



UDENRIGSMINISTERIET
MINISTRY OF FOREIGN AFFAIRS OF DENMARK

INSURANCE

PERSONAL ACCIDENT

Advisers employed by the Danish Ministry of Foreign Affairs (DANIDA) or through the Deployment for Peace and Democracy:

Personal Accident Insurance.

1. Persons covered by the insurance

The group insurance covers the advisers employed by the Danish Ministry of Foreign Affairs of Denmark, (Danida) or through the Deployment Facility for Peace and Democracy (DFPD).

If the advisers have been allowed to bring along their spouses/cohabitees and children to the country of employment, they shall also be covered by the insurance, for children until they reach the age of 21 provided that they have permanently address together with the adviser.

2. The Insurance company

The Insurance Company (IC) is a private company that manages the scheme on behalf of the Danish Ministry of Foreign Affairs (MFA). The IC is Europæiske ERV A/S, Frederiksberg Allé 3, 1790 København V, +45 33 252525

3. Insurance coverages

Disability cover

Death cover

Dental injury cover

4. Advisers

The advisers are divided into two groups i.e.

Group A:Comprises advisers who are non providers.

Group B:Comprises advisers who are providers.

5. Period of cover

The insurance covers full time during the period of stationing which is understood to be from the time of leaving home country, approved by the Ministry of Foreign Affairs of Denmark, and until expiry of the contract, including any subsequent holiday period during which the adviser receives pay from MFA. Where the adviser, spouse/cohabitee and children have not returned to the country of residence at expiry of the period of stationing mentioned, cover will be maintained until 72 hours after the period, where the adviser receives pay from MFA. Accidents after this period are not covered.

The insurance cover is automatic meaning that it becomes effective without any notice to the MFA or to the IC.

6. Insurance sum in Danish kroner.

	Group A Death	Group B Death
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	28.690	573.805
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Each child (below 21 years) 28.690

Disability	Group A Disability	Group B Disability
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	1.147.615	1.147.615
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Each child (below 21 years) 1.147.615

Tooth injury excl. chewing damage

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Ministry of Foreign Affairs, November 2023

The insurance covers reasonable and necessary expenses for dental treatment resulting from an accident covered by the insurance. The insurance does not cover expenses for chewing injuries (irrespective of the cause thereof) or expenses for repair or ordinary dental care, which have already been indemnified under the insurance.

Further, the insurance does not cover consequential expenses after injury, such as expenses for medicine, bandage, mouth guard, braces, auxiliary equipment and the like.

War and high risk areas according to the war and risk list

The insurance has been extended to cover accidents, which are due to acts of terrorism, release of nuclear energy, war or war-like situation, insurrection, civil unrest, hostage taking, kidnapping and hijacking.

The insurance does not cover accidents occurring as a result of participation in war or war-like situations, insurrection and civil unrest.

Extensions - permanent injury

- Furthermore, the insurance has been extended to cover permanent injury resulting from:
- Polio (poliomyelitis anterior acuta)
- Infectious meningitis (encephalopathy acute infectiosa)
- Meningitis
- Disseminated sclerosis
- Blindness or substantial reduced visual power as a consequence of eye diseases

In case of multiple sclerosis, a lump sum payment of DKK 200,000 will be paid.

The cover is conditional upon it being possible to diagnose the disease during the insurance period, however, not earlier than after expiry of a waiting period of 12 months. Furthermore, it is a condition that the insured is alive at the time when the claim is made, and that notification of the claim is made to the IC 6 months after expiry of the insurance, at the latest.

The insurance covers worldwide.

An accident means a sudden event, which results in bodily injury.

An accident must be notified in writing and as soon as possible to the IC. This applies even if the damage immediately after the accident appears to be of a modest extent.

If an accident has resulted in death, the IC must as far as possible be notified within 48 hours. The IC has the right to demand autopsy at death.

Disability cover

On the basis of the medical information provided and the extent of the injury, the IC determines the degree of permanent injury, however without regard for occupation or social situation. The degree of permanent injury and the size of the sum insured determine the compensation.

The compensation will be a percentage of the sum insured corresponding to the determined degree of permanent injury. The compensation is paid as a lump sum payment.

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The insurance covers degrees of permanent injury from 5% up to 100% resulting from the same accident. The degree of permanent injury cannot exceed 100% per accident. When setting the degree of permanent injury, the rating list of the Danish National Board of Industrial Injuries (Arbejdsmarkedets Erhvervssikring) is used.

Death cover

The insurance covers death, which is a direct consequence of an accident when the death occurs not later than one year after the accident.

The sum insured is paid to the Insured's next-of-kin in accordance with the Danish Insurance Contracts Act, unless otherwise informed to the IC.

An accident will not compensate for both disability and death. Therefore, any amount, which has been paid in compensation for disability, is deducted from the compensation for death.

The accident insurance does not cover

1. Consequences of accidents whose principal causes are pre-existing diseases or predispositions to diseases. (Apart from indisposition or faint).
2. Worsening of consequences of an accident, which is due to an existing or unforeseen disease.
3. Bodily injuries resulting from attrition or overtaxing which is not sudden.
4. Consequences of thrombosis, cerebral hemorrhages and the like.
5. Injuries resulting from infection with diseases, virus, bacteria, other micro-organisms or the like.
6. Poisoning from food, drinks, stimulants or medicine.
7. Disability in the form of mental consequences of incidents where the Insured himself/herself has not been exposed to hazard of bodily injury.
8. Consequences resulting from dental or medical treatment and other treatments, which are not necessary in connection with an accident covered by the insurance.

Gross negligence, intoxication etc.

The insurance does not cover damages caused by the intentional or gross negligence of the assured himself.

Dangerous sport

- Consequences of accidents occurring during training or participation in:
 - Motor race, moped race or racing boat race of all kinds
 - Boxing
 - Other types of self-defence and martial art
 - Mountain climbing and rappelling on rock walls
 - Parachute jumps
 - Hang gliding
 - Aerobatics
 - Paragliding
 - Ultralight flying
 - Rafting
 - Diving
 - Dangerous off piste skiing

Consequences of accidents which have happened during sports like the types mentioned above.

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Consequences of accidents which result from the Insured's participation in fights, the Insured's criminal offences, self-induced intoxication, self-induced influence of narcotics, self-induced influence of other intoxicants and suicide attempts or similar.

Law

In case on disagreement between the IC, MFA and/or the Adviser will be decided in accordance with Danish law.

Place of Venue

City court of Copenhagen, Denmark.