

# Incoming Insurance

## Terms and conditions 07101

Valid from January 1, 2020

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# Contact

	Opening hours	Contact
<p><b>Any questions?</b> If you have any questions regarding your insurance, the options available etc. you can look for the answer on our website at any time of the day or night. You are also welcome to contact our Customer Service.</p>	<p><b>Customer service</b> Online: Round the clock at <a href="http://www.erv.dk">www.erv.dk</a> By telephone or e-mail: Monday – Friday. You will find our opening hours at <a href="http://www.erv.dk">www.erv.dk</a></p>	<p><a href="http://www.erv.dk">www.erv.dk</a>  +45 33 25 25 25  <a href="mailto:info@erv.dk">info@erv.dk</a></p>
<p><b>Have you been injured?</b> If you require emergency assistance you can contact our Emergency Centre at any time of the day or night.</p>	<p><b>Emergency Centre</b> (Emergency assistance) Round the clock, all year round.</p>	<p><a href="http://www.erv.dk">www.erv.dk</a>  +45 70 10 90 30  <a href="mailto:erv-alarm@euro-center.dk">erv-alarm@euro-center.dk</a></p>
<p><b>If your injury is non-urgent, you can contact our Claims Department.</b></p>	<p><b>Claims Department</b> (non-urgent assistance) You can report your claim via <a href="http://www.erv.dk">www.erv.dk</a> or by calling us.</p>	<p><a href="http://www.erv.dk">www.erv.dk</a>  +45 33 25 25 25  <a href="mailto:skade@erv.dk">skade@erv.dk</a></p>

# Introduction

*Consider this when you read the terms and conditions:*

1. The terms and conditions should be read together with the insurance policy, which together constitutes the insurance contract.
2. If special conditions apply for your insurance this will be stated in the insurance policy.
3. Please note that only the cover stated in the insurance policy is applicable to your insurance..
4. Exclusions are marked in grey.

All words in *italics* are defined at the end of the insurance conditions.

These terms and conditions were elaborated in Danish and subsequently translated into English. In the event of discrepancies between the Danish and the English version, the original Danish version will prevail.

*Insurance provider for this insurance:*

Europæiske Rejseforsikring A/S,  
hereinafter called Europæiske ERV

Frederiksbergs Allé 3  
DK-1790 København V  
CVR no: 62940514

The provider is under supervision of the Danish Financial Supervisory Authority.

## Ⓐ Who can take out the insurance and who can be insured?

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The person taking out the insurance must be at least 18 years old and be a permanent resident of one of the *Nordic countries*, the Faroe Islands or Greenland for the entire duration of the insurance period.

The travel insurance applies to the persons listed in the insurance policy. Any person irrespective of nationality can be insured. However, persons who have reached the age of 70 or during the journey reaches the age of 70 cannot be insured.

The persons who are covered by the insurance and who are stated in the insurance policy are hereinafter referred to as "you" or "the insured".

## Ⓑ When must the insurance be taken out?

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The insurance policy must be purchased not later than one week after arrival to a country within the *Schengen* area, the Faroe Islands or in Greenland. If you need to extend the duration of the insurance, please contact Europæiske ERV's Customer service +45 33 25 25 25.

## Ⓒ Where the insurance applies

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The insurance provides cover within the *Schengen* area, the Faroe Islands and Greenland. The insurance policy does not provide cover in the insured's country of residence.

## Ⓓ When does the insurance apply?

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This insurance policy can be taken out for a period of up to 12 months. The period of coverage is specified in your policy. When you have paid the premium the policy provides cover from the time you arrive to a country within the *Schengen* area, in the Faroe Islands or in Greenland, or from the date on which you took out the insurance policy, if this date is the latter.

The period of coverage expires upon your departure from the *Schengen* area, the Faroe Islands or from Greenland or on the date of expiry of the policy if this date is earlier than the date of your departure. Several journeys to a country within the *Schengen* area, the Faroe Islands and Greenland may be made during the period of coverage.

If your departure is delayed through no fault of your own, the coverage of the insurance policy will be extended up to 48 hours without any additional premium charges.

## Ⓔ Sums insured

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The sums and part-sums insured are specified in the insurance policy and in these terms and conditions.

In case a claim expense item is not listed under "which expenses are covered?" it means that the expense item is not covered by your insurance policy.

# 1. Medical expenses/repatriation

## 1.1 Sum insured

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DKK 250,000 – January 2020 corresponding to Euro 33,500.

## 1.2 Which claims are covered?

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The insurance covers claims arising from *emergency/unforeseen illness* or injury occurring during your journey.

## 1.3 Which expenses are covered?

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The policy covers the *reasonable and necessary* expenses for:

- a) treatment by a physician (the attending physician) duly authorised in the country in which you receive treatment,
- b) hospitalisation in a semi-private ward, unless otherwise agreed with Europæiske ERV or prescribed by Europæiske ERV's physician,
- c) medication prescribed by the attending physician or by Europæiske ERV's physician,
- d) up to 10 sessions by a physiotherapist, chiropractor, zone therapist or acupuncturist up to a limit of DKK 10,000,
- e) treatment by a dentist duly authorized in the country in which you receive treatment. The policy covers 50% of the expenses, however not more than DKK 2,500,
- f) local transport by taxi or ambulance to and from the hospital, the attending physician, dentist, physiotherapist, chiropractor, acupuncturist, pharmacy or airport. Both transportation and means of transportation must be prescribed by treating physician or by Europæiske ERV's physician,
- g) patient-transport, in cases in which local medical treatment facilities are inadequate, to the nearest suitable place of treatment, subject to the decision of Europæiske ERV's physician,
- h) childbirth, treatment of an unborn child or of a child born pre-maturely. It is a condition that the need for treatment occur at the latest four (4) weeks prior to the expected date of birth. Such expenses are to be covered by the mother's policy. The expenses of treatment of the unborn or prematurely born child are to be covered under this section of the policy,
- i) telephone calls to Europæiske ERV, including Europæiske ERV Alarm and our Service Offices around the world,
- j) an extension of the policy period in case your return journey is postponed as a consequence of *emergency/unforeseen illness or injury* to a date later than the expiry date of the policy.
- k) *repatriation to your place of residence/a hospital in your country of residence*. It is a condition for coverage that Europæiske ERV's physician, upon contact with the attending physician, assesses that such *repatriation* is necessary and justifiable. Europæiske ERV decides, based on a medical assessment of your condition, whether you are to be repatriated by ambulance, by ordinary means of transportation, air-ambulance or the like. Europæiske ERV decides when the *repatriation* is to take place.

- l) returning, to your place of residence, of your luggage, items of clothing, toiletries, books, photographic equipment or the like which you have been obliged to leave behind as a consequence of being repatriated,
- m) (in the event of loss of life), either *repatriation* of your remains to your *country of residence* to an undertaker (mortician) or crematorium, including the costs of fulfilling any obligation required by law, e.g. embalming and zinc-lined coffin, or
- n) the expenses of cremation and/or burial at the location at which death occurred, if your *relatives* so wish. In such cases, however, the policy covers expenses only up to an amount corresponding to the costs of *repatriation* of your remains.
- o) If, as a consequence of a claim event covered by this insurance policy, you have been prevented from following your scheduled itinerary, including the planned return journey to your *country of residence* and if you have not been *repatriated*, the policy covers the extra expenses of
- p) either resuming the fixed itinerary (max. economy class) to the scheduled location on your itinerary, or
- q) *repatriation* to your place of residence, max. economy class. The policy covers the necessary *extra expenses* of
- n) hotel accommodation and meals up to a limit of DKK 1,500 per day. However, meals up to a limit of DKK 250 per day, if the attending physician or Europæiske ERV's physician assesses that you can be treated as an outpatient instead of an inpatient,
- r) hotel accommodation and meals, up to a limit of DKK 1,500 per day. However, meals up to a limit of DKK 250 per day, following the completion of medical treatment until the date on which you can be repatriated, travel home to *country of residence* or resume your scheduled itinerary.

## 1.4. Exclusions

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The policy does not cover any expenses incurred in connection with:

- a) illness or injury occurring prior to the date on which the policy comes into force, including acute deterioration, complications and sequelae arising in connection with such illness or injury,
- b) treatment or hospitalisation in private hospital or nursing home,
- c) follow-ups and treatment, including medication, required to maintain a chronic or existing ailment at a *stable level* and well regulated,
- d) a need for treatment known prior to your departure,
- e) treatment of patients diagnosed as suffering from AIDS, irrespective of the cause of the treatment,
- f) spa or recreational treatments,
- g) treatment and admission to hospital, in cases in which Europæiske ERV's physician has assessed that treatment can be postponed until your return to your *country of residence*,
- h) travel costs incurred as a consequence of your fear of infection,
- i) your failure to comply with the instructions issued by the attending physician and/or Europæiske ERV's physician,

- j) compensation for, replacement of or repairs to prostheses, eye-glasses, contact lenses or hearing aids,
- k) expenses incurred after your arrival to your *country of residence*, and
- l) expenses for treatment arranged by yourself which would not have incurred if Europæiske ERV had arranged for the treatment.

## 1.5 Documentation in the event of a claim

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It is a condition for Europæiske ERV's compensation liability:

- that you procure, from the attending physician on location/ the destination at which you sustained the illness/injury, a medical certificate stating the diagnosis, and that you upon request forward all relevant medical records, including information on previous ailments to Europæiske ERV,
- that you submit a claims form to Europæiske ERV duly filled in, along with receipts for all expenses incurred for which you claim compensation, insofar as you yourself have incurred expenses in connection with illness or injury.

## 2. Personal liability

### 2.1 Sums insured

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- Bodily injury: DKK 10 millions
- Property damage: DKK 5 millions

Regardless of whether one and the same claim event causes both *bodily injury* and property damage, the maximum amount of compensation is DKK 15,000,000 per claim and the maximum amount for which Europæiske ERV can be liable to pay compensation for one claim event is DKK 15,000,000 totally, even if several insured are liable to pay damages and even though the event is covered by one or more policies taken out with Europæiske ERV.

If several injuries or *damages* occur at the same time this is considered to be one claim event if these have been caused by the same incident.

### 2.2 Which claims are covered?

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The insurance covers the situation when you, subject to Danish law, as a private individual become liable for compensation to a third party for *bodily injuries* or *damage* to property in accordance with the ordinary rules governing non-contractual liability.

### 2.3 Which expenses are covered?

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The insurance covers the expenses incurred by the Insured. The insurance covers:

- Reasonable and customary costs incurred when determining liability and the extent of compensation insofar as such expenses have been incurred with the prior approval of Europæiske ERV.
- Amounts you become liable for, according to the applicable and statutory provisions on non-contractual liability.
- Expenses are paid upon approval and in consultation with Europæiske ERV.

Europæiske ERV's undertakings:

In case you may be held liable to pay compensation for damages under this cover, Europæiske ERV has the right and obligation, on your behalf, to:

- Investigate whether you according to the legislation on your destination are liable for damages.
- Negotiate with the party claiming damages;
- Plead your case in court or arbitration proceedings.

You cannot with binding effect for Europæiske ERV, wholly or partially, acknowledge liability in respect of the loss, *damage* or injury caused.

### 2.4 Exclusions

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The liability cover does not apply to:

- claims arising out of incidental contracts,
- claims arising in connection with your occupation or work,
- pure economic loss, i.e. a loss occurred that have no connection to personal injury or *damage* to property,
- loss, *damage* or injury for which you have assumed liability, which is over and above the statutory provisions governing non-contractual liability,
- damage*/injury that you have inflicted on a *close relative*,
- loss of or *damage* to property that you have rented, leased, borrowed, manufactured, processed, repaired, stored or have temporarily had in your possession,
- loss, *damage* or injury resulting from wear and tear, gross negligence or a deliberate malicious action,
- loss, *damage* or injury caused by animals,
- claims arising as a consequence of you having transmitted disease to another person by infection or in a similar way,
- liability for *damage* caused while using motor vehicles, caravans, trailers or aircraft, drones, paragliders, hang-gliders or other similar craft,
- liability for *damage* caused while using marine craft more than 3 metres in length with sail or engine or marine craft less than 3 metres in length with engine power exceeding 3HP,
- damages* occurring in connection with you having wilfully committed a criminal act,
- finances or similar demands imposed on you,
- random accidents*,
- nuclear damage,
- damage* which is directly or indirectly due to, or the course of which is related to, war, war-like events, civil war or revolution,
- expenses incurred because a ship or aircraft was required to alter its travel route due to your state of health,
- damage* you have caused to another person covered by this insurance.

### 2.5 Obligation to provide information

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You have an obligation to submit to Europæiske ERV, without delay, relevant documents and other information that may be significant for the assessment of a claim. If you deliberately withhold or conceal any information which is of significance for the assessment of the claim, the insurance will cease to apply.

## 2.6 Obligation to take appropriate measures

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You have a duty, to the best of your ability, to avert imminent *damages* or to endeavour to limit *damages* which have already occurred.

This means, amongst other things, that:

- You have an obligation to limit the effects of the incident that may entail liability to pay *damages*.
- You have a duty to cooperate to ensure that any right of recourse against a third party is preserved.

If you fail to comply with these provisions, this may entail a partial or total reduction in the amount of compensation.

## 2.7 Summons and legal counsel

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If you are summoned to appear before a court or are advised that such summons is forthcoming, this must be reported to Europæiske ERV immediately. If you fail to comply with these obligations, a court order regarding liability to pay compensation cannot be referred to Europæiske ERV, nor will litigation or arbitration court costs be compensated.

## 2.8 Settlement out of court

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If Europæiske ERV so wishes, you are obliged to cooperate in negotiations to reach an out-of-court settlement with the injured party. If Europæiske ERV has declared a preparedness to accept settlement out of court with the party demanding *damages*, Europæiske ERV shall be discharged from any obligation to meet any subsequent expenses or claims or from obligations to carry out a further investigation.

If you, without Europæiske ERV's prior consent, assume liability for *damages*, endorse claims for compensation, or pay compensation, Europæiske ERV is free of all obligations.

## 2.9 Penalty interest

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Europæiske ERV will not pay any interest incurred because of delay by you to meet your obligation under the provisions of these insurance terms and conditions.

## 2.10 Documentation in the event of a claim

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- Notification to Europæiske ERV, submitted by you or your attorney, as soon as the attorney has taken on the case, and before further steps are taken;
- Indication of and information on the counterparty;
- Allegation(s) made in the case;
- Brief presentation of the case specifying the allegations on which the case can be supported;
- Information on planned procedural steps of a cost-demanding nature, or which exceptionally may have been initiated, including specification of the *procedural risk*;
- Any further information relevant to the case.

# General terms

The insurance does not cover costs which – irrespective of the insured's state of mind or sanity – relate to, are caused by or have arisen as a direct or indirect consequence of:

- a) a criminal offence committed by the insured or the latter's beneficiary under a will or legitimate heir;
- b) wilful or grossly negligent actions or omissions on the part of the insured, i.e. claims brought about deliberately;
- c) abuse of alcohol, narcotics, medication or other *intoxicants*;
- d) the insured not wishing to accept medical transport or repatriation;
- e) self-inflicted *bodily injury*, suicide and attempted suicide;
- f) injuries which have directly or indirectly arisen as a consequence of *active participation in war*, invasion, hostile attack, civil unrest, *civil war*, *acts of terrorism*, riots, revolution, rebellion, military or other takeover of power, military states of emergency and military operations on land, on water and in the air (irrespective of whether war is declared or not);
- g) strikes, lock-outs, arrest, confiscation or other measures taken by public authorities
- h) atomic nuclear reactions or radioactive fallout, release of atomic energy or radioactive forces or radiation from radioactive fuel or waste as well as employees at nuclear facilities/power plants while carrying out their work as signment
- i) *Professional sport* and training for the same
- j) Participation in *scientific expeditions*.

In addition, the insurance does not provide cover where the activity is in direct contravention of applicable specific or general trade restrictions, including economic or financial restrictions and additional sanctions or embargoes imposed by the EU, the United States or Denmark unless the aforementioned measures are adopted in contravention of applicable EU legislation or Danish rules of law.

Furthermore, international sanctions may create obstacles for the insurance provider regarding delivery of the insurance services, including but not limited to, reimbursement of expenses the claimant, and providing assistance may be hindered or become impossible. The insurance provider or any of its partners will in those situations offer the best suitable solution for the parties, taking the circumstances into consideration.

## The insurance contract

The insurance cover is subject to the insurance policy, these terms and conditions and the currently applicable Danish Insurance Contracts Act to the extent that the provisions of the Act have not been deviated from.

The scope and cover of the insurance and the premium amounts are stated in the insurance policy.

In the event of discrepancies between these insurance terms and conditions and the insurance policy, the policy will take precedence over the terms and conditions.

## Inaccurate or false information

It is important that the information, including health information, given to Europæiske ERV is precise and correct. If information is concealed or incorrect answers are given to questions that could have an impact on Europæiske ERV's assessment of a claim, compensation may be reduced or lapse entirely.

Should the *policyholder* or the insured have at any point, including but not limited to the time when the insurance was first taken out, amended original documents, given false information or failed to disclose a fact which must be presumed to be of significance to Europæiske ERV, the policy is null and void. In such cases Europæiske ERV cannot be held liable in the event that Europæiske ERV would not have accepted the insurance if the information has been submitted on time.

If Europæiske ERV would have accepted the insurance, but on different terms, Europæiske ERV is liable to the extent to which Europæiske ERV would have committed itself at the agreed premium.

## Right to withdrawal:

In case the travel insurance policy provides cover for more than 30 days the following right to cancellation applies:

- a) You have the right to cancel in accordance with the law on insurance agreements in force at any given time.
- b) The deadline for the right of cancellation is 14 days. The deadline is calculated from the day on which the insurance terms and conditions are sent to you/received by you, but no earlier than the time at which you have received notification that the insurance agreement has been completed. If, for example, you receive the insurance terms and conditions on Monday the 1st you have up to and including the 15th to withdraw. If the deadline expires on a public holiday, a Saturday, Sunday or Constitution Day, you can wait until the next working day.
- c) You must inform Europæiske ERV that you have changed your mind about the agreement before the expiry of the cancellation deadline. If this notification is sent by post you must send the letter before the expiry of the deadline. If you wish to ensure that you have given notification in due time you should send the letter by registered post and retain the receipt.

Notification that you have changed your mind about the agreement should be sent to:

**Europæiske ERV,**  
Frederiksberg Allé 3,  
1790 Copenhagen V  
Denmark.



# General terms

## Termination and cancellation of the insurance

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The travel insurance will cease automatically when the policy period expires.

The insurance may be cancelled in writing by you or by Europæiske ERV when at least 30 days of the insurance period remains until the expiry of the policy period. In addition, you may always cancel the insurance by giving 30 days' notice to the end of a calendar month. If you make use of the opportunity to cancel the insurance with a shorter notice period, Europæiske ERV is entitled to charge a fee.

In the event of changes in legislation, changed interpretation or adjustment of legislation which result in Europæiske ERV no longer being able to offer the insurance, Europæiske ERV reserves the right to terminate the policy with a 6 months' notice.

## Complaints

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If you are not satisfied with the service or decision made, please contact the employee who has handled your case.

If you are still not satisfied with our service or decision, you may send a complaint in writing to The Customer Embassy which is our responsible unit for handling of complaints:

### Europæiske ERV

Frederiksberg Allé 3  
DK-1790 Copenhagen V  
FAO: Customer Embassy  
E-mail: [customerembassy@erv.dk](mailto:customerembassy@erv.dk)

If you are not satisfied with our handling of your complaint, you can approach the following authority outside Europæiske ERV:

Ankenævnet for Forsikring (The Insurance Complaints Board)  
Anker Heegaards Gade 2, 1  
DK-1572 Copenhagen V  
Telephone: (+45) 33 15 89 00 (between the hours of 10:00 and 13:00)

The complaint must be submitted on a special complaints form, which you can obtain from:

- Europæiske ERV,
  - Ankenævnet for Forsikring (The Insurance Complaints Board)
- or,
- Insurance and Pension Denmark  
Philip Heymans Allé 1  
2900 Hellerup  
Telephone: (+45) 41 91 91 91 (between the hours of 10:00 and 13:00)

You will be charged a fee when submitting the complaint form, which is repaid if:

- Your complaint is upheld in part or in full;
- The complaint cannot be dealt with;
- You yourself revoke the complaint.

## Personal data processing and disclosure of information

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Europæiske ERV values your privacy. We will only use your personal data for the purposes for which you give it to us. We will retain your data for the duration required by our operational purposes. Europæiske ERV will only disclose your personal data to other organizations where we have your permission to do so, or where we are required to do so by regulation. You also have the right to request, in writing and without cost, information from us about the information we have on you and how it is used. You can also notify Europæiske ERV in writing if you do not want your personal data to be processed for purposes that concern direct marketing. You have the right to ask us to delete the personal data. Please note that in some cases when you make such a request of personal data, we may not be able to honour your request as this may result in us not being able to fulfil our legal obligations or if there is a minimum statutory period of time for which we have to keep your personal data. If this is the case, then we will let you know our reasons.

The address is:

**Europæiske ERV,  
Kundeambassaden,  
Frederiksberg Allé 3,  
1790 København V,  
Denmark**

Requests for correction of personal ID numbers can be made to the same address.

In the event of a claim, Europæiske ERV is entitled to disclose the information received from the insured and/or policyholder to Europæiske ERV's international network, including our central control unit and service offices. Furthermore, Europæiske ERV can request to seek information on your state of health and treatment from the physicians and hospitals that have treated you. Europæiske ERV may request that you sign a so-called "medical release" giving Europæiske ERV the right to request medical information. Europæiske ERV's at all times updated data protection policy is available on our web site. Please click here to read the [data protection policy](#).

## Dual insurance

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The insurance does not cover costs or pay out compensation for claims which have already been covered by another insurance company or credit card. Each company is, however, liable towards the insured and/or policyholder as if that company alone was liable to pay compensation but with a right of recourse and division of the liability between the insurance companies in proportion to the respective liability amounts.

In case of a claim the insured and/or policyholder is obliged to inform whether insurance is taken out with another company and whether the insured and/or policyholder holds a debit or credit card with insurance cover.

# General terms

## Public cover

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Europæiske ERV is not obliged to cover expenses which are already wholly or partially covered by any scheme, programme or similar funded by any government.

## Duty of co-operation

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You are obliged to cooperate with Europæiske ERV, including notifying Europæiske ERV immediately if compensation can be claimed from another party or if legal steps are to be taken towards a third party and to take the steps necessary to claim compensation from another party and take account of the interests of Europæiske ERV.

Transfer of rights and compensation claims

No person may pledge or assign his/her rights under this policy without Europæiske ERV's prior written consent.

## Recovery of compensation

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To the extent that you have received compensation in connection with this insurance, Europæiske ERV is fully and completely subrogated to all your rights towards third parties. Third parties are defined as companies and public authorities, both domestic and foreign, who are, or can be made, liable to pay compensation or a contribution in connection with any case regarding a claim under this insurance.

## Rights of subrogation

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Underwriter shall be fully and completely subrogated to the rights of the Insured against parties who may be liable to provide an indemnity or make a contribution with respect to any matter which is the subject of a claim under this certificate. Underwriter may at its own expense take over Insured's rights against third parties to the extent of its payments made.

Insured shall co-operate with the underwriter and provide such information and documentation as reasonably required by underwriter in order to collect and enforce its rights of subrogation. Underwriter may institute any proceedings at its own expense against such third parties in the name of the Insured.

## Applicable law and legal venue

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The Danish Insurance Contracts Act applies to this insurance agreement and terms and conditions, if not specifically stated otherwise. Any disputes arising from or relating to the insurance agreement shall be governed by Danish law and may be settled by the district court of first instance in the area where you live or by the City Court ("Byretten") of Copenhagen, Denmark, should you wish so.

# Definitions

**Active participation in war:** Persons who are deployed by military authorities, including on peace-keeping missions, are regarded as active participants in war. Persons who directly or indirectly take part in military operations or war-like operations are regarded as active participants in war, irrespective of whether they wear a uniform. Anyone who delivers, transports or in some other way handles equipment, instruments, vehicles, weapons or other materiel intended for use in war by a party involved in hostile operations is regarded as an active participant in war. Persons who are sent out on a humanitarian mission are not regarded as being active participants in war.

**Acts of Terrorism:** An act, including, but not limited to, violence or threat of the use of violence, caused by one or more persons, irrespective of whether they act on their own or in connection with one or more organisations and/or authorities, committed with a political, religious, ideological or ethnic purpose or reasoning, including those acts committed with the aim of influencing a government and/or of spreading fear among the public or sections of the public. In order to characterize the action as terrorism, it is required that the action is suitable for influencing a government and/or spreading fear among the public or sections hereof.

**Bodily injury:** A sudden event which causes personal injury.

**Close relative:** Spouse, *cohabiting partner*, registered partner, children, stepchildren, foster children, siblings, step-siblings, foster siblings, parents, parents-in-law, step-parents, foster parents, grandparents, grandchildren, children-in-law, brother-in-law and sister-in-law. The parents and siblings of *cohabiting partners* in these terms and conditions, parents-in-law, brother-in-law and sister-in-law.

**Country of residence:** The country in which the insured has permanent domicile.

**Damage:** Damage occurring as a consequence of an external impact on the object, leading a substantial reduction in its function. It is a condition that both the cause of damage and the harmful effect have been sudden and have occurred at the same time.

**Emergency/unforeseen illness or injury:** Sudden new illness and injury refers to a sudden and acute deterioration in a person's state of health.

**Extra expenses:** Expenses incurred by the insured exclusively as a consequence of a claim entitled to be covered. If the expenses would have incurred irrespective of the occurrence of the claim, they will not be regarded as additional costs.

**Intoxicants:** Substances, legal or illegal, which affect the central nervous system, including cannabis, marijuana, mushrooms or other antipyretic substances.

**Nordic countries:** Denmark, Finland (including Åland), Iceland, Norway and Sweden.

**Procedural risk:** Risk assessment of the insured's chances of succeeding in a legal claim or not.

**Professional sports men/women:** Sports practitioners who do not fall under the following definition of an amateur sportsman/sports-woman: An amateur sportsman/sportswoman is a sportsman/sports-woman who engages (i.e. trains, performs or competes) in his/her sport in his/her own interests without any contractual commitments to his/her club, without a personal or club sponsor, etc., and without receiving any remuneration apart from having their travel costs and accommodation paid. Sportswear and sports gear (equipment) etc. which the sportsman/ sportswoman receives or has placed at his/her disposal and small prizes, including cash prizes, which the sportsman/sportswoman has an opportunity of winning in connection with performing in his/her sport, are not regarded as remuneration.

**Random accident:** If the insured has not caused the accident it is a random accident. There is no-one to be held accountable for a random accident and the party who suffering an injury must bear the loss him/herself.

**Reasonable and necessary:** costs which Europæiske ERV, when the actual circumstances are taken into account, can expect to be standard and customary at the location where the costs incurred.

**Repatriation:** Medically prescribed transport from the county of injury to the country of residence. Repatriation is undertaken either by air ambulance or ordinary scheduled or charter flight according to Europæiske ERV's assessment.

**Return:** Homebound journey back to the country of residence, where the insured can travel as a healthy person.

**Schengen countries:** Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain and Switzerland.

**Scientific expeditions:** Expeditions to areas where the local public authorities require a special permit to stay.

**Stable:** When your existing or chronic condition has been stable without any form of aggravation within the last two months. Aggravation is defined as, for example, hospitalization, a change of medication, visits to the doctor over and above normal check-ups, referral for examination and / or treatment. If your condition has worsened without visiting a physician and the condition is not in a stable good phase.