



Have a safe  
travel!

## Travel VIP

Travel VIP is a service package that provide you an insurance coverage and security during business travel. The service package is valid for those who hold an active company card via Lifestyle Access. The following sections are included in the service package and the applicable conditions for each section can be found here: [Travel VIP – Lifestyle Access](#)

*This is an information sheet, and it is always the current terms and conditions that apply.*

### SmartDelay Plus

#### Lounge / Compensation in case of flight delays

The service gives the policyholder and four fellow travelers, free access to more than 1 000 lounges at more than 500 airports in over 100 countries if your flight is delayed more than 1 hour. If there is no lounge at the airport or the lounge is full, and you would rather wish for compensation instead, you will be granted 40 Euro per person in compensation. (Applies to all pre-registered flights during business travel. All flights must be registered with SmartDelay minimum two hours before departure).

### AirHelp

#### Compensation for major delays

The service helps the policyholder to get the compensation you are entitled to in accordance with the Flight Compensation Regulations EC 261/2004, if the flight is delayed for more than three hours. (Applies to all pre-registered flights during business travel. The flights must be registered with Air-Help minimum two hours before departure).

### ID theft protection

#### Protection of personal data

The service helps the policyholder and its family if personal information is misused. This applies both if you experience financial abuse, and if your digital identity is abused on social media in the form of, for example, fake profiles and unwanted spread of images.

### Web-Cleanup

#### Prevention and assistance

The service helps the policyholder and its family to remove unwanted and offensive content from the web. The service provides access to preventive advice and assistance in removing unwanted material online. In addition, one can get help to close fake profiles created in your name. (It is a prerequisite that the content conflicts with current guidelines for the relevant websites, and / or that it is of a nature that conflicts with current Swedish law).

### Online doctor – During travel

#### Help and recommendations online

Via the Eyr App, the policyholder has free access to videocalls

with experienced Swedish doctors who can give you recommendations and issue digital prescriptions. The doctor can also refer you to a specialist, order blood samples and radiological examinations. (Please note: Cost for medication, examinations, health care, preventive health care or other cost related to you illness/condition, is not covered by this service.)

### Deductible rented vehicle – During travel abroad

#### Elimination of deductible – Rented car, boat, motorcycle, moped or bicycle during travel abroad

You will receive compensation of a maximum of 10,000 SEK for the deductible, if during the trip, there is a reimbursable damage that exceeds the applicable deductible of the car, boat, motorcycle, moped and bicycle that you rent abroad during the trip. Before deductible compensation is paid, the damage must be settled by the rental company's insurance company. (Please note: If the total claim cost is lower than the current deductible, no compensation is provided.)

### Security Services from CERTA and Gouda Alarm

#### Gouda collaborates with CERTA Intelligence & Security regarding security during travel Worldwide

At no extra cost, all policyholders during travel will have access to advice and other security-related services via Gouda Alarm. It can e.g., be because of a terrorist incident, in the event of political unrest if you are in a critical situation that requires the assistance of security specialists.

### Business travel insurance Lifestyle Access

#### Holders of an active company card via Lifestyle Access are covered by a complete business travel insurance through Gouda

The business travel insurance covers, among other things, acute illness, acute injury, accidents, medical transport, delay protection, property protection, personal safety and crisis management. Liability and legal protection, cancellation protection and deductible protection are also included in the insurance scope.