Broad insurance cover for freelancers and consultants without their own company

Invozio LV SIA is co-insured under Berkley's policy

The policy covers Invozio's business of employing freelancers for their assignments. The cover that applies depends on the type and location of the work and the policy terms.

General and consultants' liability

This cover applies to losses in the Nordic region, subject to the policy terms.

Cover	Per loss	Per policy year	Deductible
General and product liability	SEK 10,000,000	SEK 20,000,000	SEK 29,000
Liability for IT consultants	SEK 1,000,000	SEK 1,000,000	SEK 29,000
Liability for technical consultants	120 pbb	360 pbb	SEK 58,000

pbb means Swedish price base amount. At the 2026 rate, 120 pbb is about SEK 7.1 million.

When might the cover apply?

Creative assignments — Liability cover may apply if a tripod falls during a photo shoot and damages a visitor's property. The schedule lists freelance photography, journalism, music and acting.

IT consulting — An error in a system integration may prompt a client to claim damages. IT consultants' liability can also cover pure economic loss, meaning a financial loss without bodily injury or property damage.

Technical consulting — Consultants' liability may apply if a drawing or calculation error in an advisory assignment leads to extra costs for the client.

The schedule also lists office services and healthcare assignments. Cover for healthcare assignments excludes patient liability.

Cover at work and on business trips

Berkley's policy schedule lists separate contractors' insurance as well as accident, crisis support and business travel cover for the people insured under the terms.

Construction and contracting

For construction, plumbing and HVAC work, the schedule specifies contractors' liability cover of 200 pbb. Contractors' insurance applies to covered property damage in the Nordic region, with a deductible of SEK 29,000.

Contractors' insurance	Sum insured
Contract works	SEK 1,000,000
Existing property	SEK 5,000,000
Tools and equipment	SEK 100,000
Access cover	SEK 500,000
Acceleration and additional costs	SEK 500,000

Specific safety requirements apply to certain work, such as roofing.

Accident, crisis and business travel cover

Group accident insurance

People covered under the terms may receive benefits for accidents at work or while travelling directly to or from work. The schedule states a sum insured of SEK 600,000 per loss.

Crisis support insurance

Up to ten treatment sessions per person for a covered acute crisis, such as after a robbery or assault. The schedule states a sum insured of SEK 25,000 per loss.

Business travel insurance

For employees covered under the terms, the schedule lists cancellation cover, SEK 400,000 each for medical disability and loss of earning capacity, and SEK 200,000 in the event of death.

Accident and crisis support cover have no deductible. Ask Robin at Max Matthiessen what cover applies to you. **See contact details on page 3.**

Insurance questions and claims

Contact Robin Januszewski at Max Matthiessen with questions about the insurance, including cover for your assignment or a certificate of insurance. Robin can also help you report a claim.

Robin Januszewski

Non-life insurance broker

+46 73 375 74 46 • Robin.Januszewski@maxm.se

Max Matthiessen

Report a claim

For the quickest response, report the claim directly to Berkley or SOS International using the contact details below.

Business claims and other non-urgent claims

Berkley Nordic

Claim form berkleyforsakring.se/vid-skada
Email skador@wrberkley.com
Phone 08-410 337 00
From outside Sweden +46 8 410 337 00

Postal address

W. R. Berkley Insurance Nordic
Holländargatan 17, Attn. Skador
111 60 Stockholm, Sweden

Quote policy number 304095 and state that Invozio LV SIA is co-insured.

Emergency on a business trip

Contact SOS International directly if you need urgent medical help, emergency assistance with an interrupted trip or other urgent claims support.

Phone +45 38 48 94 30 • Claim form ctc-business.sos.eu

If the incident occurred before 12 November 2026, ask Robin where to report it.

Other business cover

Legal expenses cover

The schedule sets limits of 10 pbb per loss and 25 pbb per policy year for certain disputes in the EU, EFTA and the UK. For tax cases, Sweden is the stated territory. The deductible is SEK 11,500 plus 20% of the loss amount. The terms for disputes include requirements on the insured company's registered office.

Commercial crime insurance

Cover for the insured company against certain financial crimes and computer fraud, subject to the policy terms. The schedule specifies a sum insured of SEK 1 million and a deductible of SEK 29,000.

Policy details

Policy number 304095
Policy period 12 November 2026 to 31 October 2027
Co-insured Invozio LV SIA (reg. no. 502085-4062)

Insurer
W. R. Berkley Insurance AG, Swedish branch
Policyholder HKZ Holding AB

Invozio prepared this overview using Berkley's policy schedule 304095, version 2026-1. The schedule and the policy terms it lists set out the scope, limits and exclusions.

About Max Matthiessen

Max Matthiessen is the broker for the Berkley policy under which Invozio is co-insured.



Company profile supplied by Max Matthiessen.