

The “insured” and “insured person(s)” refer to the cardholder and his or her family members, as well as three (3) accompanying children under the age of 18 who are not the insured’s own children that have come along on the trip and are staying with the cardholder during the trip.

The insurance applies to insured persons who are ordinarily resident in Europe, Morocco or Turkey.

2. WHEN THE INSURANCE APPLIES

The insurance applies during a holiday stay at a campsite in Europe, Morocco or Turkey. For insured persons who are ordinarily resident outside the EU/EEA or Switzerland, the insurance does not apply to campsites in the insured person’s home country.

The term ‘campsite’ also includes a caravan site, rented cottage/house and hotel.

To qualify as a campsite/caravan site, cottage/house area or hotel, the business must operate on a commercial basis and the area must be clearly demarcated.

The insurance applies from the time the insured checks in at the campsite/caravan site, the area around a rented house/cottage or the

hotel until the end of the stay. The insurance ceases to apply from the time when the insured checks out or leaves the campsite/caravan site, the area around a rented house/cottage or the hotel. The insurance only applies to damage occurring within a campsite, the area around a rented house/cottage, the area around a caravan site or a hotel.

In case of a damage event outside the campsite or the area around the rented house/cottage or hotel, the insurance only applies if the event occurred during an activity that was organised and led by staff from the campsite/caravan site, house/cottage area or hotel.

Limitation

In order for compensation to be paid under this insurance, a certificate from a representative of the campsite/caravan site, house/cottage area or hotel must be presented when submitting a claim to prove that the damage occurred within the area or during an activity outside the area organised and led by a representative of the campsite/caravan site, house/cottage area or hotel.

Exclusions

The insurance does not apply in areas subject to a travel warning issued by the ministry of foreign affairs in your home country.

3. EXCESS

The insurance has no excess, with the exception of the liability section and personal belongings under the accident section. For section 9 Liability cover, an excess of 5 per cent of the compensation applies, subject to a minimum of €100 per damage event. For personal belongings, an excess of €150 per damage event applies.

GLOSSARY OF TERMS

Campsite: A campsite that is professionally managed. The area comprises the area maintained by the campsite.

Europe: Europe comprises the countries: Åland, Albania, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Channel Islands, Croatia, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Guernsey, Hungary, Iceland, Ireland, Isle of Man, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia, San Marino, Sark, Serbia, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Switzerland, Ukraine, United Kingdom of Great Britain and Northern Ireland, Vatican City.

Family members: Family members refer to spouse/cohabiting partner/registered partner and their own children or grandchildren under 18 years of age. The cardholder's children must be registered at the same address as the cardholder or the other parent. Cohabiting partner means a person with whom the insured lives under marriage-like conditions and who is registered at the same address as the cardholder.

Insured: The cardholder and the person covered by the cardholder's insurance.

Hotel area: A hotel that is professionally managed and at which the cardholder has paid for accommodation. The area comprises the area maintained by the hotel.

Caravan site area: A caravan site that is professionally managed and at which the cardholder has paid an accommodation fee and that comprises the area maintained by the caravan site.

Rented house/cottage: A house or cottage that the cardholder has rented and paid to live in, and comprises the area maintained by the owner of the house or cottage.

Cardholder: A person who holds a valid Camping Key Europe Card.

Co-insured: Any person covered by the same insurance as the insured and who accompanies the latter during the trip.

Close relative: A spouse/cohabiting partner/registered partner, children, stepchildren, siblings, parents, step-parents, grandparents, parents-in-law, grandchildren, son-in-law, daughter-in-law, brother-in-law and sister-in-law. For the purposes of this condition, parents and siblings of cohabiting partners and registered partners are treated as parents-in-law, brothers-in-law and sisters-in-law.

Accident: Is a bodily injury that affects the insured involuntarily through a sudden and unforeseen external event, i.e. external violence to the body. The day on which such injury becomes apparent is considered to be the date of the accident.

The area: Refers to the area of the campsite/caravan site, around the rented cottage/house or the hotel.

Ordinarily resident: Ordinarily resident refers to a person who is permanently resident in a place for more than 183 days.

Trip: A trip involving at least one overnight stay away from home.

4. WHAT IS COVERED BY THE INSURANCE

Damage/event	Maximum amount of compensation, euro (€)
Accident insurance	
Medical costs in connection with an accident	Necessary and reasonable costs, max €500,000
Dental costs due to an accident	€1,000/insured
Local travel expenses in connection with care and treatment	Necessary and reasonable costs, max €500,000
Additional costs for repatriation	Necessary and reasonable costs, max €500,000
Additional costs for repatriation of the deceased or burial on site	€2,500/insured
Damaged property due to an accident (Excess €150)	€2,000/insured, €5,000/family
Visiting a child in hospital (max. 6 months), max. 1 family member	€200/month
Rehabilitation and assistive technology	€7,500/insured
Unused camping, holiday cottage, caravan or hotel fees	€2,500/insured
Lump sum in case of accident	
Death	€2,500/insured
In case of medical disability	
20–49% degree of disability	
0–64 years	€25,000/insured
From 65 years	€10,000/insured
Degree of disability of 50% or higher	
0–64 years	€50,000/insured
From 65 years	€10,000/insured
Liability cover (private individual) – subsidiary	
In case of personal injury and/or damage to property	€1,200,000/damage event
Legal expenses cover	
In case of personal injury	€7,500/damage event

5. ACCIDENT INSURANCE

5.1 When the insurance applies

The insurance covers accidental injuries that occur during the stay at the campsite. The term 'campsite' also includes a caravan site, rented cottage/house and hotel.

5.2 What is an accidental injury

An accidental injury is a bodily injury sustained by the insured involuntarily through a sudden and external event, i.e. external violence to the body. Bodily injury caused by frostbite, heatstroke or sunstroke is equated with an accident. The day on which such injury becomes apparent is considered to be the date of the accident.

5.3 What the insurance covers

The insurance covers accidental injury requiring medical care that occurs within a campsite, the area surrounding a rented house/cottage, the area surrounding a caravan site or a hotel. If an accidental injury requiring medical care has occurred outside the campsite or the area around the caravan site or hotel, the insurance only applies if the accident occurred during an activity organised and led by staff from the campsite/caravan site, house/cottage area or hotel.

The insurance covers necessary and reasonable costs according to the table above as a result of the accident, which are not otherwise eligible for compensation under a law, statute, convention, warranty, rescue subscription or agreement. Compensation is not provided under the insurance if compensation has been received under other insurance.

Clothing and personal belongings normally worn on the body that are damaged in an accident that leads to a visit to a doctor or dentist are covered under section 7. Additional costs for damaged property.

Compensation in the event of an accident is paid up to 3 years from the date of the accident to an insured who is ordinarily resident in the EU/EEA or Switzerland and is covered by a national social insurance scheme. The insured shall in the first hand use a public health service. Extended coverage does not apply to persons whose permanent residence is outside the EU/EEA or Switzerland.

For insured persons who are ordinarily resident outside the EU/EEA or Switzerland, the insurance does not cover any costs or claims arising in the insured person's home country.

5.4 Limitations

In order for compensation to be paid, a certificate from a representative of the campsite/caravan site, house/cottage area or

hotel must be presented when submitting a claim to prove that the damage occurred within the area or during an activity outside the area organised and led by a representative of the campsite/caravan site, house/cottage area or hotel.

6. COSTS COVERED BY THE ACCIDENT INSURANCE

6.1 Medical costs

The insurance covers necessary and reasonable costs for medical care, medicines, treatment and assistive technology prescribed for the healing of the injury according to the table.

6.2 Dental treatment due to accident

The insurance covers necessary and reasonable costs according to the above table for dental care due to an accident that must be carried out by a qualified and impartial dentist. Chewing and biting injuries are not regarded as accidents.

For insured persons who are ordinarily resident in the EU/EEA or Switzerland and covered by a national social security scheme, dental treatment due to an accident which the dentist has determined needs to be postponed may be approved if the treatment begins within 3 years and is completed within 5 years of the accident. The insured shall in the first hand use public dental care services. Extended insurance coverage does not apply to persons who are ordinarily resident outside the EU/EEA or Switzerland.

6.2.1 Maximum amount of compensation

The maximum amount of compensation for an individual dental damage event is €1,000 per insured.

6.2.2 Limitations and precautions

- Dental treatment costs exceeding €500 must be approved by Balticfinance prior to treatment.
- The first visit to the dentist must be made during the trip.
- All costs must be supported by original receipts.

If the insured does not comply with the stated precautions, this may result in the compensation being reduced or not being paid at all.

6.2.3 Exclusions

Dental treatment that is not due to an accident.

6.3 Travel in connection with medical and dental care

If the insured needs to travel to receive medical or dental care, compensation will be paid for necessary and reasonable local travel expenses according to the table, for care and treatment

prescribed by a doctor/dentist for the healing of the injury. Travel in the insured's own car is compensated at a rate of €0.18/km. If the injured person is an insured person under the age of 12, compensation will also be paid for reasonable local travel expenses of a co-insured adult.

6.4 Additional costs for travelling home

If a qualified and impartial doctor assesses that the insured needs to return to his or her place of residence on a date other than planned, compensation will be paid either for necessary and reasonable additional costs in accordance with table 4.0 above for the return journey or for the extended stay.

Both the necessity of travelling home and the mode of transport or the extended stay must be prescribed by the doctor.

Compensation is also paid for necessary and reasonable additional costs for a co-insured accompanying the insured to his or her place of residence. The maximum amount of compensation for additional costs under this section is €500,000 per insured.

6.5 Unused camping fee

The insurance also covers the portion of the camping/caravan site rental, cottage rental or hotel accommodation and meal costs remaining until the scheduled date of return home due to injury as per 6.4, up to a total of €2,500 per damage event. No compensation is paid for the return journey to the place or locality where the journey was interrupted.

6.6 Limitations and precautions for 6.4 and 6.5

- The extended stay and the journey home must be approved by Balticfinance before the trip is initiated.
- The journey home must be made by means of transport approved in advance by Balticfinance.
- The reason for the interruption of the trip or extended stay must be supported by the required certificates from a qualified and impartial doctor.
- All costs/expenses must be supported by original receipts.

If the insured does not comply with the stated precautions, this may result in the compensation being reduced or not being paid at all.

6.7 Repatriation of a deceased person

Should the insured die following an accident outside his or her place of residence, the insurance will cover necessary and reasonable additional costs for the transport of the deceased to his or her place of residence or for burial on site. Balticfinance will also pay the

cost of arrangements necessary for the transport. Expenses for burial on site are covered up to a maximum of € 2,500 per insured.

6.8 Visiting a child in hospital

If a child under the age of 18 has suffered an accident covered by these terms and conditions of insurance and needs to stay in hospital outside their home country during the trip, compensation will be paid for necessary and reasonable accommodation and travel expenses for a family member visiting the child in hospital, up to €200 per month for a maximum of 6 months.

6.9 Limitations and precautions for section 6

In order for compensation to be paid, a certificate from a representative of the campsite/caravan site, house/cottage area or hotel must be presented when submitting a claim to prove that the damage occurred within the area or during an activity outside the area organised and led by a representative of the campsite/caravan site, house/cottage area or hotel.

- All care must be prescribed by the attending doctor/dentist where care and treatment is provided to the insured.
- Compensation for costs for telephone calls to and from parties other than Balticfinance are covered up to a maximum of €10 per claim.
- All costs must be supported by original receipts.
- Original medical certificate, prescription or equivalent certificate.
- The attending and certifying doctor/dentist must be qualified and impartial.
- If costs are estimated to exceed €500, they must be approved in advance by Balticfinance or by the company's designated representative for further instructions.

If the insured does not comply with the stated precautions, this may result in the compensation being reduced or not being paid at all.

6.10 Exclusions to section 6

- Compensation is not paid for costs
- for accidents caused in a decisive manner by alcohol, other intoxicants, sleeping pills or narcotics
- occurring in the home country of an insured who is ordinarily resident outside the EU/EEA or Switzerland
- for planned operations and treatments and any complications resulting therefrom
- for preventive health care, vaccinations, pregnancy check-ups, normal dental care or orthodontic treatment

- caused by suicide or attempted suicide
- for repatriation or other transport caused solely by the insured person's fear/worry about the risk of infection if the insured person has been advised by a doctor not to start travelling
- resulting from loss of earnings
- for accidents or injuries that have occurred during physical work as part of a business or professional activity
- which are otherwise recoverable by law, regulation, convention or tort
- if compensation has been paid from other insurance
- due to injury sustained by the insured while participating in sports, training, advertised competition, athletics, adventure, expedition-like or other similar risky activity that is not considered to be exercise or leisure activity of normal scope and intensity. Examples of risky activities are:
 - motor sport (speed competitions)
 - deep sea diving (deeper than 30 m)
 - sports involving kicking and punching
 - rock, cliff, ice or glacier climbing
 - white water rafting
 - use of an aircraft or watercraft

7. ADDITIONAL COSTS FOR DAMAGED PROPERTY

7.1 What the insurance covers

The insurance covers clothing and other belongings normally worn on the body that have been damaged as a result of an accident covered by these terms and conditions of insurance.

7.2 Maximum amount of compensation

Costs for damaged property or repairs are covered up to a maximum of €2,000 per insured person and damage event, up to a maximum of €5,000 per family per damage event. Money and travel documents are covered up to a maximum of €100 per person or €300 per family. Mobile phones, personal digital assistants and sunglasses are covered up to a total of € 100 per insured person per damage event.

7.3 Limitations and precautions

In order for compensation to be paid, a certificate from a representative of the campsite/caravan site, house/cottage area or hotel must be presented when submitting a claim to prove that the damage occurred within the area or during an activity outside the area organised and led by a representative of the campsite/caravan site, house/cottage area or hotel.

In the event of damage, the insured is required to specify his or her claim for compensation. In the event of loss, the insured must be able to

prove the value of the property and that he or she was the owner of the property. Certificates, a certificate from the attending doctor/dentist, receipts, etc. may be required from the insured depending on the damage event.

If the insured does not comply with the stated precautions, this may result in the compensation being reduced or not being paid at all.

7.4 The insurance does not cover

- stamps, coins and banknotes with collector's value, manuscripts, drawings or documents of value
- animals
- motor vehicles, caravans or other towed vehicles, including equipment or accessories for these
- boats or similar watercraft (except windsurfing boards)
- aeroplanes or other aircraft and accessories for these Nor does the insurance cover parts or equipment for the above vehicles and craft.

The following is also not covered

- superficial damage, such as dents, scratches or other damage with no significant impact on usability
- costs incurred in the home country of an insured who is ordinarily resident outside the EU/EEA or Switzerland
- costs which are otherwise recoverable by law, regulation, convention or tort
- if costs have been covered by other insurance

7.5 Valuation rules and terms of compensation

7.5.1 Terms of compensation

Depending on the circumstances of the individual case, compensation may be paid in cash according to the valuation rules for new or used property or the cost of repair. Balticfinance will determine the form of compensation and where any purchase or repair is to be made.

7.5.2 Valuation rules

Compensation is paid for direct economic loss, defined as the replacement cost immediately before the insured event. This means, for example, that when property is damaged or lost, the compensation due is influenced by the age, wear and tear, modernity and usefulness of the object.

The following, for instance, are not regarded as direct economic loss:

- sentimental value
- loss of earnings
- the value of work done on photographs, films, tape recordings, software, models or similar, or the value of work done after the damage.

7.5.3 Schedule of valuation

Age deduction calculated from the date of purchase as a percentage of the new price. The deduction is limited to 60 per cent if the property was in working order at the time of damage.

Property	1 years	2 years	3 years	4 years
Spectacles	0%	20 %	40 %	60 %
Bicycle	0%	20 %	40 %	60 %
Clothing and other property	0%	20 %	40 %	60 %
Watches < €500	0%	20 %	40 %	60 %
Watches > €500	Valued at market value			
Skins/furs over € 1,000	Valued at market value			
Gold/jewellery	Valued at market value			
Photo/tape recordings	The replacement cost of raw materials is compensated			
Video/video camera Radio/ Camera/ Computer accessories	Property older than 6 months is compensated at 50%. Thereafter, a deduction of 10%/year is applied up to 60%.			

8. DISABILITY AND DEATH BENEFIT

8.1 What the insurance covers

Compensation is paid in the event of medical disability and death due to an accident that occurred during the stay at the campsite.

8.2 Compensation in the event of death

In the event of an accidental injury occurring during the insurance period and leading to death within 3 years of the date of the injury, the death benefit is in the first hand paid to the insured's spouse/cohabiting partner/registered partner and children or, if the insured had no such relatives, to legal heirs, unless Balticfinance has been notified in writing of a different arrangement.

The compensation paid is the sum insured for death in the amount of €2,500 per insured.

If a lump sum for disability has already been paid from this insurance for the same accident, the death benefit is reduced by the disability benefit.

8.3 Medical disability benefit

Medical disability refers to a condition where, after the acute period of illness, there is a permanent impairment of bodily function that is determined independently of the insured's occupation and working conditions or hobbies. The degree of disability is determined based on injuries and symptoms caused by the accident that can be objectively determined. Medical disability also includes loss of internal organs.

Compensation is paid only in the event of a degree of disability of 20 % or more and in the amount of the lump sum corresponding to the degree of disability. The payment is made to the insured. If the same accident has caused injuries to several parts of the body, compensation is paid up to an estimated degree of disability of 99 %. Compensation is paid in the amount of the lump sum corresponding to the degree of disability.

Entitlement to compensation arises as soon as the definitive disability has been established, but no earlier than one year after the accident. The compensation is calculated based on the sum insured at the time of the damage. If a degree of disability has been determined and the corresponding compensation is higher than the amount of the death benefit, the death benefit payable is calculated as the difference between the death benefit and the determined disability benefit.

Degree of disability of 20–49%

In the event of a degree of disability of 20–49 %, compensation is paid in the amount of the lump sum corresponding to the degree of disability.

- For insured persons aged 0–64, the maximum lump sum for a degree of disability of 20–49% is €25,000 per insured person.
- For insured persons aged 65 and over, the maximum lump sum for a degree of disability of 20–49 % is € 10,000 per insured person.

Degree of disability of 50% or higher

In the event of a degree of disability of 50 % or higher, compensation is paid in the amount of the lump sum corresponding to the degree of disability.

- For insured persons aged 0–64, the maximum lump sum for a degree of disability of 50% or higher is €50,000 per insured person.
- For insured persons aged 65 and over, the maximum lump sum in the event of a degree of disability of 50% or more is €10,000 per insured person.

8.4 Entitlement to lump sum

- The insured is entitled to a lump sum disability benefit if the accidental injury causes disability within 3 years of the accident and at least 12 months have elapsed since the accident.
- The lump sum disability benefit will be paid as soon as the definitive degree of disability has been established.
- The definitive degree of disability must be determined within 3 years of the accident if possible, but may be postponed provided that this is necessary based on medical experience or in view of available opportunities for rehabilitation.
- The insured is entitled to compensation if the treatment has been fully completed and the definitive degree of disability can be determined before 12 months have elapsed since the accident.
- If the insured dies as a result of the injury, a final settlement is made by payment of a lump sum corresponding to the determined medical disability that existed before death. If the insured dies before becoming entitled to disability benefit, no disability benefit is paid.

8.5 Rehabilitation and assistive technology for healing the injury

8.5.1 What the insurance covers

In addition to the lump sum disability benefit payable, and where the degree of disability has been determined to be at least 20 %, compensation is paid for up to 3 years for assistive technology, home help and other measures intended to ease the disability condition, and which are not eligible for compensation from other sources by law or under special regulations or where compensation for the injury has already been paid under other insurance.

Assistive technology, home help and other measures must have been prescribed by a doctor. In order for compensation to be paid, the insured must be ordinarily resident in the EU/EEA or Switzerland and be covered by a national social insurance scheme.

Extended insurance coverage does not apply to persons who are ordinarily resident outside the EU/EEA or Switzerland.

The maximum compensation payable is €7,500 per damage event.

8.6 Limitation to section 8

In order for compensation to be paid, a certificate from a representative of the campsite/caravan site, house/cottage area or hotel must be presented when submitting a claim to prove that the damage occurred within the area or during an activity outside the area

organised and led by a representative of the campsite/caravan site, house/cottage area or hotel.

The costs must be authorised in advance by Balticfinance or a representative appointed by Balticfinance.

8.7 Exclusions to section 8

You will not be compensated for

- injury caused by infection by bacteria, viruses or other infectious agents
- injury caused by a serious mental disorder, the influence of alcohol, other intoxicants, sleeping pills or narcotics
- costs incurred in the home country of an insured person who is ordinarily resident outside the EU/EEA or Switzerland
- suicide or attempted suicide, criminal act or participation in a fight that cannot be considered self-defence
- injury due to physical work performed as part of a business or professional activity
- injury resulting from the insured person deliberately exposing him- or herself to an obvious risk of injury
- costs which are otherwise recoverable by law, regulation, convention or tort
- costs that have been reimbursed by other insurance
- accidental injury that occurred when the insured participated in sports, training, competition, athletics, adventure, expedition or other similar risky activity that is not considered to be exercise or leisure activity of normal scope and intensity. Examples of risky activities are:
 - motor sport (speed competitions)
 - deep sea diving (deeper than 30 m)
 - sports involving kicking and punching
 - rock, cliff, ice or glacier climbing.

9. LIABILITY COVER (private individual)

9.1 What the insurance covers

The liability cover is subsidiary and only applies if the insured has no private liability insurance.

The liability cover applies to the insured as a private individual in his or her capacity as a traveller. The liability cover applies when someone demands that the insured pay damages for personal injury or damage to property caused by the insured to someone during the stay at the campsite/caravan site, the area around the rented house or hotel. The liability cover also applies to economic loss that is a direct consequence of eligible personal injury and damage to property.

9.1.1 Limitation

For the liability cover to apply, a certificate from a representative of the campsite/caravan site, house/cottage area or hotel must be

presented when submitting a claim to prove that the damage occurred within the area or during an activity outside the area organised and led by a representative of the campsite/caravan site, house/cottage area or hotel.

9.2 The insurer's undertaking

If the insured is presented with a demand for compensation for damage that may be covered by the insurance

- Balticfinance will investigate whether the insured is liable for damages
- Balticfinance will negotiate with the claimant
- Balticfinance will represent the insured in legal proceedings and will also defray the costs of the proceedings
- Balticfinance will pay any damages the insured is liable to pay.

9.3 Maximum amount of compensation

The maximum compensation payable is € 1,200,000 for each damage event, even if several of those covered by the insurance contract are liable for damages. This amount also applies if several claims arise from the same cause and on the same occasion.

In cases where the insured's private liability insurance has an upper limit (maximum compensation) of less than €1,200,000, the insurance will cover the difference between the maximum compensation of the insured's private liability insurance and € 1,200,000, if the insured's insurance company has paid the maximum compensation to the insured.

The insurance has an excess of 5 % of the claim, subject a minimum of €100.

9.4 Notification of liability for damages

Balticfinance must be notified as soon as possible of any damage that may give rise to a claim against the insurer.

If a claim for damages has been made against the insured, the claim for damages must be submitted to Balticfinance immediately thereafter.

9.5 Obligation to provide information

The insured is obliged to provide Balticfinance without delay with documents and other information that may be relevant to the settlement of the claim. If the insured fraudulently discloses, keeps secret or conceals anything of significance to the assessment of the loss, the insurance does not apply.

9.6 Rescue measures

The insured must immediately and to the best of his or her ability prevent damage that is likely to occur or limit damage that has already occurred.

This means, for example, that

- The insured is obliged to limit the effects of an event that may give rise to liability for damages
- the insured must help to ensure that any right of recovery against third parties is preserved
- the precautions issued by Balticfinance must be observed.

9.7 Summons

- If the insured, without Balticfinance's permission, admits that the insured is liable for damages, approves the amount of compensation or pays compensation, this is not binding on the insurer.
- In the event of legal proceedings, the insured must contact Balticfinance as soon as possible and follow the instructions they give, or the judgment will not be binding on the insurer.

9.8 Interest on arrears

The insurance does not cover interest that is due to the insured's delay in fulfilling his or her obligations under these terms and conditions.

9.9 Exclusions

For insured persons who are ordinarily resident outside the EU/EEA or Switzerland, the insurance does not cover any costs or claims arising in the insured person's home country.

The liability cover does not apply to:

- pure economic loss, i.e. economic loss incurred without connection to personal injury or damage to property
- damage for which the insured has assumed liability in addition to applicable tort law
- claims for damages or expenses arising outside the EU/EEA and Switzerland
- damage caused by the insured to a close relative
- damage caused by the insured to another person covered by this insurance
- damage related to the insured's exercise of a business or professional activity, official duties or gainful employment
- damage to or loss from property that belongs to the insured or that has been rented, leased, borrowed, worked on, repaired or otherwise more than temporarily dealt with
- damage for which the insured can be held liable as owner of a property or apartment or as holder of a leasehold
- damage for which the insured can be held liable as the owner, user or driver of:
 - a) a motor vehicle where the loss or damage arises from use of the vehicle in traffic. *Note:* The exclusion does not apply

to electric wheelchairs.

b) a steamboat, motorboat or sailing boat, jet ski, hovercraft or hydrocopter

c) an aircraft, hot-air balloon, paraglider, wind-glider, hang-glider or similar craft.

- Damage caused by gross negligence or intentional act on the part of the insured that is punishable under applicable law
- damage caused by the insured in connection with the exercise of a profession or the performance of duties or other gainful activity
- nuclear damage for which the insured can be held liable under the Swedish Nuclear Liability Act or an equivalent foreign law
- damage whose occurrence or extent is directly or indirectly caused by or related to war, warlike events, civil war, revolution, insurrection or riots
- costs which are otherwise recoverable by law, regulation, convention or tort
- if costs have been covered by other insurance
- costs caused by the fact that a ship or aircraft has to change its route due to the insured's damage.
- An intentional, malicious or unlawful act.
- Liability arising from sexually transmitted infections, AIDS or AIDS-related conditions.
- Fines or penalties.
- Legal liability arising from giving or failing to give advice.
- Liability arising from handling and exposure to asbestos.
- Loss or expenses arising from an insured person committing or attempting to commit suicide, or deliberately causing or attempting to cause self-harm.

10.1 What the insurance covers

Legal expenses cover applies to the insured as a private individual in the event of a dispute arising during the insurance period.

The legal expenses cover only applies to disputes tried in the EU/EEA or Switzerland.

The insurance covers disputes that can be tried by a district court or equivalent court/board or which, after being tried by such court, can be tried by a court of appeal or the Supreme Court or equivalent court(s) in the country where the defendant is ordinarily resident.

10.2 Maximum amount of compensation

The maximum amount of compensation for each claim/dispute is €7,500 per damage event.

If several disputes arise, these shall be counted as one dispute if:

- the insured and another insured are on the same side
- several disputes relate to the same matter

- the claims are based on essentially the same events or the same circumstances.

10.3 Excluded disputes

The insurance does not apply to disputes

- which are connected with the exercise of a profession or the performance of duties or other gainful activity
- relating to family law
- concerning financial measures that are of an unusual nature or scope for a private individual
- concerning a guarantee
- relating to a demand or claim that has been assigned to the insured
- concerning the insured as owner, user or driver of a motor
- vehicle, caravan or other trailer, airship, steamboat, motorboat, sailing boat or jet ski.
- concerning damages or other claims arising from acts committed by the insured
- that have given rise to suspicion or prosecution for offences requiring intent for criminal liability
- where the insured does not show that he or she has a legitimate interest in having his or her case tried.

10.4 Costs covered by legal expenses cover

Compensation is paid for necessary and reasonable legal representation and court costs arising from a dispute and which the insured cannot obtain from public funds or from the other party.

The insured may receive compensation for the costs listed below if they are necessary, reasonable and justified in view of the nature of the dispute.

Compensation is paid for

- Costs for the fees and expenses of the insured's legal representative. Fees are paid for reasonable time spent.
- Costs for pre-trial investigation, provided that the investigation was ordered by your legal representative.
- Legal costs that the insured has been ordered to pay to the other party or the state after the court or board of arbitration has examined the dispute.
- Legal costs that the insured has undertaken to pay to the other party in the event of a settlement in court, provided that it is clear that the court would have ordered the insured to pay higher legal costs if the dispute had been tried.
- Costs of evidence in court and arbitration proceedings
- Court administration fees.

10.5 Limitation

In order for the insurance to apply, the insured must be represented by a legal representative in the dispute. The representative must be appropriate with regard to the insured's place of residence, the place where the dispute is being heard and the nature and scope of the dispute. In disputes handled abroad, the representative must be approved in advance by Balticfinance.

If compensation has been paid in accordance with the above, the insurer assumes the insured's right to claim compensation to the other party, the state or another party. The insured shall assist in preserving any right of recovery.

If the court has reviewed the legal representation fees in the case, we will not pay more than the fee awarded.

For the liability cover to apply, a certificate from a representative of the campsite/caravan site, house/cottage area or hotel must be presented when submitting a claim to prove that the damage occurred within the area or during an activity outside the area organised and led by a representative of the campsite/caravan site, house/cottage area or hotel.

10.6 Exclusions

Compensation is not paid for costs in connection with criminal proceedings, nor for costs of disputes that can only be tried by an administrative court. If the insured has been awarded compensation in the form of damages which are also intended to cover lawyers' fees, the insurance does not provide compensation for these fees.

Compensation is not paid for costs that are otherwise recoverable by law, regulation, convention or tort or where costs have been covered by other insurance.

The following is also not covered

- Own work, loss of earnings, travel and subsistence or other expenses for you or another insured person.
- Costs incurred in the home country of an insured person who is ordinarily resident outside the EU/EEA or Switzerland.
- Enforcement of a judgment, decision or agreement.
- Costs relating to family law.
- Additional costs incurred if the insured uses several legal representatives or changes representatives.
- Costs for arbitrators.

11. GENERAL TERMS AND CONDITIONS

11.1 Rescue obligation

When an insured event occurs or is feared to be imminent, the insured shall, to the best of his or her ability, take measures to prevent or minimise the damage and, if someone else is liable, to preserve any right the insurer may have against this party.

If the insured has wilfully neglected his obligations under the first paragraph, the compensation may be reduced as far as the insured is concerned according to what is reasonable in view of his or her circumstances and other circumstances.

The same applies if the insured has neglected his or her obligations knowing that there was a significant risk of the loss occurring or otherwise through gross negligence.

11.2 Payment of compensation

Compensation shall be paid one month after the insured has reported the incident and provided the information we need to process the claim. If the insured is entitled to a certain amount, this shall be paid as soon as possible. The amount will be deducted from the final compensation. For property that is repaired or replaced, compensation will be paid when the insured proves that the property has been repaired or replaced.

11.3 Reduction of compensation in the event of damage

Causing an insured event

If the insured has deliberately caused an insured event, no compensation will be paid under the insurance as far as you are concerned. The same applies if the insured has wilfully aggravated the consequences of an insured event. If the insured has through gross negligence caused an insurance event or aggravated its consequences, the compensation may be reduced as far as the insured is concerned according to what is reasonable in view of the circumstances of the insured and other circumstances.

The same applies if the insured must otherwise be assumed to have acted or failed to act in the knowledge that this entailed a significant risk of the damage occurring.

11.4 Precautions

If the insured at the time of the insured event has failed to comply with a precaution set out in the terms and conditions of insurance or in a regulation to which the terms and conditions refer, the compensation from the insurance may be reduced as far as you are concerned according to what is reasonable in view of the relationship between the event and the damage

that has occurred, any intent or negligence and other circumstances.

Precaution refers to an instruction regarding certain specific actions or arrangements aimed at preventing or limiting damage or regarding certain specific qualifications of the insured or his or her employees or other assistants.

11.5 When compensation may not be reduced

Compensation may not be reduced under this chapter on the grounds of

1. minor negligence,
2. the actions of a person who was seriously mentally disturbed or under the age of 12, or
3. actions intended to prevent damage to persons or property in such an emergency situation that the actions were justifiable.

In respect of liability cover, the provisions on reduction of compensation for damage caused or aggravated by gross negligence or in the event of a breach of the rules regarding precautions and rescue obligation do not apply in relation to the injured party.

11.6 Rules for other special cases

11.6.1 Aircraft accidents

In the event of an accident during a flight, compensation is only paid if the insured was a passenger on an aircraft of designated nationality. Passengers only include persons on board who do not have or perform duties in connection with the flight.

11.6.2 War damage

The insurance does not apply to damage associated with war, warlike events, civil war, revolution or insurrection. However, the insurance applies if the insured is in the affected area at the time of the outbreak and the damage occurs within 14 days of the outbreak of unrest. The insured may not participate in the war events or act as a reporter or similar.

11.6.3 Damage to or loss of property in the event of war damage

Compensation for damage to or loss of property is paid up to half the applicable maximum amount. The same limitation applies if your property is confiscated, left behind or lost during evacuation or internment.

11.6.4 Nuclear damage

Compensation is not paid for damage caused directly or indirectly by a nuclear process (nuclear reaction, e.g. nuclear fission, nuclear fusion or radioactive decay).

11.7 Limitation period

The person claiming insurance compensation must bring an action within 10 years of the occurrence of the event that entitles him or her

to such cover under the insurance contract. If action is not brought within this period, the right to insurance cover is lost.

If the person seeking insurance cover has submitted his or her claim to the insurance company within the period specified in the first paragraph, the deadline for bringing an action is always at least six months from the date on which Balticfinance has declared that it has taken a final position on the claim.

11.8 Force majeure

The insurance does not cover losses that may arise if the investigation of damage, repair measures or payment of compensation is delayed due to war, warlike events, civil war, revolution or insurrection or due to a natural disaster, government action, strike, lockout, blockade or similar event.

11.9 General exclusion

Compensation is not paid for costs that are otherwise recoverable by law, regulation, convention or tort or where costs have been covered by other insurance.

The insurance does not apply in the event of damage caused by an unlawful act by the insured, his or her beneficiary or legal heir.

Insurance cover, the obligation to pay damages or the provision of a benefit or service shall only be granted to the extent and as long as it does not conflict with economic, trade or financial sanctions or embargoes adopted by the European Union or Sweden that are directly applicable to the parties to the agreement.

This shall also apply to economic, trade or financial sanctions or embargoes adopted by the United States, insofar as they do not conflict with European or Swedish legislation.

11.10 Double insurance and recovery

If the same interest has been insured against the same risk with several insurance companies, each insurance company is liable to you as if that company alone had provided insurance. However, the insured is not entitled to a higher total compensation from the companies than corresponds to the damage. If the sum of the liability amounts exceeds the loss, the liability is divided among the insurance companies pro rata to the liability amounts.

To the same extent that compensation has been paid, the insurance company assumes the right to recover compensation paid from the party responsible for the damage.

11.11 Right of recourse

The insurance company is subrogated to your right to compensation for the damage, insofar as it is covered by the insurance and has been compensated by the company.

11.12 Governing law and competent court

The insurance contract shall be governed by the laws of Sweden. Any dispute concerning this insurance contract or these terms and conditions of insurance shall be settled by a Swedish court of law. This also applies if the dispute concerns damage that has occurred abroad.

11.13 Other legislation

The insurance is subject to the laws and jurisdiction of Sweden. In addition to the terms and conditions of insurance, the provisions of the Swedish Insurance Contracts Act SFS 2005:104 apply.

11.14 Processing and disclosure of personal data

Balticfinance is committed to protecting your privacy and endeavours to ensure a high level of protection in all processing of personal data. We only use your personal data for the purposes stated at the time when you provide us with your personal data. Your personal data is only stored for as long as it is necessary for us to fulfil our obligations to you as a customer.

Balticfinance will only pass on personal data to third parties if we have your consent to do so or if this is required by law. All customers who have entered into an agreement with Balticfinance can request a free register extract of the information we have saved about you as a customer. You can always contact us to change your information if, for example, you no longer wish to receive news information.

You have the right to have the personal data stored by Balticfinance deleted by written request. However, we cannot delete personal data that we are required to retain by law. If we have information that we are required to retain by law, we will inform you why we cannot delete this information.

You can send your request to:

Balticfinance Danmark A/S
CVR: 27959954
Lagergade 11, 2. sal
1799 København V
Denmark
Telephone: +45 82 13 03 08
www.balticfinance.com
info@balticfinance.com

Requests for correction of personal data can be sent to the same address.

In the event of a claim, Balticfinance may, if necessary, disclose information provided by you as the insured to Balticfinance service offices and partners. Balticfinance may also request information about your health and treatment from doctors and hospitals that have treated you. Balticfinance may request that you sign a power of attorney authorising Balticfinance to access medical records and other information.

12. APPLYING FOR COMPENSATION**Procedure in case of damage**

Damage occurring during your stay at the campsite must be reported as soon as possible to the campsite reception. You can also order a claim form there.

The claim form should be sent to:

Balticfinance Danmark A/S
CVR: 27959954
Lagergade 11, 2. sal
1799 København V
Denmark
Telephone: +45 82 13 03 08
www.balticfinance.com
info@balticfinance.com

All claims must be specified, and the documents needed to settle the claim, such as purchase receipts or a medical certificate, etc., must be enclosed with the claim. The latter must also contain an exhaustive account of the circumstances in which the damage occurred. If the same damage is covered by any other insurance, details of this insurance must be included in the claim. All damaged objects must be retained for examination.

If these rules and other instructions given in connection with the settlement of the claim are not followed, the compensation for the claim may be reduced in accordance with the rules applying to the industry.

Dispute regarding the value of the damage

For a claim concerning personal property, the valuation rules set out in the terms and conditions shall apply in the first instance.

If we do not agree on the valuation of property

If we are unable to agree on the value of the property, a valuer authorised and appointed by the Chamber of Commerce shall value the property. The valuation shall be carried out in accordance with these terms and conditions. Your cost for the valuation is €50 plus 10 per cent of any excess amount, but not more than half of the valuer's fee. If the valuer arrives at a higher amount than that offered by Balticfinance, the full cost of the valuation will be paid.

ADVICE AND REVIEW OUTSIDE**Balticfinance**

If you are not satisfied with your compensation, you should first request a review from the person who settled your claim. There may have been a misunderstanding or new circumstances may have arisen. If you are still dissatisfied, the adjuster will reconsider your case. Otherwise, you have the following options.

Consumers' Insurance Bureau

The Bureau is run jointly by Sweden's insurance companies, the Financial Supervisory Authority and the Consumer Agency. It is tasked with providing free advice and assistance in various insurance matters to private individuals (consumers) and to certain traders.

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

Personal Insurance Board

Issues advisory opinions at the request of policyholders in their capacity as consumers in disputes between policyholders and insurance companies in respect of health, accident and life insurance.

Address: Box 24067 (Karlavägen 108)
104 50 Stockholm
Telephone: + 46 (0) 8-522 787 20

Board for Bodily Injury Liability Insurance

Examines claims for compensation due to personal injury in liability insurance and other insurance that does not constitute motor insurance.

Address: Box 24067 (Karlavägen 108),
104 50 Stockholm
Telephone: +46 (0) 8-522 787 20

National Board for Consumer Disputes

The Board examines complaints from private individuals, also concerning insurance issues. The examination is free of charge.

Address: Box 174, 101 23 Stockholm.
Telephone: +46 (0)8-508 860 00

Ordinary court

Even if you have had your case examined by one of the above-mentioned boards, you can go to court. You can get receive help to cover the costs associated with the court proceedings either through:

- legal aid, a means-tested contribution to legal costs.
- legal expenses insurance.