

1. Who is covered by the insurance

This Policy is only available to you if you are permanently resident in one of the countries of the European Union (EU) or European Economic Area (EEA), excluding Croatia, and have been for the past six months prior to the date of issue of this policy. The insurance (hereafter the Insurance) covers and includes the insured stated on the certificate of insurance/ booking confirmation (hereafter the Insured).

2. Scope of cover

Subject to the limitations and conditions provided for elsewhere in the present general terms and conditions, the Insurance covers costs that, in the event of a recoverable sudden and unforeseen event, arise as a result of a delay of baggage, loss of baggage, or theft of baggage, which occurs during the Insured's trip. The Insurance must be subscribed and fully paid for before the trip. The Insurance is associated to the explicit trip shown on the booking confirmation.

2.1 Baggage delay

Compensation will be paid under the Insurance if the Insured's checked in baggage arrives at the destination later than the Insured, as set out below.

Amount of compensation per Insured:

- more than 2 hours delay, EUR 50
- more than 4 hours delay, EUR 70
- more than 6 hours delay, EUR 90

The maximum compensation that can be paid under the Insurance is EUR 90. In order to receive compensation, documentation of the delay in the form of a PIR report from the airline is required.

2.2 Loss or theft of baggage

The Insurance covers loss, caused by a sudden and unforeseen event, or theft of the Insured's property during the trip. For the purposes hereof, 'the trip' means from the time when the Insured hands over the baggage to the airline or its representative until the Insured arrives at home. The maximum compensation is EUR 700 per Insured.

2.2.1 Limitations

In the event of theft from the trunk of a locked motor vehicle, boat, or similar, the maximum compensation is EUR 350 per Insured. This does not apply if the theft occurs from a safe/safety deposit box or from a securely locked baggage department. Cash or similar is compensated with a maximum amount of EUR 100.

2.2.2 Exceptions

The Insurance does NOT cover:

- forgotten or misplaced property/baggage
- electronics, cameras, jewellery, surfboards and other theft-prone property
- theft not reported to the police
- theft of baggage from an unlocked motor vehicle, boat, or similar
- if the Insured fraudulently states, denies or conceals anything of significance for the assessment of the claim

3. Insurance period

The Insurance is issued for a maximum period of 30 days. The Insurance term is stated in the certificate of Insurance/ booking confirmation and the Insurance is valid through the last day of the insurance period. The Insurance will expire without prior notice at the end of the insurance period or when the Insured has completed the trip.

4. Compensation

The Insurance compensation covers costs that are covered by the Insurance and not covered by any other insurance/insurances. In case of loss or theft, the Insurance covers the market value of the damaged or lost property prior to the damage or loss. Solid will undertake ownership of property for which compensation has been paid. The

maximum compensation in the event of loss or theft of baggage is EUR 700. The maximum compensation for delay of baggage is EUR 90.

5. Duty of care

In order to be entitled to compensation, the Insured must act with normal care and maintain normal supervision in relation to his/her baggage. In the event of a lack of normal care or supervision, compensation may be reduced or entirely denied.

For full compensation to be paid, the Insured must treat his/her property with care and store it so that theft and damage are prevented to the extent possible. Forgetting baggage implies that such duty of care has not been met.

6. Excess

The insurance applies without excess.

7. Transfer

The Insured shall not, without Solid's consent, pledge or assign the Insurance.

8. Notification of claim

Claims for compensation under the Insurance shall be sent to Solid as soon as possible after the occurrence of a covered event. The Insured shall further provide Solid with all documents necessary in order to assess the right to compensation. The Insured shall also, if necessary, provide Solid with a power of attorney, allowing Solid to obtain any relevant information that it may have need of for the purpose of the claims handling.

The following must be attached to the notification of claim:

- evidence of when the trip was booked (the booking confirmation) and proof of payment
- a police report or other original documents that may be relevant for the assessment of the damage
- any other documents required for the assessment of the damage

In order to avoid adversely affecting the level of compensation, the Insured shall notify the occurrence of an Insured event as soon as possible. The notification of claim shall include information on any other insurance policy that covers the same damage.

The notification of claim shall be sent to:

Intana
C/O Solid
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN
United Kingdom

Email: claimsEU@intana-assist.com

9. Payment

Any payment under the Insurance shall be made within 30 days of the Insured completing its obligations.

10. Right of cancellation

A consumer has a right to cancel, without penalty and without giving any reason, within:

- (1) 30 days for a contract of insurance which is, or has elements of, a pure protection contract or payment protection contract; or
- (2) 14 days for any other contract of insurance or distance contract.

The right to cancel does not apply to:

- (1) a travel and baggage policy or similar short-term policy of less than one month's duration;

(2) a policy the performance of which has been fully completed by both parties at the consumer's express request before the consumer exercises his right to cancel;

11. Limitation

Solid will not pay compensation for damage that the Insured notifies more than three years after the Insured became aware of the right to claim compensation, and no later than ten years after the damage arose.

12. Force majeure

Solid is not liable for loss caused, directly or indirectly, by or in connection with war, warlike events, civil war, military exercises, revolutions, riots, acts of terrorism, insurgencies, atomic or nuclear processes, acts of government, confiscation, strikes, lockouts, blockades, or similar events.

13. Several insurances and reclamation

In the event that the risk covered by the insurance is also covered by another insurance, the Insured is entitled to claim compensation from either of the insurance companies. However, compensation representing an amount which in aggregate is higher than the loss incurred will not be paid out. To the extent that compensation has been paid, Solid assumes the right to reclaim the amount paid from those responsible for the damage or from another insurance.

14. Governing law

The insurance agreement is governed by Swedish law. In addition to the insurance conditions, the Insurance Agreements Act (Sw. *Försäkringsavtalslag (2005:104)*) applies.

15. Data protection act (DPA)

In order to provide you the Insurance Solid needs to collect and process sensitive personal information (such as information regarding the state of your health) and other personal information about you and others that may be a party to the Insurance that you purchase. Solid will only use this sensitive personal data for the specific purpose of which you provide it.

Solid will treat the Insured's personal data in accordance with applicable data protection legislation. The Insured acknowledges that Solid may handle, add to and update its customer databases containing personal data, which is a condition for efficient and good management of customers and files, such as correct names and addresses for communications by mail, telephone and email.

Solid Försäkringsaktiebolag, corporate registration number 5164018482, is the personal data controller. The data will be used to fulfil Solid's obligations against the Insured, to establish insurance statistics, for product development and for marketing. The Insured's data may be disclosed to Solid's agents and other reputable partners for marketing purposes. Solid may be obliged to disclose personal data to authorities, in accordance with law. Solid may also register claims for compensation in a claims register, jointly held by the insurance industry. The Insured has the right to object to his or her data being used for marketing purposes whereby Solid undertakes to introduce a so-called advertising barrier. A request for an advertising barrier shall be made to Customer Services at +46 771-113 113 or to kunder@solidab.se.

The Insured is on an annual basis and free of charge entitled to, at his/her own request, review the personal data concerning him or her that is registered with Solid. Such a request shall be sent in writing to Solid at the address below. In the event that the data is inaccurate, incomplete or otherwise irrelevant, Solid is obliged to correct such information.

16. Complaints procedure

If you are not satisfied with a decision or any other matter related to our products and services, please contact us. Your opinion is of the

utmost importance to us and we want to follow up on issues that you are unsatisfied with. As you would expect we are prepared to reconsider a decision if e.g. circumstances have changed or we have misunderstood each other. Please send any written complaints to Intana at:

Intana
C/O Solid
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN
United Kingdom

In the event that you do not accept our decision, you have the option of having your case tried externally by the following institutions:

National Board for Consumer Disputes (ARN – "Allmänna Reklamationsnämnden")

If you are not happy with our final decision you are able to pass your complaint to the National Board for Consumer Disputes in Sweden (ARN). The ARN is an independent organization and will review your case. ARN address is:

Allmänna Reklamationsnämnden
Box 174
101 23 Stockholm
Sweden

Court proceedings

An insurance dispute can generally be resolved in court, with the local district court as first instance.

17. Your insurer

Solid Försäkringsaktiebolag
Box 22068
250 22 Helsingborg
Sweden

E-mail: kunder@solidab.se
Website: www.solidab.com