

Terms and conditions

**First Card with private payment responsibility
– applicable from 01/12/2021**

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The insurance provider is Moderna Försäkringar, a part of Tryg Forsikring A/S, Erhvervsstyrelsen, CVR No 24260666, Dk-2750 Ballerup, Denmark, hereinafter called Moderna Försäkringar. Moderna Försäkringar. Moderna Försäkringar is supervised by the Danish Financial Supervisory Finanstilsynet and the Swedish Financial Supervisory Authority, Finansinspektionen.

This is a translation from Swedish to English of the Terms and conditions "First Card med privat betalningsansvar, 2021-12-01".

In the event of a dispute regarding the content and/or interpretation of these terms and conditions, the original Swedish wording shall always prevail.

SUPPLEMENTARY TRAVEL INSURANCE

If you pay for a minimum of 75% of your trip with your First Card, supplementary travel insurance is included along with cancellation insurance from insurance provider Moderna Försäkringar. The insurance does not pay compensation for medical costs and repatriation. See paragraph 4 to see what travel cover your card insurance provides.

Before each trip it is therefore important to check your insurance cover. If you are travelling as a private individual, your card insurance is supplementary to the travel cover included in your home insurance, which usually compensates costs for medical care, accidental injury and repatriation. The travel insurance under your home policy does not cover you for business travel. If you have booked a one-way ticket you should check your travel insurance before you travel, as in these cases your card insurance only applies until you reach your destination.

1. WHO THE INSURANCE COVERS

The policyholder is First Card – Nordea Bank AB (publ), which has signed this agreement for its customers who are holders of First Card (the card) and family members (the insured) whose trip was paid for in accordance with the conditions applicable to each subsection.

Family member is defined as the cardholder's spouse, common law spouse, registered partner and children and grandchildren under the age of 23. Children must have their registered address with the insured or the other parent (not applicable to grandchildren).

Common law spouse is defined as the person with whom the insured cohabits in a marriage-like relationship and whose registered address is the same as that of the cardholder. Neither party may be married

or have a registered partnership with anyone else. The insurance also applies for the cardholder's grandchildren under the age of 23, accompanying the cardholder on the trip without parents' company.

Family members (not grandchildren) are insured even when they travel alone when the trip has been paid for with the card.

The insurance is only valid for persons residing in the Nordic countries and who are registered with a Nordic social insurance scheme.

2. WHEN THE INSURANCE APPLIES

The insurance applies for private travel and business travel for which you have private payment responsibility.

More information about when the insurance applies is provided under each insurance subsection.

If the card ceases to be valid, the insurance cover lapses at the same time, including for travel and/or goods purchased prior to the card becoming invalid. However, this does not apply to exchange/replacement cards. In this instance, the insurance cover remains valid as it did for the replaced card.

3. EXCESS

There is no excess for the insurance.

4. WHAT THE INSURANCE COVERS

TYPE OF CLAIM/INCIDENT SUPPLEMENTARY TRAVEL INSURANCE	MAXIMUM AMOUNT OF COMPENSATION (INSURED/CARD)
5. Cancellation insurance Acute illness, accidental injury, death, fire of other unforeseen event <i>(travel to an amount of minimum SEK 1 000 SEK/insured)</i>	20 000 SEK/insured, 60 000 SEK/card
6.Travel start cover on departure Compensation for necessary and reasonable additional costs (receipt)	10 000 SEK/card
7. Delay in public transport upon departure After 4 hours' delay - Necessary and reasonable additional costs (receipt)	1 500 SEK/insured, 6 000 SEK/card
8. Delayed luggage when travelling abroad Upon arrival (no qualifying period) - compensation for necessary and reasonable additional costs (receipt). After a 48 hour delay - further compensation for necessary and reasonable additional costs (receipt).	1 500 SEK/insured, 6 000 SEK/card 2 500 SEK/insured, 6 000 SEK/card
9. Capital sum for accidental injury In the event of death Insured person 0-17 years Insured person 18 + years In the event of medical disability Degree of disability from 20 % and above (compensation is paid according to the proportion of the capital sum that corresponds to the degree of disability)	100 000 SEK/insured 500 000 SEK/insured 1 000 000 SEK/insured
10. Third-party liability for damage (private liability) In the event of bodily injury In the event of property damage	5 000 000 SEK/claim 1 000 000 SEK/claim
11. Personal assault cover in the event of bodily injury (private individual) Compensation if the insured is subject to willful violence	500 000 SEK/insured
12. Excess Cover Excess cover for home insurance Excess cover for car insurance Excess cover for rental car abroad	10 000 SEK/claim 10 000 SEK/claim 10 000 SEK/claim
OTHER INSURANCE	
13. All-risks insurance (2 years) The purchase value of the goods must be at least SEK 1 000 and be 100 % paid for with the card	10 000 SEK/claim
14. Delivery insurance when purchasing on the internet The purchase value of the goods must be at least SEK 1 000 and be 100 % paid for with the card	25 000 SEK/card
15. Hole in one Applies on a golf course affiliated with a golf association	2 000 SEK/insured

5. CANCELLATION INSURANCE

5.1 When the insurance applies

The insurance covers travel with the point of departure from the Nordic countries, and applies as of the time the deposit was paid, as described below. The cancellation insurance cover ceases to be valid after check-in at the airport or other place where the trip began e.g. ferry terminal, train/bus station.

The insurance covers travel purchased prior to departure for which a minimum of 75% of the deposit and subsequent payments due for the trip were prepaid in a minimum amount of SEK 1,000 per insured with First Card.

Travel/trip is defined as travel tickets or travel arrangements pertaining to travel tickets and/or accommodation (charter travel, scheduled ticket and/or accommodation) sold by an organized tour operator, travel agency or transport company. Travel must be paid for with the card directly to the tour operator, travel agency or transport company. Short-term rental of a cottage/apartment (max. 4 weeks) is on a par with travel arrangements. Cottages/apartments that are rented short-term must be rented through organized agents.

5.2 What the insurance covers

Compensation is payable for the insured's share of the cancellation costs that can be charged to the insured pursuant to the set provisions of the tour operator, letting agency or travel company, or if there are no such provisions, the general terms and conditions issued by the Association of Swedish Travel Agents (Svenska Resebyråföreningen, SRF) and the Association of Tour Operators in Sweden (Researrangörsföreningen i Sverige, RIS) or equivalent if Sweden is not the home country. Compensation is payable for above mentioned cancellation expenses if the insured is forced to cancel a trip or travel arrangements prior to departure if:

- the insured suffers accidental injury, acute illness or death
- if a close relative to the insured suffers accidental injury, acute illness or death; (close relative is defined as spouse, common law spouse, registered partner, children, siblings, parents, grandparents, parents-in-law, grandchildren and the spouses, common law spouses, registered partners of such persons, as well as persons who have custody of somebody in the aforementioned group of people)
- a person who the insured intends to visit suffers accidental injury, acute illness or death
- a travelling companion, who has purchased travel together with the insured to the same destination, suffers accidental injury, acute illness or death
- a fire or other unforeseen incident occurs that causes significant damage to the insured's permanent place of residence.

Compensation is payable in a maximum amount of SEK 20,000 per insured and a maximum of SEK 60,000 per card.

5.3 Notes

- Acute illness/accidental injury must be substantiated by a doctor's certificate from an examination performed prior to departure and be issued by an authorised and impartial doctor.
- A fire/incident in the permanent place of residence of the insured must be substantiated with a certificate.
- Travel/arrangements must be cancelled as soon as it has become apparent that the trip cannot be made.

5.4 Limitations and exclusions

- Compensation is not payable for costs where compensation has been obtained from another party/insurance policy or other cover.
- The insurance is only valid if the illness or injury is acute and was not known at the time the trip, cottage/apartment was booked.
- For existing illnesses/infectious conditions, the insurance is only valid if the person has been symptom-/complaint-free for six months prior to the time of booking.
- The insurance does not cover costs arising due to the insured

delaying cancellation.

- The insurance does not apply if the trip was booked contrary to medical advice
- Compensation is not payable due to the accidental injury, acute illness or death of a travelling companion in the event of group travel. Group travel/trip is defined as more than three people or more than two families who have booked travel together to the same destination.

6. TRAVEL START COVER ON DEPARTURE

6.1 When the insurance applies

The insurance is valid on the outward journey during travel between the home or another location in the Nordic countries from which the journey commences and the airport in the Nordic countries where air travel is to commence.

The insurance covers travel purchased prior to departure with the point of departure from the Nordic countries for which a minimum of 75% of the deposit and subsequent payments due for the trip were prepaid in a minimum amount of SEK 1,000 per insured with First Card.

Travel/trip is defined as travel tickets or travel arrangements pertaining to travel tickets and/or accommodation (charter travel, scheduled ticket and/or accommodation) sold by an organized tour operator, travel agency or transport company. Travel must be paid for with the card directly to the tour operator, travel agency or transport company. Short-term rental of a cottage/apartment (max. 4 weeks) is on a par with travel arrangements. Cottages/apartments that are rented short-term must be rented through organized agents.

6.2 What the insurance covers

Reimburses necessary and reasonable additional costs, although to a maximum of SEK 10,000 per card. The insurance is valid for an insured traveler who does not arrive on time at the location in the Nordic countries where air travel is to start. Compensation is payable for the additional costs that can arise for the insured for rejoining the planned trip. Costs must be substantiated by original receipts.

6.2.1 Delays to public transport

Compensation is payable if the delay is due to the delay of the public transport that the insured has travelled by or planned to travel by and the delay was the result of a collision, leaving the carriageway, a technical fault, unforeseen meteorological incident or other traffic accident in which the public transport is not directly involved but which resulted in it being prevented from arriving or arriving on time.

6.2.2 Delay when the insured travels using own vehicle

Compensation is payable if the delay is due to the vehicle used by the insured for travel being delayed, and the cause is their own or another party's traffic accident, technical fault or unforeseen meteorological event that involved a delay in the direct journey to the journey's point of departure.

6.3 Notes on paragraph 6

- It must be possible to substantiate the event that caused the delay with a certificate.
- The insured must have planned the trip in order to be at the point of departure in good time, at least 1 hour prior to departure. Account

must also be taken of meteorological and traffic conditions when the journey commenced.

6.4 Exclusions to paragraph 6

Compensation is not payable for any refunds that may be made by tour operators, transport companies, hotels or similar. Compensation is not payable for costs:

- Arising due to reasons the insured could control
- that may be covered by another party by law, other statutes, convention, insurance cover, damages or compensation received from another insurance policy.
- where has been obtained from another insurance policy or other cover.
- For delays due to bankruptcy, intervention by authorities, strike, wildcat strike, lockout or other trade union actions.

7. DELAYS IN PUBLIC TRANSPORT UPON DEPARTURE

7.1 When the insurance applies

The insurance cover applies from the time the insured leaves their residence or other location in the Nordic countries where the trip began, until the trip has ended and the insured has returned home again, although for a maximum of 60 days.

If a one-way ticket is purchased, the insurance applies from the time the insured leaves their residence or other location in the Nordic countries where the trip began, until the insured arrives at the destination.

The insurance covers travel purchased prior to departure with the point of departure from the Nordic countries for which a minimum of 75% of the deposit and subsequent payments due for the trip were prepaid in a minimum amount of SEK 1,000 per insured with First Card.

Travel/trip is defined as travel tickets or travel arrangements pertaining to travel tickets and/or accommodation (charter travel, scheduled ticket and/or accommodation) sold by an organized tour operator, travel agency or transport company. Travel must be paid for with the card directly to the tour operator, travel agency or transport company. Short-term rental of a cottage/-apartment (max. 4 weeks) is on a par with travel arrangements. Cottages/apartments that are rented short-term must be rented through organized agents.

7.2 What the insurance covers

7.2.1 Flight, boat, train and bus delay of more than 4 hours

Compensation is payable if the insured's flight, boat, train or bus is upon departure delayed over 4 hours, if it is cancelled or if the insured cannot board the mode of transport due to overbooking and no alternative acceptable form of transport can be offered within 4 hours. Compensation is payable for necessary and reasonable additional costs for food, accommodation or other cost necessary for the purpose of the journey. Purchases must be made in immediate connection to the delay and locally where the delay occurred. The highest amount of compensation is SEK 1,500 (receipt) per insured, although to a maximum of SEK 6,000 (receipt) per card for one and the same instance of delay. Costs must be substantiated by original receipts.

7.3 Exclusions on paragraph 7

- The insurance does not apply in the event of delays due to bankruptcy, intervention by authorities, strike, wildcat strike, lockout or other trade union actions.
- Timetable changes that the insured was notified of prior to leaving the home are not considered as delays in accordance to these terms and conditions.

8. DELAYED LUGGAGE WHEN TRAVELLING ABROAD

8.1 When the insurance applies

The insurance covers luggage delays of checked-in luggage at the arrival of the mode of transport at the destination outside of the home country, and covers travel with a point of departure from the home country or other location in the Nordic countries, although for a maximum of 60 days. For the purchase of a one-way ticket, the insurance is valid until the insured reaches the destination.

The insurance covers travel purchased prior to departure with the point of departure from the Nordic countries for which a minimum of 75% of the deposit and subsequent payments due for the trip were prepaid in a minimum amount of SEK 1,000 per insured with First Card.

Travel/trip is defined as travel tickets or travel arrangements pertaining to travel tickets and/or accommodation (charter travel, scheduled ticket and/or accommodation) sold by an organized tour operator, travel agency or transport company. Travel must be paid for with the card directly to the tour operator, travel agency or transport company. Short-term rental of a cottage/apartment (max. 4 weeks) is on a par with travel arrangements. Cottages/apartments that are rented short-term must be rented through organized agents.

8.2 What the insurance covers

Compensation is payable for necessary and reasonable additional costs for purchases such as clothes and toiletries.

8.2.1 Luggage delay with no qualifying period

If the checked-in luggage of the insured is not issued upon arrival of the transport, compensation is payable to a maximum of SEK 1,500 (receipt) per insured, although to a maximum of SEK 6,000 (receipt) per card for one and the same instance of delay.

8.2.2 Delayed luggage after 48 hours

If the checked-in luggage of the insured is not issued within 48 hours, additional compensation is payable to a maximum of SEK 2,500 (receipt) per insured, although to a maximum of SEK 6,000 (receipt) per card and claim. Purchases must be made after a 48-hour delay.

8.3 Notes on paragraph 8

- The purchases must be necessary and reasonable for the purpose of the trip and be made locally where the delay occurred and before the luggage is retrieved.
- Purchases should primarily be made with the card. If the card is not accepted or the card cannot be used, out-of-pocket expenses are approved.
- The cost of the purchases must be substantiated through original receipts.

8.4 Exclusions to paragraph 8

The insurance does not apply in the event of delays due to bankruptcy, intervention by authorities, strike, wildcat strike, lockout or other trade union actions.

9. CAPITAL SUM FOR ACCIDENTAL INJURY

9.1 When the insurance applies

The insurance cover applies from the time the insured leaves their residence or other location in the Nordic countries where the trip began, until the trip has ended and the insured has returned home again, although for a maximum of 60 days.

If a one-way ticket is purchased, the insurance applies from the time the insured leaves their residence or other location in the Nordic countries where the trip began, until the insured arrives at the destination.

The insurance covers travel purchased prior to departure with the point of departure from the Nordic countries for which a minimum of 75% of the deposit and subsequent payments due for the trip were prepaid in a minimum amount of SEK 1,000 per insured with First Card.

Travel/trip is defined as travel tickets or travel arrangements pertaining to travel tickets and/or accommodation (charter travel, scheduled ticket and/or accommodation) sold by an organized tour operator, travel agency or transport company. Travel must be paid for with the card directly to the tour operator, travel agency or transport company. Short-term rental of a cottage/apartment (max. 4 weeks) is on a par with travel arrangements. Cottages/apartments that are rented short-term must be rented through organized agents.

9.2 What the insurance covers

Compensation is payable in the event of medical disability and death due to accidental injury during the trip.

9.3. Definition of accidental injury

Accidental injury is a bodily injury suffered by the insured involuntarily, through a sudden and external event, i.e. bodily harm inflicted by an external source. In the event of bodily injury that has occurred through frostbite, heat stroke or sun stroke, the requirement for a sudden event is disregarded.

The following types of bodily injury are not regarded as accidental injury:

- infection by bacteria, virus or other type of infectious agent, (infection due to insect bite or similar may, however, be counted as accidental injury);
- infection due to the consumption of food or drink;
- operation, treatment or examination (injury during medical treatment) or through the use of pharmaceuticals.
- wear and tear, strain or over-exertion.

9.4 Compensation in the event of medical disability

Medical disability is defined as a condition resulting in permanent impairment of bodily function following the acute phase of the illness and which is determined to be independent of the insured's profession, working conditions or leisure interests. The degree of disability shall be determined on the basis of the injuries and symptoms resulting from the accident which can be objectively established. Medical disability is also deemed to include the loss of an internal organ.

The medical disability is determined with the aid of a statistical table used throughout the Swedish insurance industry.

Compensation is payable only for degrees of disability of 20% or more and in the proportion of the capital sum that corresponds to the degree of disability. The capital sum is SEK 1,000,000. The compensation shall be paid to the insured. Where the same accident has given rise to injuries to several body parts, the maximum compensation paid is based on a calculated degree of disability of 99 %. Entitlement to compensation arises as soon as the definitive disability has been established, however no earlier than one year following the date of injury. Compensation is calculated based on the insurance amount that was valid at the time of the injury.

9.5 Compensation in the event of death

In the event of accidental injury that occurs during the term of the insurance and that within 3 years after the date of the accident leads to death, compensation is principally payable to the husband, wife, common law spouse, registered partner and children, or if there are no such relatives, the insured's legal heirs.

For an insured person aged 0–17 the capital sum is SEK 100,000 per insured. For an insured person from the age of 18 the capital sum is SEK 500,000 per insured.

If a one-time disability compensation sum has already been paid under this policy for the same accidental injury, the compensation for death will be reduced by the amount of disability compensation paid. If a degree of disability has been established and the corresponding compensation is greater than the amount of compensation for death, the amount of compensation for death payable is the difference between the compensation for death and the established amount of disability compensation.

9.6 Limitations and exclusions to paragraph 9

- In the event of accidental injury that causes death/-disability and which occurs for one and the same instance of claim, a maximum of SEK 40,000,000 will be paid out in total for all persons insured with Nordea.
- The insurance is not valid for claims ensuing from suicide, attempted suicide, involvement in a fight or being under the influence of drugs/ alcohol or other intoxicants.
- The insurance does not apply for injuries that occur as a result of participation in a pre-announced sporting or games contest, organized training camp or expedition.
- The insurance does not apply for hazardous activities such as mountain climbing, rock climbing, diving, parachuting, hang-gliding, gliding, paragliding, bungee jumping, motor sports, river rafting or other hazardous activities.

10. THIRD-PARTY LIABILITY COVER FOR DAMAGES (PRIVATE LIABILITY)

10.1 When the insurance applies

The insurance cover applies from the time the insured leaves their residence or other location in the Nordic countries where the trip began, until the trip has ended and the insured has returned home again, although for a maximum of 60 days.

If a one-way ticket is purchased, the insurance applies from the time the insured leaves their residence or other location in the Nordic countries where the trip began, until the insured arrives at the destination.

The insurance covers travel purchased prior to departure with the point of departure from the Nordic countries for which a minimum of 75% of the deposit and subsequent payments due for the trip were prepaid in a minimum amount of SEK 1,000 per insured with First Card.

Travel/trip is defined as travel tickets or travel arrangements pertaining to travel tickets and/or accommodation (charter travel, scheduled ticket and/or accommodation) sold by an organized tour operator, travel agency or transport company. Travel must be paid for with the card directly to the tour operator, travel agency or transport company. Short-term rental of a cottage/apartment (max. 4 weeks) is on a par with travel arrangements.

Cottages/apartments that are rented short-term must be rented through organized agents.

10.2 What the insurance covers

Third-party liability cover applies to the insured as a private person in the capacity of a traveler. Third-party liability cover applies when a third party makes a claim for damages against the insured for bodily or property damage that the insured caused during the term of the insurance. If the insured is subject to a claim for compensation that may be covered by the insurance:

- Moderna Försäkringar will investigate whether the insured is liable for damages;
- Moderna Försäkringar will negotiate with the damages claimant
- Moderna Försäkringar will represent the insured during court proceedings and will also bear the legal costs for the case;
- Moderna Försäkringar will pay the damages for which the insured is liable.

Compensation is payable in the amount of a maximum of SEK 5,000,000 per instance of damage for bodily injury, and a maximum of SEK 1,000,000 per instance of damage for property damage. These amounts apply even if more than one of the parties covered by the insurance contract is liable for damages. This also applies if multiple damages have occurred, arising from the same incident and on the same occasion. If the insured is liable for damages for bodily injury to a person domiciled in Sweden, the amount of compensation is limited to reasonable compensation for bodily injury pursuant to Swedish law.

10.2.1 Damage to rented accommodation

Moderna Försäkringar will pay compensation for damage to hotel rooms or other rented accommodation, as well as fixtures and fittings therein.

10.3 Notes on paragraph 10

- Damage caused by children who have not reached an age where they can legally be held liable for damages will be covered as if such age had been reached. However, this does not apply to the extent that compensation for the damage is payable by another party.
- If a claim for damages has been made against the insured and the insured admits liability for damages without permission from Moderna Försäkringar, approves an amount of compensation or pays compensation, this is not binding on Moderna Försäkringar. If the matter goes to court, the insured must inform Moderna Försäkringar immediately and follow Moderna Försäkringars instructions; otherwise the ruling will not be binding on Moderna Försäkringar.

10.4 Exclusions to paragraph 10

Third-party liability cover is not valid:

- for damage due to wear and tear or neglect
- for damage for which compensation has been paid by another insurance policy
- to the extent the insured has assumed liability beyond applicable tort law
- for damage caused by the insured to a member of their own family
- for damage to property that the insured has rented, borrowed, adapted, repaired or in any other way had more than a temporary dealing with (for rented accommodation, see item 10.2.1)
- for damage for which the insured may be held liable as the owner of a property or apartment or as holder of a leasehold
- for damage for which the insured may be held liable as the owner, user or driver of
 - a motorized vehicle when the damage arose as a result of the vehicle being operated (the exception does not apply, however, to an electric wheelchair)
 - a steam, motor or sailboat, ship, hovercraft or hydrocopter (if the boat is equipped with either an outboard engine with a maximum of 6 hp or sail with a surface area of max. 7.5 square meters, the insurance covers bodily injury, however);
 - aircraft

- for damages arising in connection with a criminal act by the insured.

11. PERSONAL ASSAULT COVER IN THE EVENT OF BODILY INJURY

11.1 When the insurance applies

The insurance cover applies from the time the insured leaves their residence or other location in the Nordic countries where the trip began, until the trip has ended and the insured has returned home again, although for a maximum of 60 days.

If a one-way ticket is purchased, the insurance applies from the time the insured leaves their residence or other location in the Nordic countries where the trip began, until the trip is complete and the insured arrives at the destination.

The insurance covers travel purchased prior to departure with the point of departure from the Nordic countries for which a minimum of 75% of the deposit and subsequent payments due for the trip were prepaid in a minimum amount of SEK 1,000 per insured with First Card.

Travel/trip is defined as travel tickets or travel arrangements pertaining to travel tickets and/or accommodation (charter travel, scheduled ticket and/or accommodation) sold by an organized tour operator, travel agency or transport company. Travel must be paid for with the card directly to the tour operator, travel agency or transport company. Short-term rental of a cottage/-apartment (max. 4 weeks) is on a par with travel arrangements. Cottages/apartments that are rented short-term must be rented through organized agents.

11.2 What the insurance covers

Personal assault cover applies to the insured as a private person in the capacity of a traveller. Compensation may be payable if the insured is subjected to assault or wilful violence during the trip. The highest amount of compensation per claim is SEK 500,000 per insured.

11.3 Exclusions

Personal assault cover is not valid:

- for damage related to the insured exercising a profession or occupation or other gainful employment;
- when the insured has exposed him/herself to the risk of injury without due cause;
- when the insured, in connection with bodily injury, has committed a wilful act which, under Swedish law, can result in fines or a more severe penalty;
- when the insured has been injured by a close relative. Close relative is defined as spouse, common law spouse, registered partner, children, siblings, parents, grandparents, parents-in-law, grandchildren and the spouses, common law spouses, registered partners of such persons, as well as persons who have custody of somebody in the aforementioned group of people.

11.4 Notes

In the event of a claim, the insured must demonstrate:

- that they are entitled to compensation
- that the party responsible for the damages was not known to the insured or cannot pay compensation.

If the instigator of the damages is prosecuted the insured shall, if Moderna Försäkringar so requests, sue for damages in court, in which case Moderna Försäkringar pays litigation costs that arise.

12. EXCESS COVER

12.1 When the insurance applies

The insurance cover applies for travel from the time the insured leaves their residence or other location in the Nordic countries where the trip began, until the trip has ended and the insured has returned home again, although for a maximum of 60 days. If a one-way ticket is purchased, the insurance applies from the time the insured leaves their residence or other location in the Nordic countries where the trip began, until the trip is complete and the insured arrives at the destination.

The insurance covers travel purchased prior to departure with the point of departure from the Nordic countries for which a minimum of 75% of the deposit and subsequent payments due for the trip were prepaid in a minimum amount of SEK 1,000 per insured with First Card.

Travel/trip is defined as travel tickets or travel arrangements pertaining to travel tickets and/or accommodation (charter travel, scheduled ticket and/or accommodation) sold by an organized tour operator, travel agency or transport company. Travel must be paid for with the card directly to the tour operator, travel agency or transport company. Short-term rental of a cottage/apartment (max. 4 weeks) is on a par with travel arrangements. Cottages/apartments that are rented short-term must be rented through organized agents.

12.1.1 Notes

- Before compensation from this insurance is paid, the claim must be adjusted in accordance with the terms of the home, car of vehicle rental insurance policy.
- if the cost of the claim is below the contractual excess, no insurance compensation is payable.
- The excess cover for rental vehicles also applies if the rental cost is 100 % paid for with the card at the destination.
- Insurance for the rental vehicle, scooter or moped must have been purchased when the vehicle was rented. The excess cover is valid for the time of rental, although for a maximum of 60 days.

12.2. Claims under the terms of home insurance in the country of domicile

12.2.1 What the insurance covers

In the event of indemnifiable damage arising during a trip to the insured's permanent residence in the country of domicile, and the extent of the damage exceeds the applicable insurance excess, compensation is payable in an amount corresponding to the insurance excess paid,

- although to a maximum of SEK 10,000.

12.2.1.1 Notes

- Compensation is payable only if the residence was uninhabited while the insured was travelling.
- Before compensation from this insurance is paid, the claim must be adjusted in accordance with the terms of the home insurance policy.

12.3 Claims under the terms of car insurance in the country of domicile

12.3.1 What the insurance covers

In the event of indemnifiable damage arising during a trip with the insured's private motor vehicle, and the extent of the damage exceeds the applicable insurance excess, compensation is payable in an amount corresponding to the insurance excess paid, although to a maximum of SEK 10,000. Compensation is also payable even if the insured's motor vehicle was not used on the trip but remained unused at home or in a paid parking space.

12.3.1.1 Note

Before compensation from this insurance is paid, the loss must be

adjusted in accordance with the terms of the motor vehicle insurance policy.

12.3.1.2 Exclusions

The excess cover does not apply for:

- costs of claims that are below the prevailing excess
- damage covered by the motor vehicle's legal expenses cover or mechanical breakdown cover, or under the entitlement to business interruption compensation within the mechanical breakdown insurance.
- loss of no claims bonus;
- downtime compensation or the cost of a rental vehicle;
- deduction for wear and tear.

12.4 Claims under the terms and conditions of rental vehicle insurance while travelling abroad

12.4.1 What the insurance covers

If a rental vehicle or rented scooter/moped (max. 100 cc), rented from an authorized rental firm at the destination, is damaged or stolen while travelling abroad, and the cost of the claim is higher than the agreed excess of the insurance policy for the rental vehicle, scooter or moped, compensation is payable for the excess paid, although to a maximum of SEK 10,000.

From the compensation, amounts paid by another insurer are settled. Costs must be substantiated by original receipts.

The insurance cover applies when renting a vehicle during travel paid according to paragraph 12.1 or if the cost of rental is 100 % paid for with the card at the destination. Insurance for the rental vehicle, scooter or moped must have been purchased when the vehicle was rented. The excess cover is valid for the time of rental, although for a maximum of 60 days.

12.5 Exclusion to paragraph 12

If the cost of the claim is below the contractual excess, no insurance compensation is disbursed.

13. ALL-RISKS INSURANCE (2 YEARS)

13.1 When the insurance applies

The insurance applies for goods that are permanently located in the cardholder's ordinary residence/holiday residence or the company's premises in the Nordic countries. The insurance is also valid during direct transport to the place of residence, holiday home or company premises. The insurance covers brand-new goods from the date of purchase and up to 2 subsequent years after the date of purchase.

13.1.1 Notes

- The goods must have been 100 % paid for with the card.
- The purchase value of the goods must be at least SEK 1,000.
- The goods must have been purchased from an authorized retailer.
- The goods must be covered by customary warranties.

13.2 What the insurance covers

Compensation is payable for sudden and unforeseen externally caused physical damage to or loss of goods purchased for private use. The insurance only concerns such interests comprising a reduction in

or loss of value of the insured goods due to the damage or loss. The maximum compensation payable for an indemnifiable loss is SEK 10,000.

13.2.1 Notes

Any claim for compensation must be substantiated by the insured by providing proof in the form of an original receipt or invoice.

13.2.2 Exclusions

The insurance does not apply for:

- computers, tablets, mobile phones, mp3 players or cameras and their accessories;
- damage that consists of wear and tear, consumption, corrosion, coating or other gradual deterioration;
- damage that the insured should realize would occur
- damage caused by the insured not being duly careful with their property and treating it so as to prevent theft and damage to the greatest possible extent;
- damage that does not affect usability of the goods or that can be rectified by means of normal service
- damage caused by animals or insects;
- damage caused by self-destruction;
- damage consisting of changes in shape, structure, color or odor;
- property that is lost, forgotten or mislaid;
- damage for which the supplier or other party is responsible under law, warranty or agreement;
- consumables such as batteries and similar;
- costs comprising loss of earnings, sentimental value or own work performed on the goods.

13.4 Valuation rules

The claim will be valued at what it would cost to purchase equivalent goods in general trading in the same condition as the goods at the time the damage was incurred. If similar goods cannot be purchased in used condition, the property will be valued at what it would most likely have cost if it were available. Valuation of a claim is based upon the price level at the earliest time that the insured can determine their claim for compensation, although no later than two months from the date of damage. If damaged property can be repaired, the claim will be valued at the reasonable repair cost. The repair cost may never exceed the compensation the insured may receive in accordance with the valuation and compensation rules.

13.5 Compensation rules

Moderna Försäkringar is entitled to determine if a claim is to be settled by repair, by cash compensation or equivalent new or used goods. If the damaged goods are replaced with new or used goods of equivalent value, the new goods are insured for 2 years from the purchase date of the original goods. Compensation is calculated according to the valuation rules under item 13.4. If the insured would rather keep the object, they must repay the compensation received. The insurance only concerns such interests comprising a reduction in or loss of value of the insured goods due to the damage or loss. If the object for which Moderna Försäkringar has provided compensation is found, it must be immediately handed over to Moderna Försäkringar.

13.6 Recourse

To the same extent as Moderna Försäkringar has paid compensation for the claim, Moderna Försäkringar assumes the cardholder's right to demand compensation from the party liable for the damage.

14. DELIVERY INSURANCE WHEN PURCHASING ON THE INTERNET

14.1 When the insurance applies

The insurance is valid from the time a product is being purchased via the internet from a company registered in the EU, Iceland, Norway, Switzerland or Liechtenstein until delivered to the cardholder's home address via postal package or authorized transport company/courier company.

The insurance applies to the cardholder as owner of goods purchased brand new from factory via the internet.

14.1.1 Notes

- The insurance applies when the product has been 100 % paid for with the card
- The purchase price of the product must be at least SEK 1,000.
- The product should, at first hand, be reimbursed by the distributor.

14.2 What the insurance covers

The insurance will replace due to future damage to the ordered product during delivery, and if the ordered product is missing when the package is delivered.

Compensation is given for the product and any verified costs for customs, other charges, costs due to contact with the supplier and shipping costs, although for a maximum of 25,000 SEK.

14.3 Compensation rules

In case of damage according to section 14.2. compensation is paid as follows:

- If the product is damaged when delivered, compensation is paid for the cost of returning the product. If the product can't be repaired or replaced with a new within 30 days, compensation will be paid corresponding to the purchase price of the damaged product.
- If the product is missing in the delivered package, compensation corresponding to the purchase price and verified costs received by the cardholder, e.g. due to contacts with the distributor, is paid if the product is not replaced within 30 days from the date of claim (delivery date).
- In case of loss of product during transport, the purchase price and verifiable costs are compensated.

14.4 Exclusions

The insurance does not apply when the right to compensation is due to warranty or from another party, or when costs have been obtained by other insurance policy.

- The insurance does not replace minor injuries such as scratches, color differences and such
- The insurance does not replace damages caused by batteries
- Sentimental value, lost job earnings or time spent is not compensated

The following products are not covered by the insurance:

- Living animals, plants, flowers, food and liquid goods
- Motorized vehicles and gear
- Cash and valuables
- Tickets
- Objects in whole or in part of precious metal, genuine pearls and precious stones
- Services and data sent via the Internet.
- Goods purchased for professional use and/or resale
- Medicines

- Beer, wine and spirits
- Drug preparations
- Consumables and such

14.5 Recourse

To the same extent as Moderna Försäkringar has paid compensation for the claim, Moderna Försäkringar assumes the cardholder's right to demand compensation from the party liable for the damage.

15. HOLE IN ONE

15.1 When the insurance applies

The insurance applies to playing rounds on a course where a green fee has been 100 % paid for with the card and the insured has played at least nine holes with an approved marker. The insurance also applies for playing rounds on a course as a competitor in a golf competition when the insured has played at least nine holes with an approved marker.

15.1.1 Note

- Course means such a golf course that is approved and affiliated with the Swedish Golf Association or equivalent golf association in another country. The marker or secretary at the home club must sign the score card.
- The green fee for the insured's home course need not have been paid for with the card.

15.2 What the insurance covers

The insurance applies when the insured hits a hole in one. The compensation payable is SEK 2,000 per hole in one.

16. GENERAL PROVISIONS

16.1 War and nuclear process

Compensation is not payable for damage originating from or whose scope is directly or indirectly caused by or associated with:

- war, war-like political events
- nuclear process.

16.2 Point of time for payment of compensation

Compensation shall be paid no later than one month after the insured has fulfilled the obligations incumbent upon them under this insurance policy. Thereafter, penalty interest on arrears shall be paid pursuant to the Swedish Interest Act. Interest is not payable if it is less than SEK 100.

16.3 Force majeure

Moderna Försäkringar is not liable for losses that may arise if claims adjustment or payment of cash compensation is delayed due to war, events resembling war, civil war, revolution, or uprising, or due to action by authorities, strike, lockout, blockade or other similar event.

16.4 Maximum compensation per insured

If two or more First Card cards are used for payment of travel, compensation is only payable once for the same claim and person.

16.5 Common exclusions

- Compensation is not payable for costs that may be covered by another party by law, other statutes, convention, insurance cover, damages or compensation received from another insurance policy.
- The insurance does not apply for claims due to un-lawful actions by the insured, their beneficiaries or legal heirs.

16.6 The Swedish Insurance Contracts Act

This policy is otherwise regulated under the provisions of the Swedish Insurance Contracts Act, Försäkringsavtalslagen 2005:104.

16.7 Double insurance and recourse

If the same interest has been insured against the same risk with several insurance companies, each insurance company is responsible to the insured as if that company alone had provided the insurance. However, the insured is not entitled to higher compensation in total from the company than is equivalent to the injury or damage. If the total of the liability amounts exceeds the damage or injury, the liability is divided between the insurance companies in proportion to the amount of their liability.

16.8 Limitation

The party wishing to have insurance compensation or other insurance cover must bring a claim within 10 years of the date that the conditions under which the insurance agreement provides entitlement to such cover entered into force. If a claim is not brought by this deadline, the right to insurance cover is lost.

If the party who wishes to have insurance cover has submitted a claim to the insurance company within the period specified in the first paragraph, the deadline by which to bring a claim is always at least six months from the date that Moderna Försäkringar declares that it has taken a final position on the claim.

16.9 Your Personal data

Your personal data is processed in accordance with applicable personal data legislation, which from 25 May 2018 is the Regulation of the European Parliament and of the Council, EU, 2016/679. The personal data being processed are e.g. name, address, Swedish personal number, and health status. The information concerns you as a customer but may also include e.g. Co-assured. The data is retrieved from you as a customer but can also be obtained from any of our partners. The data can also be retrieved or supplemented and updated from the authorities register. Personal data is processed to fulfill our obligations to you as a customer, such as the investigation of insurance matters and the administration of your insurance policy. Personal data can also be used as a basis for analysis, business development and statistics.

Data may for this purpose be disclosed to partners within, outside the EU and EEA, or other companies within the corporate group. The data may, by law, be provided to the authorities. The data is saved no longer than necessary. By submitting your personal information, you agree to the processing of your personal data. Tryg Forsikring A / S Denmark is responsible for the data. If you would like information about your personal information or request a correction, you can send a self-signed request to Tryg Forsikring A / S, Klausdalsbrovej 601, 2750 Ballerup, Denmark. You may also request that your information is not be used for direct marketing.

Joint claim register for the insurance industry

Tryg Forsikring A / S Denmark has the right to register reported claims in a joint claim registration register (GSR) for the insurance industry.

17. FOR CLAIMS OR INSURANCE QUESTIONS

Claims can be submitted directly on Moderna Försäkringars website www.modernaforsakringar.se/nordeacards as soon as possible. The insured is obliged to substantiate any claims submitted.

Telephone: +46(0)10- 219 12 10

Adress: Moderna Försäkringar, FE 371, 106 56 Stockholm, Sweden

E-mail: kort@modernaforsakringar.se

Submitted claims must contain the following

- Receipt/proof that the trip was paid for in accordance with the terms required under each subsection.
- Ticket/booking confirmation/travel certificate or similar, providing proof of the travelers, departures and total price of the trip.

For cancellation

- Receipt/proof of cancellation costs.
- A doctor's certificate from a competent and unbiased doctor.
- Police report.
- Death certificate or other certificates showing the reason for the cancellation.

For delay in mode of transport/luggage

- A Property Irregularity Report (PIR) and attestation of the delay can be obtained from the transport company.
- Original receipts for purchases.

For accidental injury

- Doctor's certificate.
- For payment of death compensation, the death certificate and relatives report must be attached.

For personal assault coverage in the event of bodily injury

- Police report from the local police.
- Doctor's certificate/statement from the doctor who administered treatment locally.

For policy excess claims

- Documentation from the motor/vehicle rental/home insurance policy showing that the claim has been adjusted and which substantiates the deducted excess.
- If the claim was reported to the police, a copy of the police report should be appended.

For all-risks claims

- Purchase receipt for a damaged/lost object. Statement of repairs and receipt for any repairs carried out.
- Original account statement/invoice specification from a bank/card issuer or original card receipt from the sales outlet.
- Warranty.
- Police report in the event of loss.

For hole in one

- For play on the home course, proof of membership must be attached.
- For play on another course, a receipt/proof that the green fee was paid for with the card must be attached.
- Competition invitation.
- A signed scorecard from the course where the round was played.

For other claims matters relating to the subsections of this insurance policy, please contact Moderna Försäkringar for advice.

18. IF WE DON'T AGREE

Our goal is to have satisfied customers. If you are not satisfied with the decision on a case, you can turn to the person who handled your case. You may also request that your case is reviewed by a person in charge of the department. If, after contact with the department, you are still not satisfied with our decision, you can request a review of your case in the Moderna Försäkringar's Överprövningsnämnd by turning to Klagomålsansvarig. You reach Klagomålsansvarig by emailing: klagomalsansvarig@modernaforsakringar.se or by sending a letter to Moderna Försäkringar, Klagomålsansvarig, Box 7830, 103 98 Stockholm.

You can get advice on matters relating to insurance or damages by contacting Konsumenternas Försäkringsbyrå, www.konsumenternas.se. You can also contact Konsumentverket, www.hallakonsument.se or the municipal consumer guidance for advice and assistance, for contact details, see your municipality's website.

As a consumer, you have the opportunity to turn to Allmänna Reklamationsnämnden, www.arn.se and the Personförsäkringsnämnden, www.forsakringsnamnder.se. You always have the opportunity to bring proceedings in the general court.

The Moderna logo consists of the word "Moderna" in white, bold, sans-serif font, centered within a solid red rectangular background.