To whom it may concern

Work & Study abroad insurance, “Leva Utomlands”. Condition no: 752

Dear Sir or Madam,

Herewith we would like to confirm that the above mentioned with an insurance policy sold by Gouda Reseförsäkring, branch office to Gjensidige Forsikring ASA, are covered by an insurance that gives an extensive (medical) coverage for persons who stay abroad.

Herewith we confirm that this insurance fulfils the requirements for alternate health insurance coverage:

- The insurance compensates for necessary and equitable costs if the client should fall acutely ill or have an accident (unlimited)
- Necessary and equitable costs for Repatriation
- No deductible for medical expenses
- Necessary and equitable costs for Medical evacuation, Air ambulance and extra travel expenses.
- Repatriation of mortal remains (unlimited)
- Personal liability cover, up to at least USD 1 000 000
- Legal coverage up to at least USD 25 000
- No co-payment provision applies
- Pre-existing conditions not excluded, but specific exclusions and limitations may apply

In case of illness or accident the client is obliged to contact the assistance company mentioned below before taking any action.

Under all circumstances every claim is judged according to the conditions of this policy.

The commencements and termination dates of the coverage are mentioned on the certificate of registration.

We trust you are sufficiently informed, otherwise please contact us either by phone +46 8 615 28 00 or by e-mail: info@gouda-rf.se.

For assistance, please contact:

**Gouda TRAVEL INSURANCE**

**Gouda Emergency centre**
Phone: +45 33 15 60 60
E-mail: alarm@gouda-rf.se

**Gouda Emergency Center in USA**
Phone: +1 86668 GOUDA
Phone: 888 213 5086 (stationary phone - free of charge)